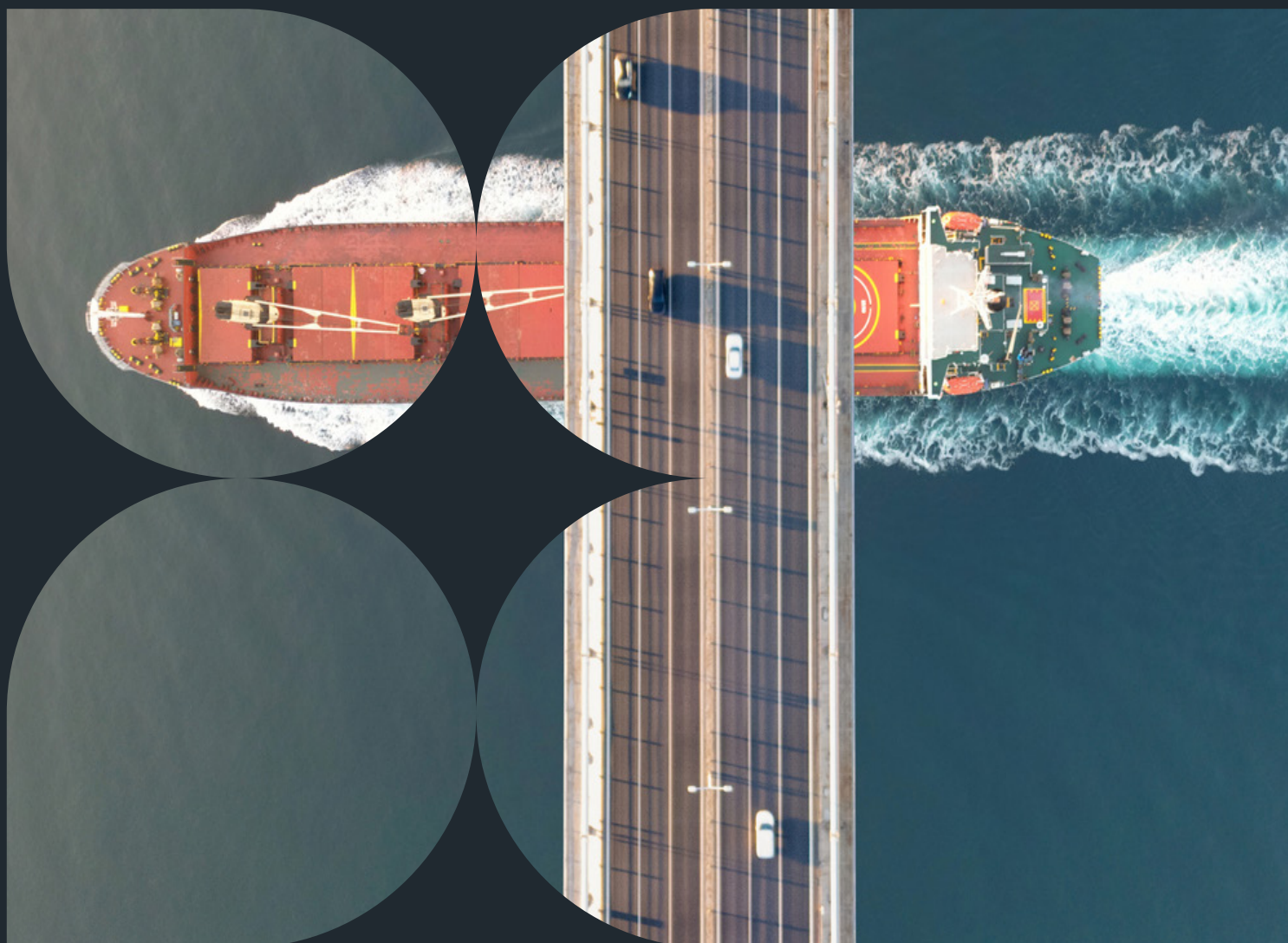


Empowering businesses to thrive, beyond borders





WELCOME TO

Moneycorp

At Moneycorp, we power global payments, combining worldwide reach with local expertise to deliver exceptional service in international financial transactions. Our foundation rests on four decades of experience, during which we've built a reputation for resilience, innovation, and client-focused solutions.

