



# Explore a world of possibilities

Partnering for success

We help Businesses and Consumers send cross border payments, with specific solutions and great service, to reduce costs and complexity

❖ **Our sophisticated multi-bank supply chain**

supporting a multi-currency account, provides fast, reliable and cost effective cross currency transfers under competitive price pressure. Our multi-bank, multi channel payment infrastructure, provides optionality of routing and pricing to suit customers needs.

❖ **Our Technology** is accessible On-line, Mobile or by directly contacting your Relationship Manager. Electronically it is available 24x7 and trades when the Global Banking System is Open. Our Technology is robust, flexible, effective and provides the right solutions

❖ **Our Regulatory Footprint** Including UK, EU, USA, Australia, Brasil, UAE and Hong Kong, with 2 Banking Licenses and Unique Direct Access to the FRBNY, demonstrate a serious and well managed business. Our Product suite including, Spot, Forward, Options, Multi-Currency Accounts and pre-paid cards allow customers maximum choice to suit their needs.

❖ **Our People** with a can do attitude in pursuit of excellence, drive our business forward.

❖ **Our Clients** are advocates and reward us with their loyalty with 91% of clients retained annually and 81 NPS.



**Lee McDarby**  
UK CEO of moneycorp

# Located Globally

Located worldwide we have 17 offices that locally serve and support our customers:



## World Offices

- UK
- Ireland
- France
- Spain
- Romania
- Gibraltar
- Dubai
- Hong Kong
- Australia
- Brazil
- Canada

