

Corporate Solutions



Welcome

After a background in the legal profession, I made the leap over to financial services in 2004. With 11 years of experience within financial services, and having known moneycorp as both a strong competitor and a great client, when the opportunity to head up the corporate business came in September 2015, I realised that this was the ideal time to be part of a company where the corporate business was moving into a real growth phase, with a portfolio of innovative products and solutions, and a real focus on teamwork, service and relationships.

Since then, the corporate business unit has grown significantly - we now manage over 21,000 corporate customers, with £43.7 billion traded in 2020 alone.

When I often get asked what makes moneycorp stand out from the crowd; the answer is simple. Aside from having 40 years of market experience and industry knowledge, at the heart of our culture are relationships and trust.

Our team of relationship managers prioritise understanding our clients' businesses with an outlook to help to manage their treasury risk - whether they are a sole trader or a blue chip firm - and guide them through everything from setting up an account, to monitoring the markets and helping them to navigate currency volatility. To ensure that the solution provided to them is not only tailored to their needs, but is also cost-efficient, we use a large panel of liquidity providers with whom we maintain strong long-term relationships to be able to offer great rates and service.

I'm also proud to say that we now work with over 3,000 partners who trust us with their clients' and members' foreign exchange and international payments needs.

This brochure is designed to provide you with reference points, equipping you with an overview of our solutions and services; but of course we are here to answer any questions, so do not hesitate to get in touch.

Lee McDarby
CEO, UK International Payments

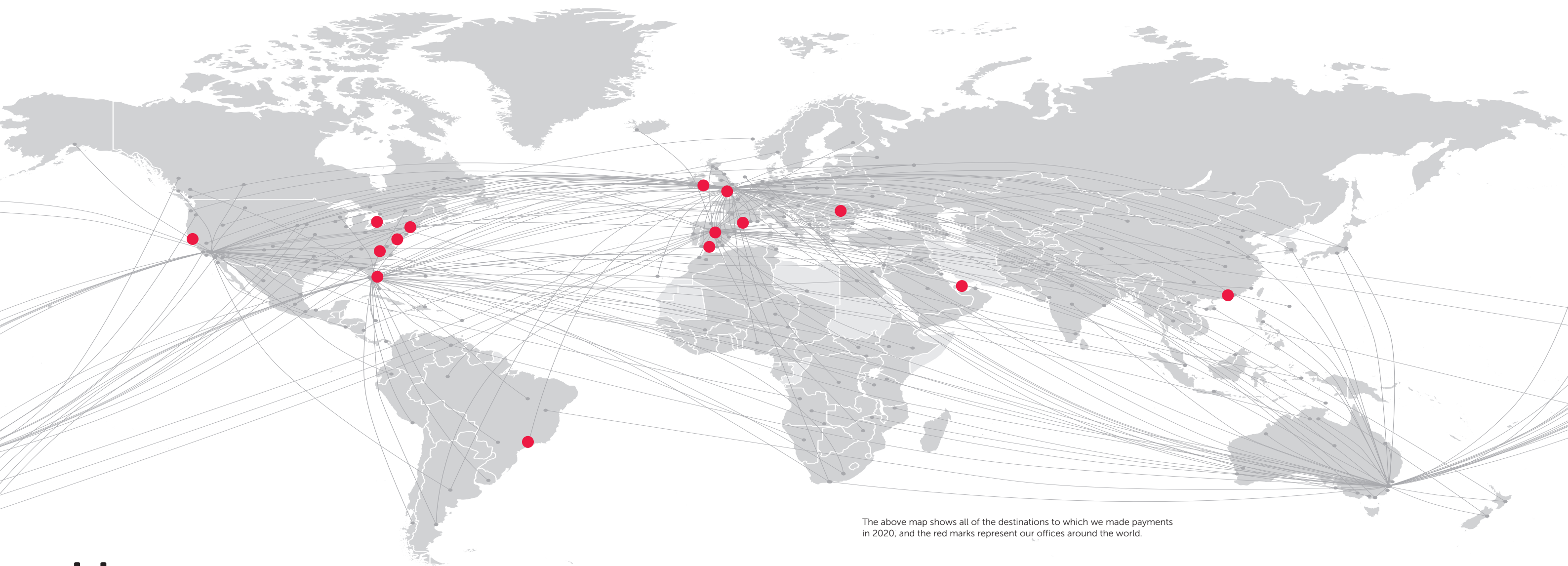


moneycorp for business

with a personal touch

Our clients often tell us that working with moneycorp is a breath of fresh air. That's because our team of dedicated corporate dealers and account managers are proud to say that the customer always comes first – allowing us

to combine our years of market knowledge with a service-first mentality. After all, our clients want to find a unique solution tailored to their business, while having someone on-hand to ask any questions along the way.



