



moneycorp<sup>✦</sup>

# Payment Solutions

We are an established business specialising in **payment solutions and foreign exchange.**

**17,000**

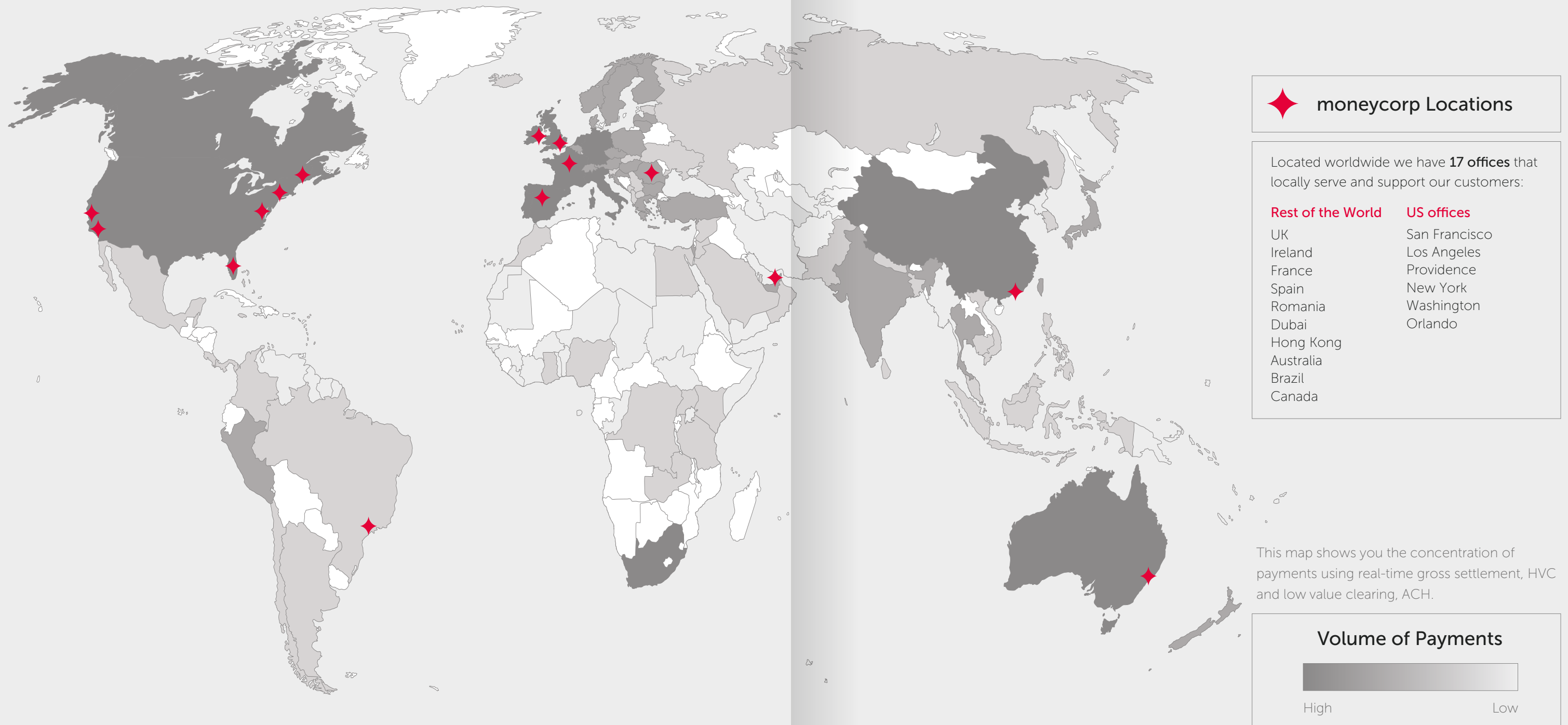
Active business customers

**36.9bn**

Traded £35.5 billion in currencies in 2018

**1m**

payments made to 192 countries in 2019



moneycorp overview

Since 1979, we have worked alongside businesses worldwide, helping them make informed decision on how best to minimise FX losses/protect their profit margins. We combine great service, easy self-serve technology and access to a multitude of banks to get you the best price available. Through our network of local offices, our clients enjoy a personalised service, real-time market commentary and the reassurance that their money gets to where it needs to be, on time, at minimal cost.