## US Offices

- San Francisco
- Los Angeles
- Providence
- New York
- Washington
- Florida



1979

Established in



£36.9bn

traded in 120+ currencies in 2019



550

dedicated employees serving our customers worldwide



1M+

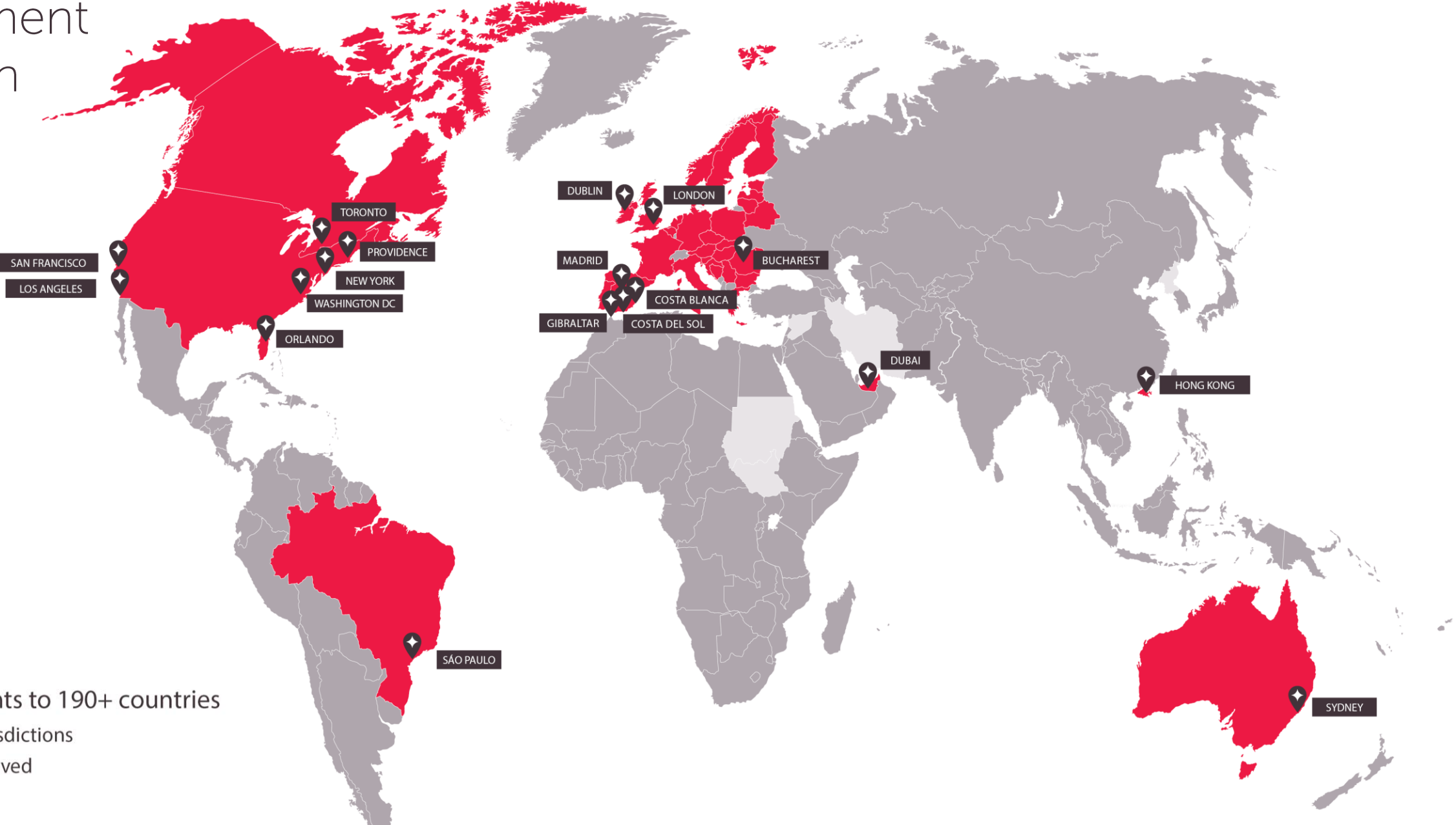
payments made to 192 countries in 2019



2

Banking licences

# Payment reach



Send payments to 190+ countries

- ◆ Licensed jurisdictions
- ◆ Countries served
- ◆ Offices

# Financial Information

## Last 4 year audited accounts

	12 months to 31/12/19 £000*	12 months to 31/12/18 £000*	12 months to 31/12/17 £000*	12 months to 31/12/16 £000*
<b>Revenue</b>	<b>167,727</b>	<b>159,818</b>	<b>132,720</b>	<b>132,558</b>
<b>Operating Profit</b>	<b>11,328</b>	<b>12,194</b>	<b>14,849</b>	<b>17,321</b>
<b>Net Profit</b>	<b>7,538</b>	<b>8,316</b>	<b>13,777</b>	<b>17,368</b>
<b>Net Assets</b>	<b>105,692</b>	<b>96,950</b>	<b>78,752</b>	<b>60,911</b>

\*The above relate to the trading entities of Moneycorp. These particular numbers will not be signed off by the auditors. The auditors will sign the consolidated financial statements and the individual financial statements. The net assets are adjusted for any consolidation adjustments.

## Liquidity Providers

moneycorp work with a panel of banks including a mix of Tier 1 corporate and investment banks allowing us to provide the most competitive exchange rate we can offer

# Partnerships done right



# Industry excellence, customer satisfaction



SHORTLISTED

Money Transfer Provider of the Year –  
moneycorp



WINNER

Money Transfer Provider of the Year

Money Transfer Provider of the Year –  
moneycorp



Winner of Platinum Trusted award  
recognizing outstanding customer service



Foreign exchange services – moneycorp



Best Cross-Border Payments Infrastructure –  
moneycorp bank

Best Cross-Border Payments Service –  
moneycorp



Rated 'Excellent' by consumers on  
customer service and products

Serving over 75,000 companies and individuals in 2019 we have been recognised by industry bodies and customers alike for our services.

Tailoring our international payment products to best suit our clients is what we do best. We leverage our technology to ensure we are delivering exactly what our customers need to make the most of their money and expand internationally.

Our international payments and FX products have been developed to serve SMEs, Large Corporates, Financial Institutions and HNWs.

# Testimonials

"I have been working with Sam Morris at moneycorp for several currency transfer services and he has always been extremely quick in replying to my emails. Sam has explained in very easy terms how to set the system up and has always been available throughout the whole process. I highly recommend moneycorp's services."