The above map shows all of the destinations to which we made payments in 2020, and the red marks represent our offices around the world.



Established all the way back in

1979

we were initially known as
Town Tickets and Tours Limited



21,000+

corporate customers served
in 2020 alone



£43.7bn

traded in 120+ currencies
in 2020



972k

payments made to 192
countries in 2020



565

dedicated employees serving
our customers worldwide



3,000

referring partners

Overview of our services

What can we offer your business?

Our team of dedicated dealers will work with you to identify your individual requirements, such as transaction size, frequency, duration and the desired outcome. After this initial step, you will be connected with an account manager who is authorised to provide the chosen products and is able to offer ongoing market guidance.



Spot Contracts



Market Orders



Forward Contracts*



Hedging Solutions



International Payments

* may require a deposit

What makes us different?

- ✓ Competitive exchange rates sourced through our panel of liquidity providers
- ✓ Solutions available for multi-sized businesses
- ✓ Free FX health check service
- ✓ Low or no transfer fees
- ✓ On-going support from a dedicated Relationship Manager
- ✓ Option to arrange deals online or via the phone
- ✓ Help in managing currency volatility and risks associated with foreign exchange

We are also proud to have been named a Top Track 250 Company by The Sunday Times

THE SUNDAY TIMES
TOP TRACK 250

To find out more about suitable solutions, please call us on **+44 (0) 207 823 7800** or email **business@moneycorp.com**

Our Solutions

Spot Contracts

If you are looking to purchase currency and make a payment imminently, then a Spot Contract can be the solution for you. Once the payment is made, you or your sender will have receipt of funds either on the same day or within two working days.

Market Orders

If you know that you have upcoming foreign exchange requirements but may not need to purchase straight away, and are looking to target a particular rate which isn't currently available, Market Orders could be the solution for you.

We offer two types of Market Orders – a Limit Order and a Stop Loss Order.

A Limit Order allows you to target a set exchange rate above the current market level, which once reached, will automatically buy/sell a set amount of currency for you. This solution works well if you have upcoming payments but aren't restricted by tight deadlines and can afford to wait for the rate to improve.

On the other hand, a Stop Loss Order helps you to limit your losses by pre-setting the lowest exchange rate at which you're prepared to purchase your currency.

Once your pre-set 'worst-case' exchange rate is reached, you will automatically buy or sell a set amount of currency.

At moneycorp, you are assigned a dedicated Relationship Manager, who will work with you to identify where to strategically place Market Orders and explain the associated risks. If both types are used together, the client can aim for a favourable exchange rate while limiting any foreign exchange losses. As soon as either one of your pre-set rates is triggered, the other is cancelled immediately.

The advantage of using Market Orders is that they can be placed on a GTC (good until cancelled) basis allowing you to place an order and not have to watch or monitor the markets manually.

If you decide to use both together, this is known as an OCO order (where one cancels the other).

Forward Contracts

A Forward Contract may be suitable when you know you have upcoming foreign exchange requirements over a period of time, and are looking to protect your business against currency fluctuations.

Forward Contracts with moneycorp allow businesses to lock in prevailing exchange rates for up to 2 years, which may be of interest to clients looking to fix

their known commercial foreign exchange exposures in the future.

The main benefit of a Forward Contract is being able to protect your business against adverse currency movements and knowing how much currency you will receive/pay over a set period of time – useful for businesses that aren't looking to take risks, and are looking for a safety net to help them budget and manage currency volatility.

Currency Options

Currency Options are often used by clients as an alternative or complement to more traditional methods of currency management. They come in many different forms and may be suitable for more sophisticated clients of different business sizes.