Ensuring Your Money is Safe

We are able to assure our customers that they are dealing with an established organisation with strong financial credentials. By the nature of our Financial Conduct Authority (FCA) permissions, we are also able to verify to customers that all funds are 'safeguarded' in segregated client bank accounts.

Risk Management Approach

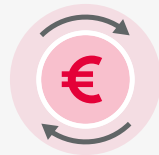
moneycorp adopts a very disciplined approach to risk. As a firm we do not take any proprietary trading positions and each transaction that is expected with moneycorp is backed immediately with one of our panel of banks. So we never hold a position that could fluctuate with any market movements.

We also have very stringent operational risk controls that ensure we operate a fit and proper governance as you would expect within a regulated entity.



1979

Established in



£36.9bn

Traded in 120 currencies in 2019



864

Dedicated employees serving our customers worldwide



150+

Active corporate referring partners

Accessing moneycorp your way

We understand that all companies are different and have specific needs to ensure their global payments are made on time. We offer multiple solutions and access to ensure you are getting the right service for your business.

Simple

- ✓ Self-serving
- ✓ Online
- ✓ 24 hour access
- ✓ Free accounts
- ✓ Low volume

Complex

- ✓ Mass payments
- ✓ Online access
- ✓ Over the phone
- ✓ Flexible reporting
- ✓ Flexi-File format

High tech

- ✓ API Access
- ✓ Multi-tiered accounts
- ✓ Multi-currency receiving capability
- ✓ High volume

Simplicity, Transparency, Efficiency.



RECEIVING

- Dedicated IBAN
- CK Reference



HOLDING AND CONVERTING

- Free multi-currency account
- Competitive rates via multiple banks



PAYING OUT

- Pay out via multi-channels eg Faster Payment, SEPA, SWIFT, ACH
- Internal and external payment
- International bank account validation

Connectivity is an incredible thing and something that we have come to expect in our everyday lives. It puts the world at our fingertips, making it possible to do almost anything from the click of a mouse or the touch of a screen. But what is involved in making these connections across the world? Connectivity would be impossible without APIs.

**What is an API?**

API stands for Application Programming Interface. APIs are the messenger of information from one piece of software to another. The API will deliver information from you to another system and then return the response to that information back to you.

**What are the benefits of using an API?**

APIs create a seamless network to provide connectivity. They offer customers the following.

**Easy access**

An API will tear down barriers that you may find from dealing directly with a piece of software or website, including things like log ins that lack flexibility. Easy access allows you the ability to help yourself and create an experience that is unique to you, benefitting your individual needs.

**Better customer service**

An API provides the software or website you are connecting with information on how better to serve your needs.

**Faster service**

APIs streamline connectivity between everyone involved in the process, meaning the companies that you are interacting with can speed up connections from all angles.

We are working with clients to allow modern APIs to provide our clients an easy way to integrate and make bulk payments fast.

**It's in our DNA to Provide You with Exemplary Service**

The Payment Solution team has more than 50 years' experience within the banking industry and know that the key to helping businesses is to create long-term relationships. Service is at the heart of everything we do and we endeavour to put the client at the centre of our organisation. We will continue to listen to clients' needs with a dynamic and transparent approach. This ensures we are able to act quickly to deliver to your requirements, on a technical, operational or service based enhancement with nimble efficiency. We believe this to be a market leading services and proposition, in a robust environment.