Micky Tobin, Executive Director,  
Devonia London

"I have no hesitation in sending clients to moneycorp, they give expert guidance to clients to help them make a decision about when to exchange funds. The service is second to none and I have only ever had positive feedback. Additionally, in setting up offshore bonds where clients wished to invest in foreign currencies, moneycorp were able to better the spot rates large insurers were offering, which meant the fees I was charging the client were essentially wiped out!"

Guy Skinner, MD  
Citygate Consulting

"The Education for the Children Foundation runs the School of Hope in the Guatemala. A large proportion of the funds raised to run the school originate in the UK. We have therefore been using the services of moneycorp for a number of years now to transfer our monies from the UK to Guatemala.

"We have found the relationship a good one with moneycorp; they act as a partner in our mission to break the cycle of poverty in Jocotenago, Guatemala. The service they provide is very responsive with both quick and helpful turnaround times to any queries and timely transfer of monies."

David McKee, CEO  
Education for the Children

"The FD Centre has been a partner and client of moneycorp for many years now. We love working with the moneycorp team who are focused on building strong and long-lasting relationships both with us and our clients. We are impressed with their approach to finding solutions, the ease of doing business together and their commitment to collaboration with us –it's all we want in a partner!"

Sara Daw, CEO  
The FD Centre



Product details

International Payments and  
Foreign Exchange services for  
individuals and businesses.

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# International payments and foreign exchange

Award-winning service, industry leading products and advanced technology make moneycorp a provider of choice for SMEs, larger corporates and HNWs.

With services available to customers worldwide, our teams in the UK, Europe, UAE, Australasia, North America and South America our team can deliver the right solution for your needs.

We understand each market is different, that's why we have industry experts with a great understanding of global solutions, but delivered most importantly, locally.

Available to customers online, on an app\* and as always over the phone with a dedicated relationship manager.



\*UK only






# Foreign Exchange products

We offer a wide variety of foreign exchange products to suit specific business requirements.


Our more popular products are Spot Contracts, Forward Contracts, Market Orders and Currency Options\*. In addition to these products, we have other options which you may prefer or suit your requirements better.




Spot contracts



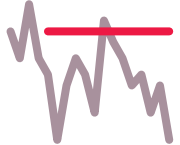
Forward contracts





Stop loss orders




We are able to trade over 120 currencies, 33 online with more available over the phone.



Limit orders



OCO orders



\*Options offered under MFRM



# Multi-bank pricing

We partner with over 18 liquidity providers to deliver competitive rates.

Our clients gain access to providers they may have been able to independently.



**18 liquidity providers**

For Spot, Forwards and Options

Bank one	1.1277	Confirm
Bank two	1.1278	Confirm
Bank three	1.1276	Confirm
Bank four	1.1276	Confirm
Bank five	1.1276	Confirm
Bank six	1.1277	Confirm
Bank seven	1.1277	Confirm
Bank eight	1.1287	Confirm
Bank nine	1.1277	Confirm
Bank ten	1.1277	Confirm
Bank eleven	1.1277	Confirm
+		