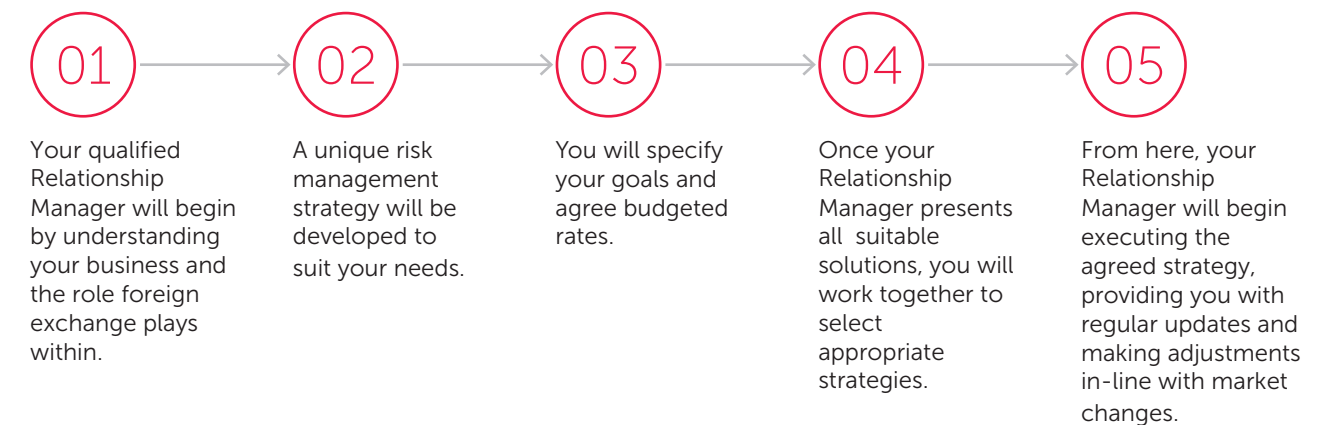
In their simplest form, they give the client, in return for an upfront premium, the right but not the obligation to exchange a specified amount of currency at a known rate for a known date in the future. Options can be structured so that there is no upfront premium payable;

although this will involve the client accepting increased obligations and/or risks.

Our team of experienced currency risk management specialists includes approved persons. Following an initial assessment of your risk-appetite and investment objectives they can formulate and illustrate a bespoke solution for you to consider.

Please note that Option related products are regulated investment products which can carry a higher level of risk than Forward Contracts.

Getting started with hedging:



Payment Solutions that work

What's your business payments strategy? We are here to help you 'health check' your business' payments position to optimise routes and costs.



The current economic environment is tough, and with increasing pressure from competition, companies of all sizes are forced to cut costs wherever possible in order to survive and grow. For some, business payments are a daily-must – ranging from domestic, paying international suppliers, to making ad hoc payments. Finding a payments solution which can help you simplify the process and cut on-going costs could be a key factor to a successful business strategy.

Sending payments through banks can be a challenge as unlike moneycorp, they are restricted to their own reach of countries and payment routes. In addition to that, banks tend to charge clients to open an account and hold balances, while we provide both of these free of charge and allow you to hold multiple currencies. We understand that every clients' payment needs are unique and work with each customer on an individual basis to utilise our technology and customise a payments solution tailored to them, providing maximum flexibility and great prices.

We provide payment solutions for multi-disciplinary businesses that have local and international payment requirements.

Providing a range of customised payments solutions such as:



Payment Gateways provide same-day priority payment services. In 2016 alone, we processed over 500,000 payments to 188 countries using our Payment Gateways.



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.



SEPA allows you to make payments in Euros with next day delivery within the Single European Payments Area. This is an ideal solution for businesses looking for a cheaper solution while dealing with a higher number of transactions in Europe.



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.



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.

Why do 21,000+ businesses choose moneycorp?

Execution

Multi-bank execution ensuring best available rates, combined with market expertise and on-going support.

No bounced payments

We have the technology to automatically pre-validate recipient's details to avoid void payments.

Flexible formats

We have the tools to take your current payment system and your ideal requirements, use our adaptors to translate it, and swiftly process to our channels.

24/7 online

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

Large variety of currencies

Deal in 30+ currencies anytime via our online platform, or call Relationship Manager to deal in almost 120 currencies.

Liquidity

We work with a large panel of liquidity providers to offer great rates.

Auto detection of returned payments

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

Secure drop zone

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

For more information on moneycorp's international payment solutions and a customised quote, please call us on **+44 (0) 203 823 0019** or email **paymentsolutions@moneycorp.com**

Corporate Partnerships



The UK government is actively encouraging businesses to seek increased international trade, but with a volatile economy and exchange rates, your clients are likely to tread with caution.

At moneycorp, we have an established team of senior relationship managers who work with over 3,000 partners – ranging from small privately owned firms to multinationals to provide your clients and members with great exchange rates, hedging strategies and a variety of additional value-adds exclusive to you, making foreign exchange and international payments a simple and reliable process.

3,000 partners, including:



Partnering up with moneycorp is simple



"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."