With an eye on tomorrow, delivered for today, Moneycorp Group's commitment to innovation has seen us consolidate payments, FX and banking services into one 360 ecosystem, streamlining the complexities of navigating international markets to craft tailored solutions that empower our clients to capitalise on every global trade opportunity.

Our disciplined approach to governance and compliance has enabled us to refine a strong risk management framework, and we are licenced and regulated across multiple key jurisdictions and offer over 120 currencies in 190 countries.

Moneycorp Group takes pride in serving businesses, consumers, commercial and central banks, and government organisations who choose us, the specialist support, and the seamless technology of a fintech.

By partnering with some of the world's leading banks, we provide our clients with unparalleled reach to global markets at highly competitive rates.

We look forward to building a relationship with you.

Your Moneycorp team



We help our clients streamline the complexities of navigating international markets through a comprehensive platform that integrates effortlessly with banking ecosystems, providing 24/7 accessibility and ensuring a seamless, consistent experience across time zones and borders.

Core industries we specialise in

- Healthcare and technology
- Manufacturing and logistics
- Wholesale and retail
- Professional services

Moneycorp Group overview



* Moneycorp Bank is proud to be a wholly owned subsidiary of the Moneycorp Group. Meaning our clients benefit from The Group's extensive experience in international payments whilst enjoying the bespoke service and varied product offering of the Bank in Gibraltar.

WORLD OFFICES

Brazil | Canada | Dubai | France | Hong Kong | Ireland | Romania | Spain | UK | USA | Gibraltar

40,000
Clients served

Est. 1979

190
Countries served

£70.95bn
Trading volume**

600+
Dedicated employees

2
Bank licenses*

*Our two licences from the Central Bank of Ireland are passported across every country in Europe under 'freedom of service'. Furthermore, we have obtained 'freedom of establishment' permissions from local regulators in Spain, Romania and France. Moneycorp Group hold 62 financial services regulatory licences and registrations (including 2 banking licences) issued by various regulatory authorities in the jurisdictions we operate.

**Trading volume represents flow measured as single leg transaction volume. These figures represent the entire Moneycorp Group, taken from the group annual report 2023

Powering a **payment experience** that meets you where you are

A rigorous approach to maintaining total confidence and control over **global payments**

01 FOREIGN EXCHANGE RISK MANAGEMENT STRATEGIES

Our FX experts work with you to understand your exposure and guide you through the treasury tools and strategies that will enable you to mitigate risk on your FX.

02 HEDGING SOLUTIONS

We'll help you protect your business from unwanted exchange rate movements with a variety of strategies to suit your risk appetite and business plans.

03 INTERNATIONAL PAYMENTS

Our dedicated team will help you make an overseas payment in over 120 different currencies to 190 countries, or send money using our online portal with access to 34 different currencies.

04 NOTICE ACCOUNTS

Our interest-bearing deposit accounts offer top-tier interest rates and the choice of 90 and 180-day notice accounts in tradeable currencies.

05 STREAMLINING MASS AND FREQUENT PAYMENTS

Our API and file upload technology creates a seamless network to provide enhanced connectivity. Designed for scale, our APIs enable you to automate your end-to-end banking, conversion and payment processes.

* Deposit accounts are provided through Moneycorp Bank, a subsidiary of Moneycorp Group

Uncompromised dedication to **exceptional client experiences**

// In a fast-moving global market, success requires a trusted partner who truly understands your business. At Moneycorp, we deliver tailored solutions that simplify international trade, helping you seize opportunities and achieve your global ambitions with confidence."

James Absolon, Head of Corporate & Institutional Client Sales





End-to-end treasury solutions

01 ALL-IN-ONE PAYMENTS ECOSYSTEM

Our ecosystem simplifies transactions by integrating all payment processes into one platform, giving you full visibility and control. Eliminate the risks of juggling multiple providers by streamlining your operations to minimise transaction fees, avoid delays, and prevent costly errors and inefficiencies. This consolidation means you can manage everything from invoicing to settlements, to managing beneficiaries and access customised reports.

