



moneycorp 

GLOBAL PAYMENTS SOLUTIONS

Welcome

We created this brochure to give you a preview of what you can accomplish by working with us. Over eleven thousand companies are currently doing just that—relying on us with their foreign currency transactions.

Since taking on the role of Chief Executive Officer for the UK in 2021, I have been invigorated by the changes in our business that have been embraced by our people and clients.

We've evolved from a retail foreign exchange provider to a leading global payments services partner, offering corporate and private clients a genuine alternative to their legacy banks and providers through superior service, smart technology, and competitive pricing.

Our brilliant people work continuously to help our clients navigate the complex global payments market and through our technological advancements, we have engineered an intuitive payments ecosystem that offers individuals, businesses and financial institutions robust and secure payment solutions, alongside a dedication to personal service that Moneycorp has pride itself on for over 40 years.

We look forward to building a relationship with you.

 **Marianne Gilmore**
CEO, Moneycorp UK

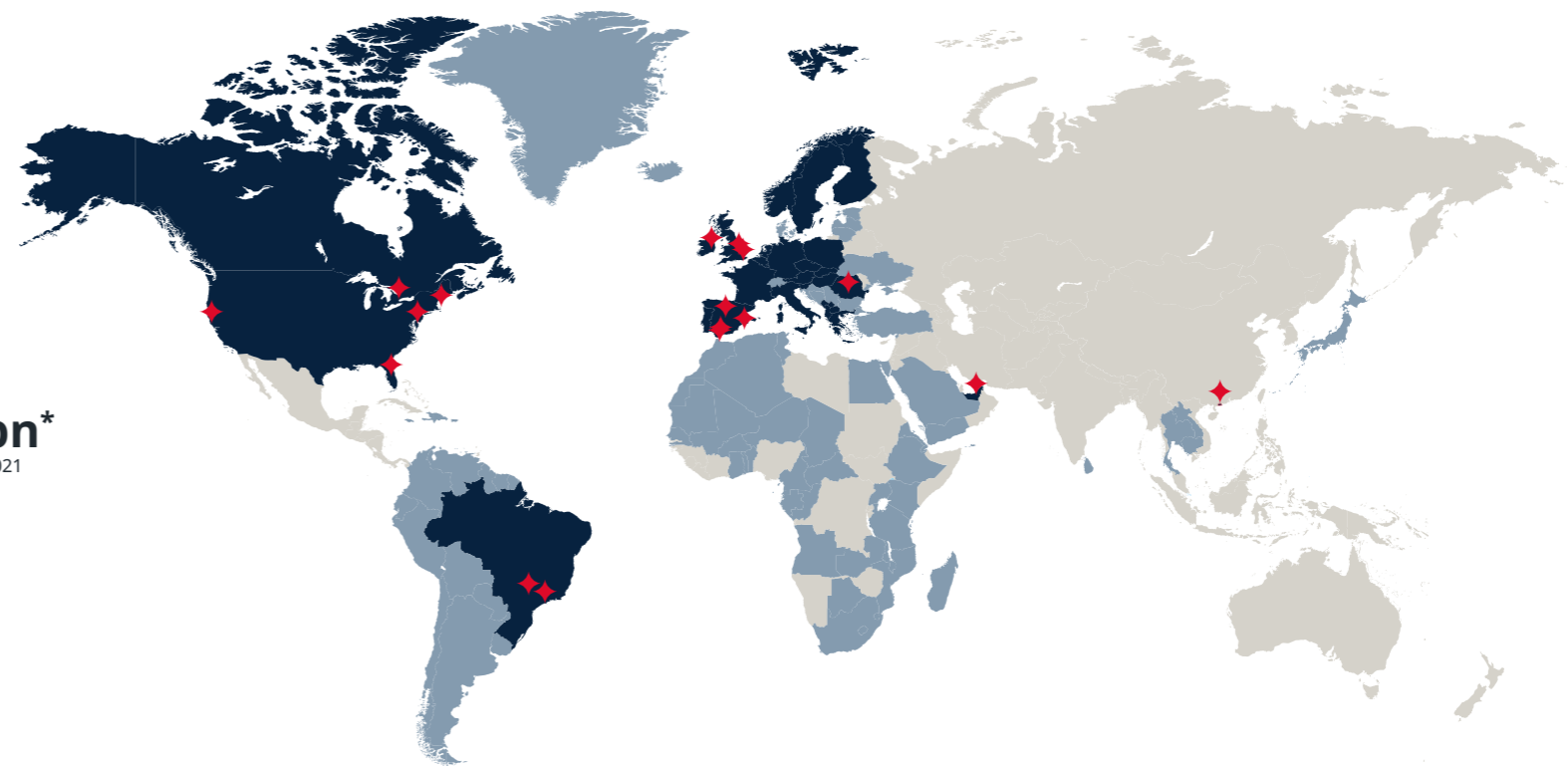


Enhancing the payments experience for the interconnected world

We're a leading payments fintech, with 40+ years' experience, providing global payments solutions to private clients, businesses and institutions.

We help our clients navigate the complex global payments market using smart technology, an intuitive payments ecosystem and a commitment to personalised service and regulatory excellence.

● Licensed jurisdictions ● Countries served ● Restricted onboarding countries ◆ Locations



Established in **1979**

11K+
Business customers served

£38bn*
traded in 2021

500+
Dedicated employees

70+
countries served

2
banking licences

WORLD OFFICES

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

*As at 31 December 2021. Trading volume represents flow measured as single leg transaction volume

Reinventing the secure navigation of the **global payments market.**



FOREIGN EXCHANGE RISK MANAGEMENT STRATEGIES

Our FX experts work with you to understand your exposure and guide you through the currency tools that will enable you to save money on your exchange transactions.



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.



INTERNATIONAL PAYMENTS

Our dealing 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.



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.



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.



Your payment solutions partner

Building enduring partnerships with our clients is really what we strive for and we want to be part of your success story. Our offering is based on more than just competitive pricing, we're an extra pair of eyes and ears, helping you to spot and leverage opportunities in economic markets.

Guy Phelan, Head of UK Corporate Sales

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ALL-IN-ONE PAYMENTS ECOSYSTEM