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

To enquire about becoming a partner, please call us on **+44 (0) 203 823 0526** or email **corporatepartnerships@moneycorp.com**

moneycorp online

An online payments system designed to support the needs of our business clients.

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.



View and verify the details of all your recipients in a single view



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



Always have the choice to send your transfer as an express or a standard payment



To fund your account, simply add funds and select one of the 30+ currencies which are available to credit online



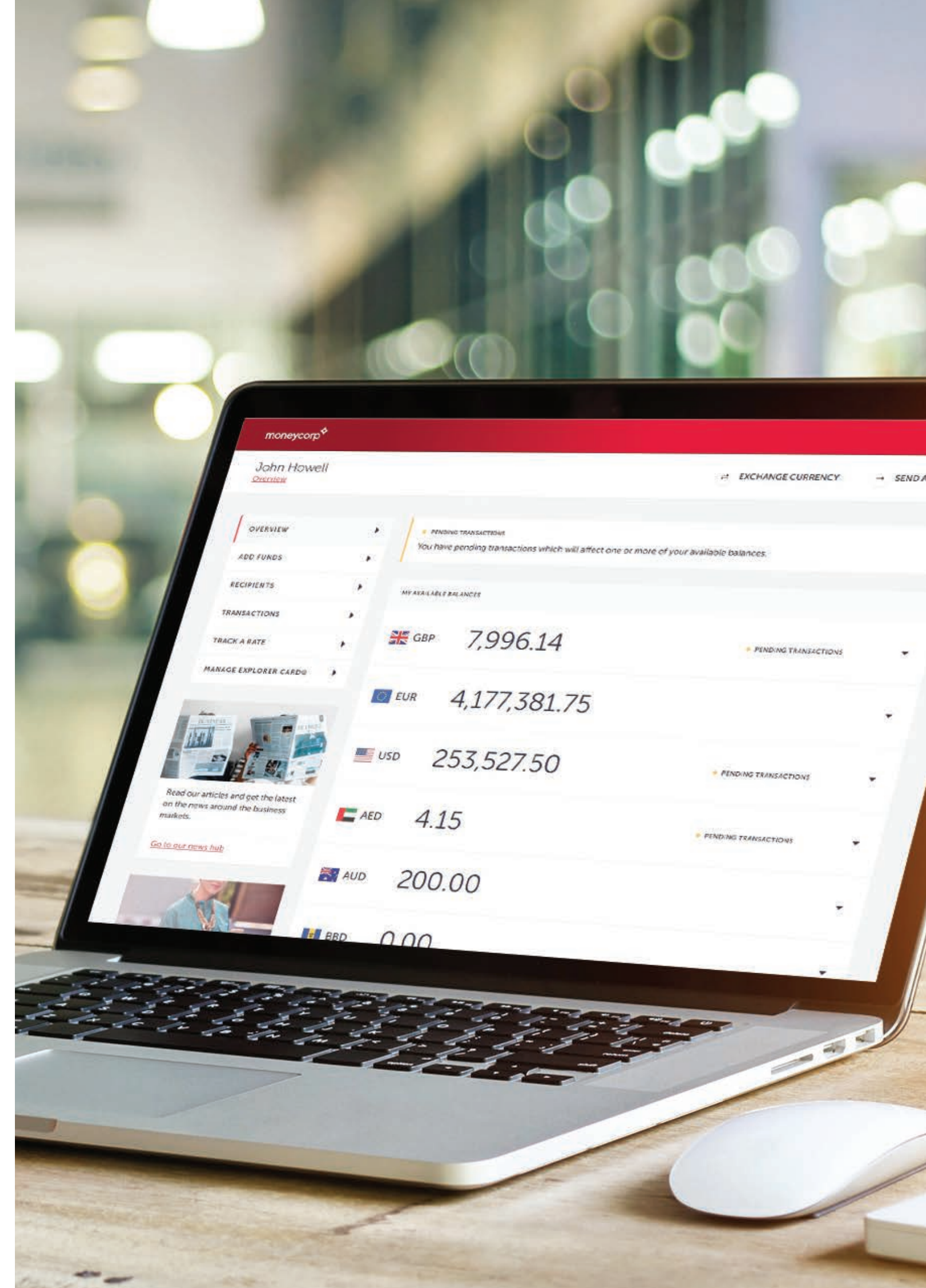
The system allows you to make bulk payments for a pre-set time using our secure template



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 you with 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 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.

How is my money safeguarded by moneycorp?

All relevant customer's funds are safeguarded in segregated client bank accounts and are not combined with our own funds.

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.

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.