02 DEDICATED SUPPORT

Your dedicated account team acts as an extension of your finance department, helping you troubleshoot, optimise, and secure your payment operations. Whether you're navigating technical challenges, market changes, or urgent payment issues, our team is available to provide prompt, expert assistance.

03 CURATED SERVICE

Our team works with you to create tailored payment solutions that match your business' exact needs and risk profile. We assess your goals and challenges, delivering a custom approach that minimises risks and enhances efficiency. From specific payment terms to customised reporting, this service adapts to your evolving needs, ensuring continuous alignment with your business strategy.

04 MASS PAYMENTS

Send high-volume payments to vendors, partners, or employees effortlessly by upload through our secure file transfer technology. Our mass payments feature is designed for accuracy and efficiency, reducing the time and resources required to process large transactions. This helps prevent late payments, reduce errors, and ensure that all recipients receive their funds without delay.

05 CLEARED PAYMENTS

Say goodbye to pending payments, delays and uncertainty. Our cleared payments service ensures no bounced payments through pre-validated accounts, with all returned payments automatically detected. This enables you to manage your cash flow with confidence, knowing funds are available and accounted for.

06 REAL TIME PAYMENT TRACKING

Track your payments with accurate delivery times.

07 COMPREHENSIVE ACCESS TO PAYMENT RAILS

Direct access to payment rails including SWIFT, BACS, SEPA, CHAPS, ACH, Faster Payments, FedWire, ChIPS, PIX and other local clearing direct access.

08 LIQUIDITY

Ensure you always have access to currencies when you need them, including a vast exotic currency capability. Our global liquidity solutions help you maintain cash flow and manage working capital, making it easy to pay suppliers or employees in over 120 currencies, on time.

09 SPOT CONTRACTS

Our 16 global liquidity partners ensure you have access to the most competitive exchange rates across 120+ currencies.

A resilient risk management framework for your business

Foreign exchange (FX) risk management and hedging solutions help businesses protect against potential losses due to currency fluctuations. These tools allow companies to stabilise their cash flows, set predictable costs, and improve financial planning when dealing in multiple currencies.

By implementing hedging strategies, such as forward contracts, options, and swaps, businesses can lock in exchange rates or limit exposure, reducing the financial impact of volatile markets. Our solutions can help you manage your business treasury risks by avoiding sudden losses, stabilise profit margins, and ensure predictability when working with international clients or suppliers.

If your payment isn't due today, explore our other FX products designed to help you capitalise on fast-moving currency markets while effectively managing risk.

Market orders

Market Orders allow you to target a particular exchange rate without purchasing straight away.

We offer two types of Market Orders – a Limit Order and a Stop Loss Order. These two products can also be used together, which is known as an OCO (one cancels the other) order.

Limit Orders let you set a buy/sell above or below the current market price. When the market price reaches your target price, the order will automatically be filled.

Stop-Loss Orders are the opposite of a limit order, where you set a "worst-case" rate at which the order will be filled.

Forward contracts

A Forward Contract* allows you to buy or sell currency on a future date at an agreed-upon price, sheltering you against potential exchange rate movements.

*Forward contracts may require a deposit. Beware of currency risk.

Currency options

Foreign exchange Options are powerful tools that can be used to manage your business's currency exchange strategy. The instrument that you choose will depend largely on your circumstances and needs: whilst some of these Options are designed to mitigate your exchange-rate risk, there are others that can give you the opportunity to outperform current market rates but involve taking on additional risk.

Moneycorp offers a variety of FX Options for businesses, ranging from Vanilla Options to more advanced instruments.

Please be advised that our Options products may not be appropriate for all prospective clients.

Flexible hedging solutions with less friction, more action

01

Your qualified account manager will begin by understanding your business and the role foreign exchange plays within.

02

You will specify your goals and agree budgeted rates.

03

Your qualified account manager will present and discuss your bespoke solutions. You'll then work together to select appropriate strategies.

04

From here, your account manager will begin executing the agreed strategy, regularly reviewing to make improvements when necessary.

Our dedicated team of experienced currency risk management professionals will help you execute on your risk management strategy in line with your risk-appetite and investment objectives.



