



There's no better  
way to move  
money overseas

Business client services

**moneycorp**   
exchange experts



## moneycorp: at a glance

Foreign exchange since

# 1979

focussed on exceeding  
our customer expectations

# 897

dedicated employees serving  
our customers across the globe

# 8.1m

customer transactions in 2015 saving  
our customers time and money

# £22.7bn

traded in nearly 100 currencies  
in 2015 safely and securely into  
the hands of customers.

We are authorised and regulated by the FCA  
and have excellent ratings from D&B, Equifax,  
Graydon and other credit agencies.

**84%** of our customers  
say that moneycorp  
has saved them money.

**95%** say they  
would use us again.



"Moneycorp has a unique approach  
to serving your currency needs: we  
listen. It sounds obvious but not  
always systematic in the service  
delivery. At moneycorp we pride  
ourselves on ensuring the products  
and services we provide meet your  
needs in a robust and transparent  
way. Customer service excellence is  
at the core of our business."



**Mark Horgan**  
Chief Executive Officer

## moneycorp: the business case

Every single company that does business in another country  
needs to manage foreign exchange.

Whether it's one quarterly payment to a single supplier or  
multiple daily transactions with customers all over the world,  
international currency dealing can be an expensive drain on  
resources and cash flow.

Or a crucial contribution to the bottom line.

Since 1979, moneycorp has worked to make sure it's the latter for  
a number of businesses in different industry sectors.

### Foreign exchange: the business bank paradox

For the majority of businesses, the default supplier  
of foreign exchange transactions is the bank.

They're there, your account is there, it's all in one place,  
why not?

In a recent survey we conducted, **80%** of  
the Finance Directors we asked told us that's why they  
use their bank.

So here's the paradox:

In the same survey, only **8%** of businesses use their  
bank for competitive rates.

And just **6%** think they get **good customer service**.

For the huge majority of businesses, using the bank for  
international payments seems to be the price of doing  
business abroad.

Which maybe explains why **74%** of the companies we  
surveyed said they'd find **further explanation** of foreign  
exchange useful.

Hence this brochure - and our dedicated International  
Payments team.



## Some of our partners:



## moneycorp: the business benefits

As a foreign exchange specialist, we've been helping our clients to save time and money on currency transfers for over 35 years.

We work with organisations of all sizes, across a range of industries, and tailor our services to the specific requirements of each business.

We are one of the UK's only integrated foreign exchange companies. Four company areas cover every aspect of the foreign exchange industry: International Payments, Travel Money, Retail and Wholesale. This means we can offer our customers a more unique and comprehensive range of products and services.

Additionally we act as a third party international payments supplier for many partner organisations including the **Telegraph**, **BNP Paribas** and **Post Office Ltd** to name but a few.

In 2013 we acquired Thomas Cook Commercial Foreign Exchange Services, extending our reach and client proposition. We use our experience and buying power with pricing from 10 different banks to source the most competitive rate available, with no unnecessary costs or hidden fees.

We will assign you a dedicated Account Manager who will assist you to both minimise your exposure to risk, and make the most of favourable rate movements when it suits you.

In 2014 we launched a successful loyalty programme for our International Payments clients. This programme meant clients received moneycorp starcards giving them preferential rates at our UK branches, and exclusive discounts on global travel and retail brands. For further information on starcard, please contact one of the moneycorp team on **+44 (0)207 823 7400**.

We operate extended office hours; and our online trading services are available whenever the markets are open.

## How our services can help your business

We offer a wide range of foreign exchange services to business clients, ranging from simple one-off international payments to more complex currency risk management strategies, such as currency options.

Remember we are here to listen and are always happy to tailor our services to your specific business requirements.

## Foreign exchange and international payments

We provide a range of methods for single payments that can minimise both costs and risk. If you need to conduct multiple trades, talk to us and we'll work out the right individual strategy for you.

## Managing your currency risk

We can help you develop and implement international payment hedging strategies in line with your trading activities.

Our expert Account Managers will monitor the currency markets for you, keeping you updated on what you need to know, when you need to know it.

They'll also provide specialist guidance on which of our foreign exchange products will suit you best.

## Contract types

We offer a range of products to help you manage your foreign exchange risk in a cost effective and timely manner.

The most popular are outlined below:

### Spot contract

Spot contracts are useful if you need to purchase currency and make a payment quickly.

A spot contract allows you to fix an exchange rate and apply it to a transfer from one day up to ten working days in advance.

### Forward contract

This type of contract allows you to fix an exchange rate and apply it to a transfer you are planning to make further in the future (up to two years ahead).

It enables you to protect against adverse rate movements, or fix a rate that's particularly favourable.

You can do this even if you don't have all the funds available at the time you book the trade.

## Targeting rates

### Limit orders

Limit orders are useful if you have upcoming payments, but you aren't restricted by tight deadlines - so you have time to target an improved exchange rate than what is currently available in the market.