**Sector Knowledge**

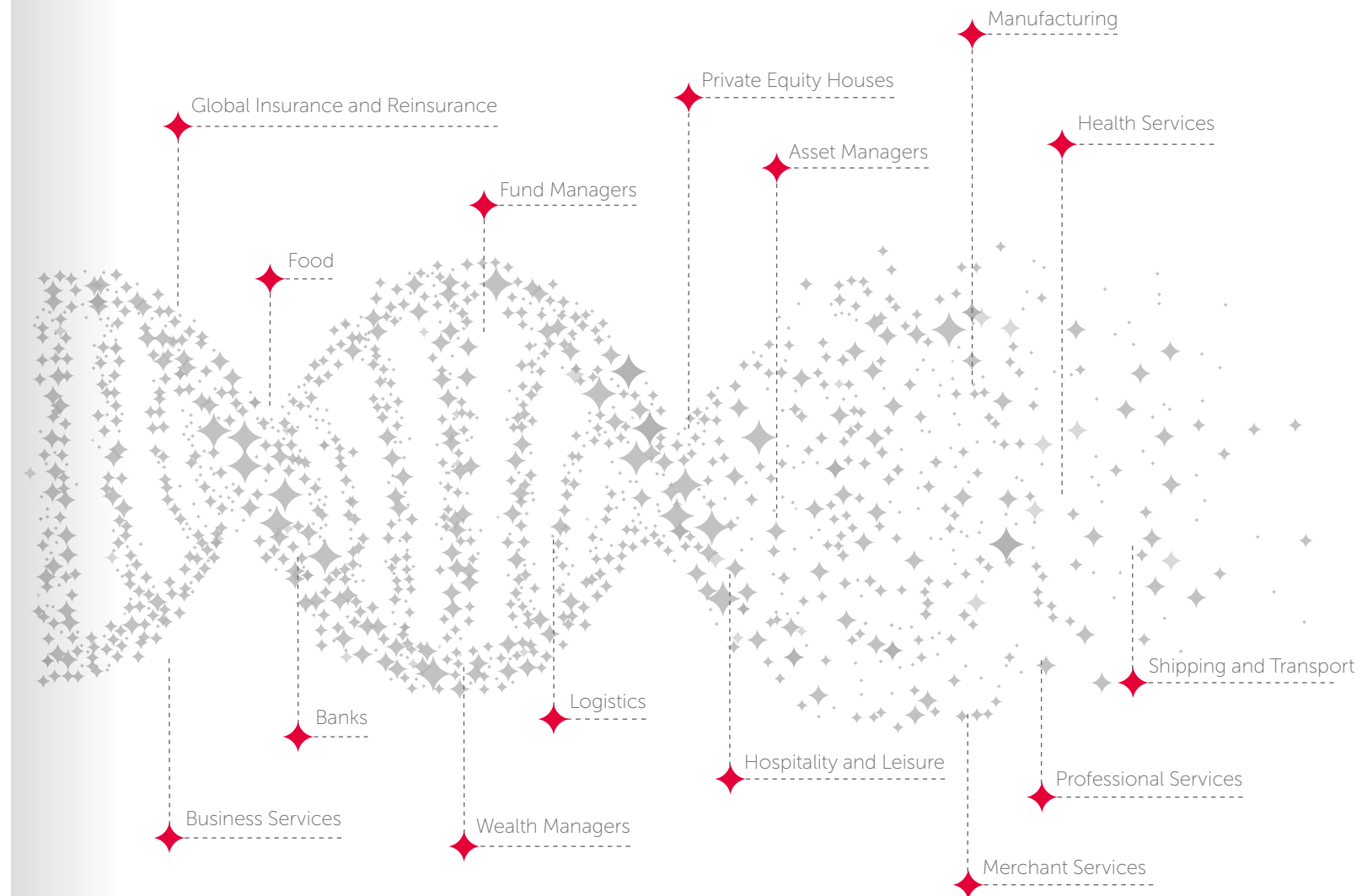
We understand that clients face several challenges when it comes to managing the foreign exchange exposure and the routine of ensuring you are getting the right service for what you're paying for. Our team are here every step of the way to ensure we make your business more profitable.