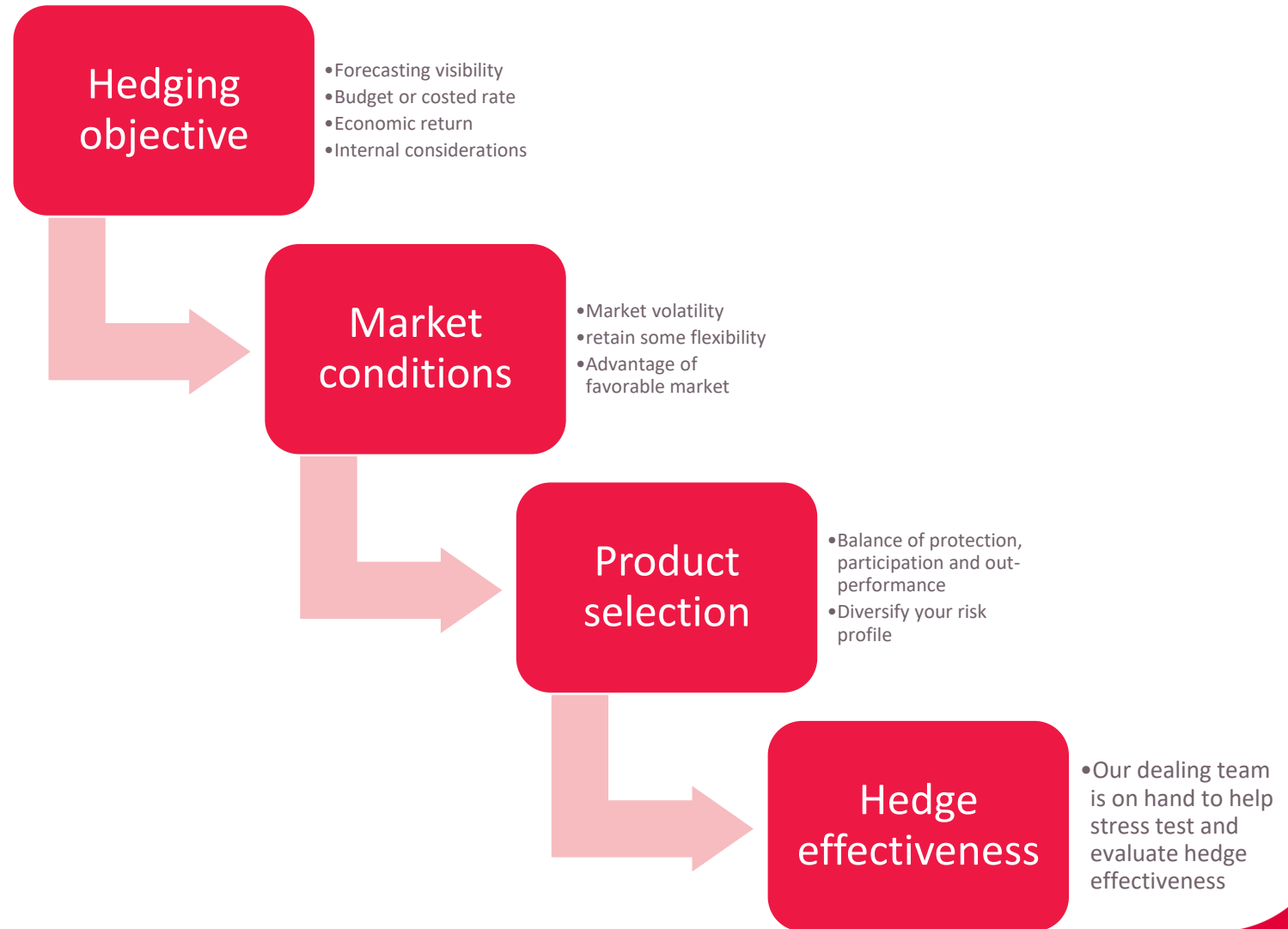
**Best price to purchase currency**



# Dynamic hedging solutions

Our team is on hand to help stress test and evaluate hedge effectiveness.

The foundation of our relationship is established early on and we take note as to whether the hedge required is a passive one or whether it will need to be reassessed and managed.



# Online Payments Access

Our online multi currency account allows you to manage funds and currency transfers through a convenient and secure platform. You can access your payment account on-line, on your smartphone or by directly contacting your Account Manager.

Via your online access you can track live exchange rates from your multi currency account and remain aware of any market movements before making your payments. You can target a more preferential rate and receive a notification via email and/or SMS



Trade over 30 currencies



View live exchange rates



Target preferred rates

if it is reached.

Add funds to your multi currency account, exchange over 30 different currencies (more available through a relationship manager) and make payments to new and existing recipients around the clock.

Manage the users and set up approval workflows for in order to facilitate smooth and seamless payments from your business account.



Manage your account 24/7



Manage users



Manage approval workflows





moneycorp group

# Cutting-edge API technology



# Level up with a powerful payments API

moneycorp APIs allows you to interact with the our platform and payments network

Streamline your international mass payments by automating your end-to-end banking, conversion and payment processes.