Single control center to initiate payments, manage beneficiaries and access customised reports.

LIQUIDITY

Our global network of liquidity providers offers competitive rates for over 120 currencies.

CLEARED PAYMENTS

No bounced payments with pre-validated accounts. Returned payments are auto-detected.

PAYMENT TRACKING

Track your payments with accurate delivery times.

CURATED SERVICE

We provide tailored solutions for the unique needs of our clients.

FX RISK MANAGEMENT

Mitigate the impact of volatility with customised risk management strategies.

EFFORTLESS API INTEGRATION

Our platform integrates with your current operation seamlessly.

MASS PAYMENTS

Upload files through our secure file transfer technology.

DEDICATED SUPPORT

Enjoy ongoing support from your dedicated account manager.

AUTO DETECTION OF RETURNED PAYMENTS

If your recipient's address is permanently closed, we will let you know on the same day.

24/7 ONLINE

Our platform gives you the ability to initiate payments, check trends and pull customised reports anytime, all in one place.

SECURE DROP ZONE

Simple solution allowing you to drop in new payment files with automatic alerts to our team to quickly validate and process.

Risk management solutions for your business

SPOT CONTRACTS

As an instant currency purchase, a Spot Contract will allow you to settle your price at the spot exchange rate in 1-2 business days.

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 limit price, the order will automatically be filled.

Stop-Loss Orders help protect you in “worst-case” scenarios by setting an “abort” price at which you’re prepared to exit your position.

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.

CURRENCY OPTIONS

Foreign exchange options can be beneficial for risk management and give you a possible opportunity to out-perform market rates, dependent on particular scenarios.

We offer a wide range of FX options, from the more basic ‘vanilla option’ to more complex zero cost options. Option-related products are regulated investment products which can carry a higher level of risk than Forward Contracts.

FLEXIBLE HEDGING SOLUTIONS DESIGNED ROUND YOU

1

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

2

You will specify your goals and agree budgeted rates.

3

Once your account manager presents all appropriate solutions, you will work together to select appropriate strategies.

4

From here, your account manager will begin executing the agreed strategy, providing you with regular updates and making adjustments in-line with market changes.

Our 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

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.
 ”
 - SMITH BROTHERS LTD



“
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.
 ”
 - A4G



Integrated payment solutions

API and bulk upload technology that seamlessly integrates with your payment operations to streamline and simplify your international payments.



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.