Each industry has its own challenges and it is vital that your payment provider understands these to deliver first-class solutions to suit your needs. We believe that it is imperative to have sector knowledge so we can deliver best in breed products and to be the first choice of payment provider for corporates.

**Built by developers, for developers**

We've created a toolkit of banking, foreign exchange conversion and payment APIs to help you automate your processing by leveraging our services. Designed for scale, to help businesses that want to make frequent payments, our APIs help you to automate your end-to-end banking, conversion and payment processes.

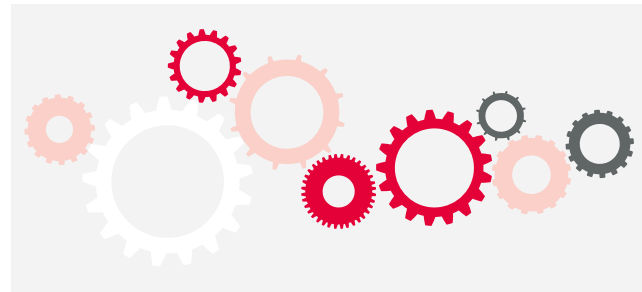
Developer version: <https://sandbox-corpapi.moneycorp.com/swagger/index.html>  
 Marketing version: <https://sandbox-corpapi.moneycorp.com/redoc/index.html>





**Innovation Hub**

At moneycorp we have a dedicated innovation hub that focuses on improvements for our clients' journey and experience.



The hub focuses on businesses through a variety of industry groups, latest technology and knowledge in regulatory framework. In doing this the innovation hub understand key sector and industry challenges and can work towards developing solutions accordingly.

**Parent/Child account set up**

Client accounts can be setup in a Parent-Child hierarchy enabling you to manage segregated sub accounts. In this instance you can keep one account's activity separate and segregated from the another's FX and payments activity. You can move funds instantly between accounts for free\*. We can supply our 'Super Rec' file which contains a view of all movements on the account(s), money in and the detail and referencing, payments out, trades and payment failures.

**Where we Innovate**

**Execution**

We have global reach through a variety of international payment channels for our clients. We can pre-validate beneficiary details and apply a routing code logic to ensure consistent straight through processing.

**Rich in data**

Our clients have access to real-time reporting for reconciliation and true cash positions intra-day.

**Price and transparency**

Real-time rails into top-tier global providers for foreign exchange and payments, providing best market practice, transparency and economy of scale in price.

**Flexibility**

Solutions based on our own in-house developed systems allow us to structure solutions based on needs of client industry verticals.

**Speed**

Our in-house developed systems and architecture allow us to be agile and responsive in terms of new development and innovative solutions, which is reflected in our time to market delivery.

**Collaborative approach**

Successful innovations rarely happen in isolation. moneycorp recognise the need for collaborative efforts of multiple stakeholders such as development professionals, business and design strategists, clients, regulatory bodies and industry experts.

**Tailored solutions**

We understand that your business may be complex and that not all solutions available will suit your requirements. Our innovation team will be happy to discuss how we can provide tailored solutions to suit your needs.



**As a bank we need to make numerous payments and at a quick speed. We wanted a way to automate and process funds in a fast and efficient manner, which is why we chose moneycorp to make our global payments. With moneycorp being based in London, the central location suited us, and through our office in London we came to develop a strong relationship with the company.**

The service moneycorp offers us has been fantastic. Both the automated systems and the global payments team have been very good, with every step of the process being clearly communicated to us. moneycorp has helped us save time by completing the entire payment lifecycle, right from the formal request, to document checking, confirmation messages and the funds reaching the other end. The speed, service and people of moneycorp have been brilliant and we will continue to work with them."