Designed for developers and with flexibility in mind, our API provides you the building blocks to construct business solutions that help you with your day to day requirements, covering foreign exchange, repeat or one-off, domestic or cross-border currency payments.

With it you can manage your accounts for receiving funds, exchange in over 30 currencies with live market rates aggregated from 14 partner banks for best execution and make payments with our global payment network, all supported by our in house systems that pre-validate your recipients in bulk, reducing the risk of payment failures or delays in processing.



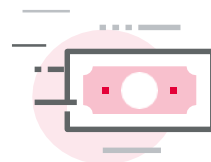
Receive money



Convert to another currency



Pay money to another party



Track your payments efficiently



#### API Styles:

1

#### Sandbox environment:

Yes

#### Webhooks:

1

#### Developer docs:

<https://moneycorp.com/docs>

#### API Reference:

<https://api.moneycorp.com>

#### Currencies:

34

#### Liquidity providers:

14\*\*\*

#### Status page:

<https://www.vercel-status.com/> \*\*\*do this.





# Where we add the extra value

Access to Brazil, one of the few  
Fintechs to provide transparent  
payments to Brazil.

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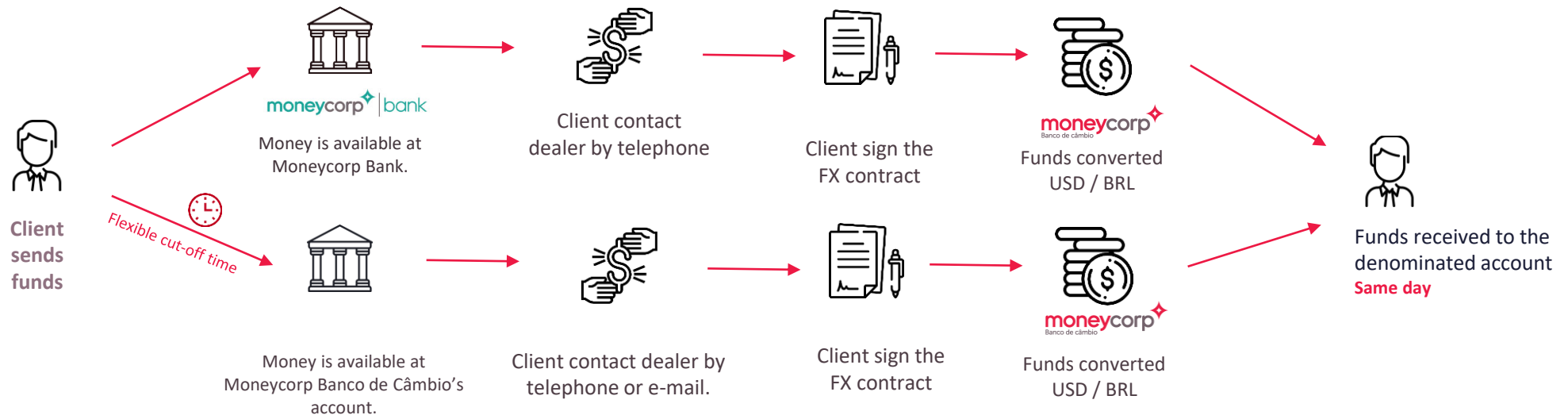
**moneycorp**   
Banco de câmbio