Integrated payment platform

Implement our API integration with minimal setup and start processing payments quickly, without disruption to existing systems. This allows you to pull real-time payment data, automate reconciliation, and track transactions, minimising manual intervention. This provides a smooth, risk-free transition to an advanced payment solution.



01 SECURE FILE TRANSFERS

Automate your online transfers. Simply upload your payment files into our secure integrated payments ecosystem. Save time and effort while minimising the risk of human error that comes with manually keying in multiple payments.



02 PLUG-AND-PLAY APIS

Seamlessly sync your Moneycorp Online account with Xero, QuickBooks and Oracle NetSuite.

With our ERP integrations, you can connect your Moneycorp Online account with your accounting software, allowing financial data to flow seamlessly between the two systems.

Reduce the time spent making payment runs, monthly reconciliations, and updating beneficiary data. Feel confident that your financial records are always up to date and accurate. Connecting your accounting software to your Moneycorp Online account takes minutes and requires no code or IT assistance.

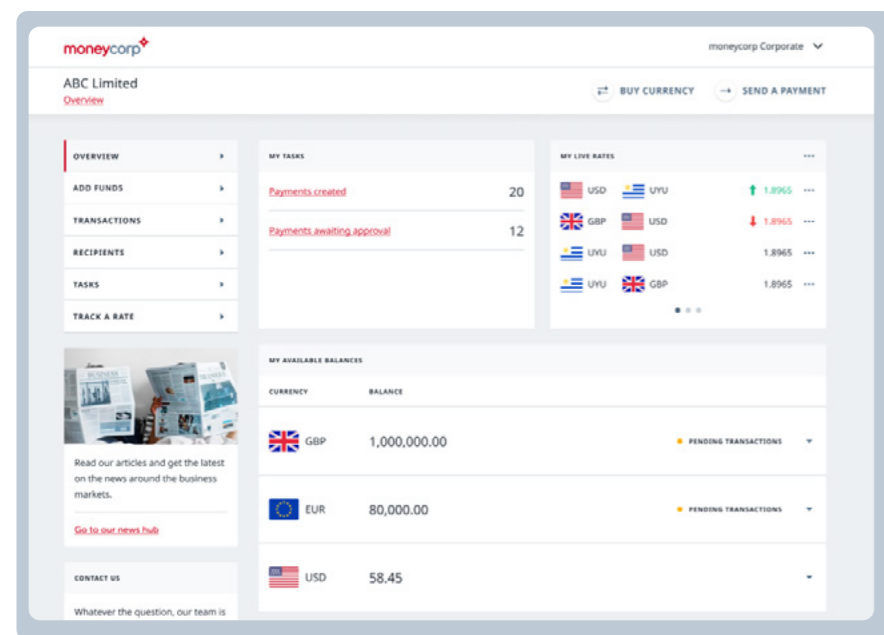


03 PAYMENT APIS

We've created robust payment APIs to automate end-to-end payment processing. Get every tool you need to scale the payments side of your business and make more frequent payments for less.

Effortless control over your global finances

Seamlessly manage your payments, funds and currency transfers anytime, anywhere with our convenient and secure 24/7 online platform.



Once you're registered as a corporate customer, your account manager will supply you with details to access Moneycorp Online, all you have to do is activate your account in a few simple steps.



A single view for all your recipients



Deal in 30+ currencies



Seamlessly integrate your Moneycorp Online account with Xero, NetSuite and Quickbooks



Connect your ERP solution to your Moneycorp Online account and allow your financial data to seamlessly flow between the two systems with our pre-built integrations.



We source our rates from a panel of global liquidity partners, meaning our clients always benefit from highly competitive rates of exchange



Create a new payment with a single click to any pre-existing recipient



We offer next day payments for most major currencies



Send mass payments for a pre-set time using our secure template.



You can also make spot or forward exchange deals using the platform

How we protect your funds

Rigorous security, resilient technology.



PROTECTING YOUR FUNDS

With a four-decade-long proven track record in the financial services sector, pursuant to our regulatory obligations in each of the jurisdictions in which we are licensed, we comply with all applicable laws and regulatory standards relating to the proper segregation of client funds. As an Authorised Payment Institution, TTT Moneycorp Limited ("Moneycorp") is regulated by the Financial Conduct Authority ("FCA") in the UK for the provision of payment services. Moneycorp is subject to the safeguarding obligations of the Payment Services Regulations 2017 ("PSRs") and relevant guidance provided by the FCA.