A limit order allows you to set a target exchange rate at which, if achieved, you will buy (or sell) your currency.

Rate trackers are available online, seven days a week.

### Stop loss order

This allows you to set a 'worst case' exchange rate at which you will buy (or sell) your currency, if and when it is achieved.

In this way, you can limit your losses if the markets turn against you.

Stop loss and limit orders are often run together: enabling companies with no particular time restrictions both to aim for a favourable future exchange rate and to protect against an unfavourable one.

The moment your stop loss or limit order is triggered, the other is immediately cancelled.

### Options

An option is a contract that gives you flexibility over the future exchange rate at which you want to transact.

There are many different options with different benefits.

We offer a range of options that can be tailored to fit your needs. For more information on options please contact us.

*Options are provided by Moneycorp Financial Risk Management Ltd (moneycorp FRM) part of the Moneycorp Group. Moneycorp Financial Risk Management Ltd is authorised and regulated by the Financial Conduct Authority for the conduct of designated investment business.*

*Please note that foreign exchange options and other derivative products are not suitable for everyone and you should ensure that you fully understand the risks involved before purchasing these products.*





## Online or over the phone

Online, by phone, or both; it's up to you.

Whether it is online or over the phone, our expert Account Managers can help you with every aspect of a transaction, making sure everything goes through speedily and safely.

They will get to know your business inside out, and can guide you on a long-term or short-term strategy, or even a one-off transaction.

You are also welcome to visit our offices to see how everything works first hand.

### Over the phone

If you'd rather talk in person, just give us a call.

We have Account Managers who will happily discuss your foreign exchange requirements. A combined number of many years of experience mean this team have worked with companies of all shapes, sizes and transaction requirements.

**Call +44 (0)20 7823 7400**

### moneycorp online

Our web-based system - moneycorp online - is designed to save business clients time and money, and enable you to carry out transactions at a time that suits your requirements.

The user-friendly interface allows you to make payments and hold balances in multiple currencies; execute foreign exchange deals at competitive rates; and manage all your recipient details, all from your desk.

The system also allows you to make a large number of transactions, or pay multiple recipients.

To see how it works and how easy it is to use please visit [www.moneycorp.com/business](http://www.moneycorp.com/business)

### Clear, convenient and accessible

The user-friendly interface also enables you to maintain multiple company sub accounts and multiple currency accounts with a single log-on.

This allows you to make instant transfers between accounts and companies, which makes it easier to manage group treasury functions.

You can even pay multiple beneficiaries simultaneously, using our bulk upload functionality.

With unlimited record retention, you can store all details for reference and future payments. You can also track payments, and send proof-of-payment email notifications to your suppliers directly.

### Safe, secure and fully auditable

The ability to maintain control via user permissions is a crucial part of the way we designed moneycorp online.

It means that you can delegate specific tasks to others while retaining overall control. Equally, payment initiation and payment approval rights can be separated.

Moneycorp's annual accounts have been audited by PwC since 1987. Our security rating on Dun and Bradstreet is 4A1, the highest in the credit industry which allows us to pride ourselves as a strongest option when clients are sending funds overseas.

## The principle: in practice



### Food Store International

*"Food Store International Ltd is an export wholesale food supplier to the Middle East.*

*We use moneycorp to buy foreign currency to pay our suppliers: some in Swedish Krona for products we supply to Ikea food shops, and some in Europe for various foods and cheese.*

*Moneycorp saves us money in exchange rates and in transaction fees compared to our bank. The customer service saves us a lot of time.*

*I like to speak to an adviser, rather than use an online system. They also offer good advice on services available."*

**Sue Forster**  
Office Manager



### Security Exchange Limited

*"We are an international security management company with operations worldwide; we trade frequently in foreign currencies, mainly US Dollars.*

*We started using moneycorp when we were experiencing high transaction charges applied by our bank, and transactions were sometimes taking days to complete.*

*Moneycorp helped us to convert our currency at the best possible rate with the minimum of charges, making the whole experience cost-effective, with a noticeable saving over time.*

*We like the personal touch. All we have to do is call and their staff bring us quickly up to date with currency fluctuations and advise us on how best to proceed. The converted cash is back in our bank account within a few hours.*

*They are knowledgeable, professional and swift to communicate."*

**Rupert Reid**  
Managing Director



### Ski Weekends

*"We are a tour operator with some committed stock in France. We hedge forward about 1.5m euros.*

*Moneycorp helped us with hedging and advise on rates and buying. It is a simple, hassle-free low charge service and they're a pleasure to work with.*

*They are also far more business friendly than the banks. They have enabled us to protect ourselves against variances in the currency market whilst not being penalised by heavy deposits on forward currency."*

**Daniel Fox**  
Managing Director



### The Dental Imaging Company

*"I feel significantly more educated and confident I can better manage my FX requirements going forward.*

*The updated credit facility is a great result and significantly helps us plan longer term solutions for our business."*

**Rob Pounds**  
Managing Director

## Some of our partners:



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