# Unique Brazil Capabilities

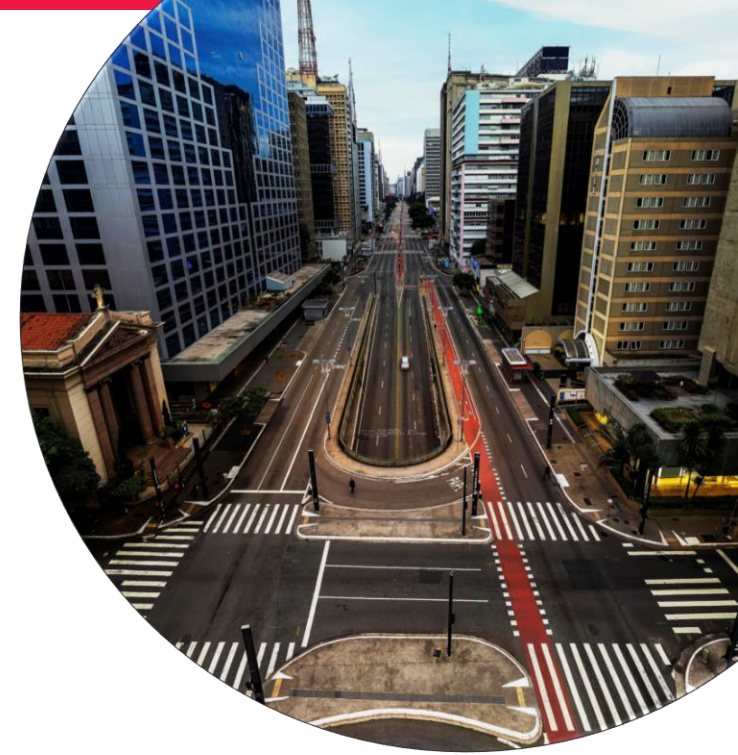
moneycorp has a banking licence in Brazil to become one of only five licensed FX banks to serve the world's ninth largest economy.

moneycorp banco de cambio can, without restrictions, offer foreign exchange operations in Brazilian real and also to receive deposits in accounts in Brazil from clients whose funds are intended for FX transactions.

## Example Inbound / Outbound FX Delivery:



Moneycorp also have a commercial banking partnership with J.P Morgan where clients can use our commercial account which allows for more flexible cut of times for their payments.







### Ownership of declaratory records :

Moneycorp Banco de Câmbio analyse the documentation and own registration with the Central Bank of Brazil. This way clients gain more agility to focus on their main business.



### Flexible cut-off times :

The currency cut-off time is the time we need to receive your payment by so we can process it on the same day. Through our global banking partnership with JP Morgan we can offer customers additional flexibility with their payments.



### Faster same-day payments :

Typically when sending funds to Brazil, there are several financial institutions involved in clients transactions. But when clients use moneycorp they can easily exchange currency, with full transparency on when their money will arrive and at full value.



### Greater cash flow visibility :

Brazilian clients gain additional flexibility and visibility when they have a Moneycorp bank this proves especially valuable for cash flow management for our importer and exporter clients.

### Case Study | Travel Sector

A large Brazilian tour operator is assisted in opening an account with Moneycorp Bank, the client can use the online platform of this account to manage all of their foreign cash flow needs.

When the client needs to send a payment to Brazil they call their dedicated FX Dealer based in São Paulo, Brazil. Moneycorp works with the client to set the FX transaction and send all the declaratory documentation directly to the Central Bank of Brazil.

The client can then use their online account to transfer from their Moneycorp Bank account to the Moneycorp Banco de Câmbio account (all within the moneycorp network).