For further information on safeguarding, please visit our website.



A DISCIPLINED APPROACH TO GOVERNANCE AND COMPLIANCE

We hold 62 licences (including two banking licences) financial services regulatory licences and registrations issued by various regulatory authorities in the jurisdictions in which we operate. Additionally, we are a proud member of the FBICS Program.





What our clients say

// The process to sign up with Moneycorp was straight forward and within a few days we entered into our first transaction which delivered £20,000 extra profit over a comparative quote from our high street bank. Our subsequent conversations have helped us to clearly understand ways we can protect our business against its FX exposure, despite its complexities.

- GLOBAL CONSTRUCTION COMPANY

// Moneycorp offer a no fuss, high-value service which is simple and straightforward to use. The team always reply promptly and the educational updates on current market conditions provides an amazing value add, helping our clients achieve better planning. The service just keeps getting better and better and we will continue to use Moneycorp in the future and always recommend them to our clients.

- LEADING INTERNATIONAL ACCOUNTANCY FIRM



Frequently asked questions

Is there a fee to use Moneycorp corporate services?

Unlike banks, we won't charge you to open a corporate account and to hold currencies. Transaction fees are dependent on the product and fee structure pre-agreed with your account manager, depending on anticipated business volumes.

How do I track my payments and change details?

Using Moneycorp Online, you can view all your recipients, transactions and details in one place. The platform also allows you to export data and change your details as needed. Alternatively, if you have a more complex query, your account manager is always on-hand to help.

How do I open a corporate account?

To open an account, simply email or call our team, and an account manager will be assigned to guide you through how to open an account, make a trade, use our online platform, and help you evaluate which foreign exchange and payments solutions are best suited to your business.

Can I fix an exchange rate to avoid market volatility?

The short answer is yes you can. There are a few solutions which allow you to do so such as a Forward Contract; we can also help you mitigate market volatility using Currency Options. Alternatively, if you have a more urgent transaction, you can take advantage of the current favourable rate using a Spot Contract.

How is my money safeguarded by Moneycorp?

As an Authorised Payment Institution and regulated by the Financial Conduct Authority, we abide by the FCA's safeguarding obligations of the Payment Services Regulations (PSRs) 2017.

Why is dealing with Moneycorp cheaper than dealing with my bank?

Banks tend to charge a fee to open an account and to hold currencies - which we do not. In addition, we charge little to no transfer fees for businesses, leveraging our large panel of liquidity providers to offer you great market rates, unlike banks who are restricted to offer their own rate.

How many currencies can I trade in with Moneycorp?

We currently offer our clients 34 currencies, 24/7, via our online platform, and 120 different currencies to trade in via the phone.





Let's connect

WITHIN THE UK

0207 823 7800
corporateenquiries@moneycorp.com

Monday - Friday: 07:30 - 18:00

OUTSIDE THE UK

+44 207 823 7800
corporateenquiries@moneycorp.com

Permissions

'Moneycorp' and 'Moneycorp FRM' are trading names of two companies in the Moneycorp Group:

TTT Moneycorp Limited (trading as Moneycorp) is authorised and regulated by the Financial Conduct Authority under the payment service directive as an Authorised Payment Institution.

Moneycorp Financial Risk Management Limited (trading as Moneycorp FRM) is authorised and regulated under the Financial Conduct Authority for designated Investment business. MFRM is the firm's UK MiFID business which sells a range of FX Forward and Options products such as vanilla options, participating forwards and other structured products.

Please note that options and derivative products carry a higher level of risk and are not suitable for everyone. Clients should ensure they fully understand the risks involved before purchasing such products.

TTT Moneycorp Limited

Payment institution status
Authorised Payment Institution

Effective date
20/04/2018

FCA number
308919

Moneycorp Financial Risk Management Limited

Current status
Authorised MiFID Investment Firm and registered PSD Agent

Effective date
12/09/2006

Notices
Able to hold and control client money

FCA number
452443