**Ram Mishra,**  
COO, Amicorp



**Brexit hit us really hard, and it's the only time in our history that we've made a loss. Everyone thought Brexit wouldn't happen but it was in the back of my mind, unfortunately it was too late to mitigate it.**

At the time we were only able to hedge half, as we suddenly had put big deposits down to book currency forward. So we took the initial hit in autumn 2016 and started to reach out to our suppliers and asked them to meet us in the middle with pricing and discounts to help us keep prices from shooting up. Luckily, by winter all our suppliers helped out and a happy medium was found. Going forward we book as much as we can without any deposits required. moneycorp helped us get through the most volatile period and now as soon as we need to hedge we get info from our dealers, wait for the right time and book at the highest peaks for that short period."

**Nick Stavrakakis,**  
Indigofera



**As a company, we have over 5,000 clients and we make transfers to 2,000 of those each month. We had been using a bank to make those transactions, which had become time-consuming. moneycorp visited Gibraltar, which is where we are based, and offered us an easier and quicker option.**

By using moneycorp, we are able to control our costs relating to FX, as well as reduce the amount of time it was taking us to make international payments each month."

**Dermot McDermott,**  
The Resort Group



**moneycorp provides Nvayo with foreign currency solutions, making it possible for us to hold customer deposits in segregated client bank. Nvayo has complex requirements and moneycorp make it possible for us to quickly and easily transfer money on behalf of our customers to a number of countries in a wide range of currencies.**

Above all, Nvayo values the collaborative partnership we have developed with moneycorp. We are actively working together to bring a number of innovative solutions to market, benefiting both organisations."

**Chris Jacklin,**  
Nvayo

# We understand what you want from your payment provider:



**You want your provider to pick the best payment route:**

moneycorp uses a payment translation channel which will ensure they use the most cost effective payment routing.



**You want the full amount sent to be received by the beneficiary:**

moneycorp can help ensure that the amount of money you submit is received by the beneficiary.



**You want to use a single platform:**

Using moneycorp online you can make your foreign exchange deals and your payments from one single platform.



**You want to reconcile your payments easy and quickly:**

moneycorp provide you with clear statement reporting on incoming and outgoing funds across any of your currency accounts.



**You want access to best in class bank infrastructures:**

moneycorp will give you access to the suite of 18 banks whilst only completing one set of KYC documentation.



**You want a simple on-boarding process:**

moneycorp's dedicated on-boarding team will ensure a swift and easy transition.

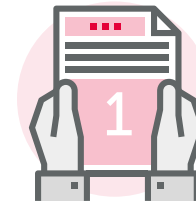


**You want your provider to give you competitive rates:**

By choosing moneycorp as your counterparty, you can receive best-price execution by leveraging our annual volumes of £35.5 billion with our panel of 18 liquidity providers.

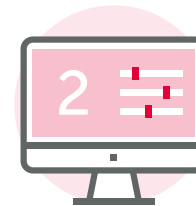
## 11 Next Steps

It is very simple to get set up with an account:



**Complete our simple documentation**

There are two documents we would need completing and signed. Once received, moneycorp's dedicated on-boarding team will ensure a swift and easy transition.\*



**Accessing our online portal**

Once you have been set up on our online portal moneycorp online, you are ready to make trades and payments right away!



**Call a member of the team**

To complement our online platform we are also available for telephony execution.

### Contact Us

If you would like to speak to a member of the Payment Solutions team, please do not hesitate to call us (Monday to Friday 08:30 - 17:30 UK time):

**+44 (0) 203 823 0582**

Alternatively send your enquiry to:

**paymentsolutions@moneycorp.com**

or visit:

**www.moneycorp.com/paymentsolutions**

\*Further information may be required.

moneycorp is a trading name of TTT Moneycorp Limited, which is authorised by the Financial Conduct Authority under the Payment Service Regulations 2017 (reference number 308919) for the provision of payment services.