Plug-and-play APIs (for accounting software and ERP systems)

Integrate your accounting software and ERP system with our free plug-and-play APIs. Track all your international payments directly in your preferred accounting software. Save time by automating scalable payment workflows. Clients can instantly sync data, track payments in multiple currencies, and edit beneficiary information. They can also access our accounting software integration in minutes, without any code or IT assistance.



Custom-built 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.



Payment Gateways provide same-day priority payment services.



Faster Payments is a solution for clients looking for UK based priority payments with a maximum transfer time of two hours, sending a payment of €250,000 or less.



BACS Payments is a solution for multi-sized businesses who are looking to make regular, GBP payments cheaper with a transfer time of three working days.



ACH Payments allow businesses to utilise country-local channels to send payments across the globe, receiving cheaper rates and reducing 'payment clipping' by the beneficiary's local bank, making sure the recipient receives the full amount sent. With ACH Payments, we are constantly moving into new territories to help optimise your payment costs.

Partnering for success

We're proud to work with over 3,000 partners – ranging from small privately-owned firms to multinationals – to provide their members with great exchange rates and hedging strategies to make foreign exchange and international payments a simple and reliable process.

THE CLIENT REFERRAL JOURNEY



WE'RE PROUD TO PARTNER WITH 3,000 PARTNERS INCLUDING





BENEFITS FOR YOUR CLIENT

- Great exchange rates using our panel of liquidity providers
- Dedicated account manager and expert market guidance
- Access to a large range of products tailored to their needs
- Fixed low transfer fee compared to banks
- Free foreign exchange health check
- Safeguarded funds in a segregated client bank account
- Guidance in managing currency volatility.

BENEFITS FOR YOU

- Free value-add service for your clients or members
- Designated relationships manager on-hand to help
- Free marketing tools to use in our Partnerships Toolkit
- Dedicated online platform to track your referrals
- Reward schemes available for partners

“Trinity House have been using Moneycorp since June 2014, and have always found Moneycorp to be very professional in regards to their approach of helping us manage our foreign exchange exposure. We have been delighted with both the service and savings that Moneycorp have enabled us to achieve since moving over to them. As a member of BADA, we would recommend other members using the services of Moneycorp to help manage their foreign payments.”

TRINITY HOUSE

“On an annual basis my client imports over \$1.5M of goods from China so the effect of not managing their currency exposure can be very harmful to the business and in the past currency has mainly been bought at the spot rate.

We chose Moneycorp not just because of the rates offered, but also because of the support on offer.

Our account manager is available at the end of the phone, on a day-to-day basis, even though the usability of the system is very good so we don't have to contact her that frequently. So overall, good products at a good price, backed up with a system and service that makes the currency management trouble free.”

the fd centre



Moneycorp online

Add funds. Select your currency.
Send your payment. It's that easy.

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



Create a new beneficiary in
four simple steps



See and export all your past
payments into a spreadsheet



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



We offer next day payments
for most major currencies



Deal in 34 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



When making a trade, our
panel of banks will bid for
your requirement to provide
the best rate

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 using the number at the bottom of this page, 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. Alternatively, you can express your interest at Moneycorp.com/corporate-brochure and we will be in touch shortly.

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 avoid market volatility using Currency Options. With these, Moneycorp allows you to fix a certain rate for up to two years. Alternatively, if you only have a one off transaction, you can take advantage of the current favourable rate using a Spot Contract.

HOW DO I KNOW MY MONEY IS SAFE WITH MONEYCORP?

With over 40 years in the business, we have developed a reputation as a trustworthy and reliable foreign exchange specialist. As an Authorised Payment Institution, we are required to safeguard customer funds held overnight (or longer) into segregated client accounts provided such funds are held in respect of a payment service.

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.

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 require no, or only a small, transfer fee for businesses, utilising our large panel of liquidity providers to offer you great market rates compared to banks who are restricted to only offer their own rate.

Let's talk



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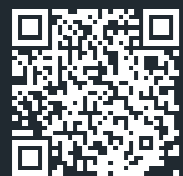
Partnerships & Affiliates



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Moneycorp is a trading name of TTT Moneycorp Limited, a company registered in England under registration number 738837. Its registered office address is at Floor 5, Zig Zag Building, 70 Victoria Street, London SW1E 6SQ and it is VAT registration number is 897 3934 54. TTT Moneycorp Limited is authorised by the Financial Conduct Authority under the Payment Service Regulation 2017 (firm reference number 308919) for the provision of payment services.

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