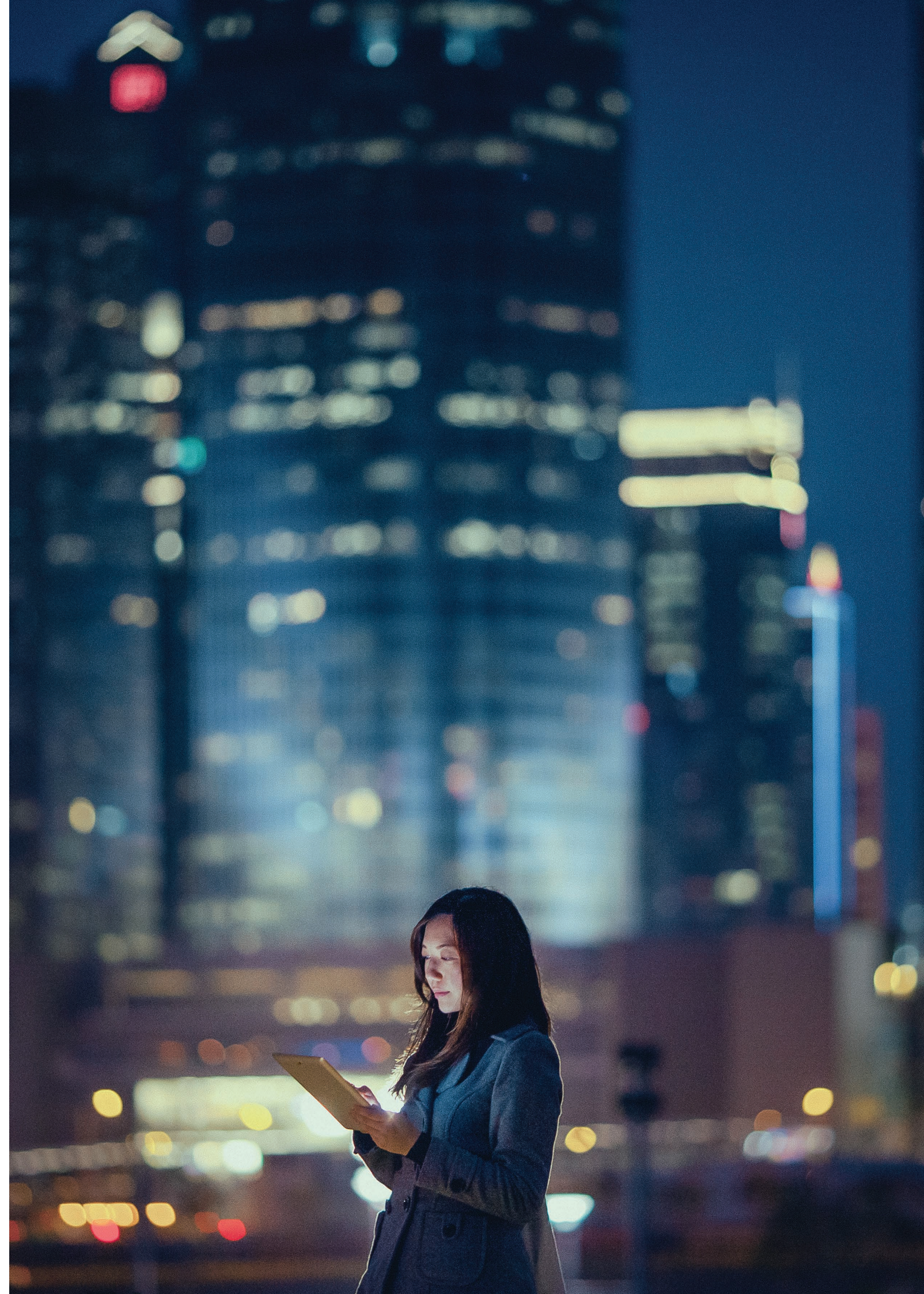
Can I fix an exchange rate to avoid market volatility?

The short answer is yes you can. There are a few solutions which allow you to do so such as a Forward Contract. 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 many currencies can I trade in with moneycorp?

We currently offer our clients 30+ currencies, 24/7, via our online platform, and 120 different currencies to trade in via the phone.

To get started and enquire about a corporate account please call us on **+44 (0) 207 823 7800** or email **business@moneycorp.com**





Contact Us

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Foreign exchange and international payments

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Bridgepoint

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

Moneycorp Financial Risk Management Ltd is authorised and regulated by the Financial Conduct Authority (firm reference number 452553) for the provision of designated investment business.

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