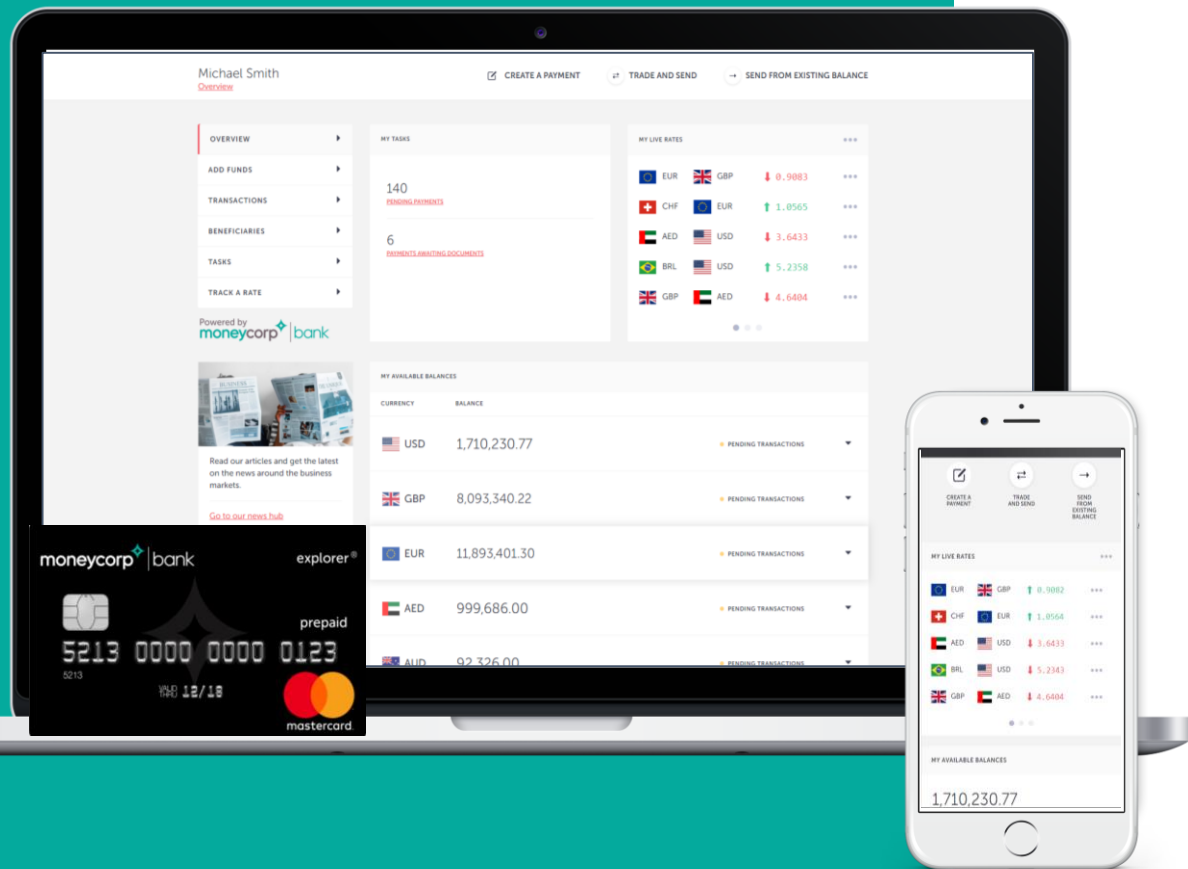
The team in Brazil will then make the FX transfer and deposit the BRL on the agreed account.



# Moneycorp bank offering

Moneycorp bank provides award nominated solutions to Businesses, Individuals and Financial Institutions.

Offering payment accounts that can send and receive that transform the day to day running for any finance teams, advanced APIs ensuring full connectivity, cash solutions for banks and FI's worldwide and personal accounts trade exchange and send money to over 120 countries.



# Simplify receivables

AED - United Arab Emirates Dirham	MUR - Mauritius Rupee
AUD - Australia Dollar	MXN - Mexico Peso
BGN - Bulgaria Lev	NOK - Norway Krone
BHD - Bahrain Dinar	NZD - New Zealand Dollar
CAD - Canada Dollar	OMR - Oman Rial
CHF - Switzerland Franc	PHP - Philippines Peso
CNH - Chinese Yuan Renminbi	PLN - Poland Zloty
CZK - Czech Republic Koruna	QAR - Qatar Riyal
DKK - Denmark Krone	RON - Romania Leu
EUR - Euro Member Countries	RUB - Russia Ruble
GBP - United Kingdom Pound	SAR - Saudi Arabia Riyal
GHS - Ghana Cedi	SEK - Sweden Krona
HKD - Hong Kong Dollar	SGD - Singapore Dollar
HRK - Croatia Kuna	THB - Thailand Baht
HUF - Hungary Forint	TND - Tunisia Dinar
ILS - Israel Shekel	TRY - Turkey Lira
JPY - Japan Yen	UGX - Uganda Shilling
KES - Kenya Shilling	USD - United States Dollar
KWD - Kuwait Dinar	ZAR - South Africa Rand
MAD - Morocco Dirham	

## COLLECT

**GI75 NWBK 0000 0000 7099 453**  
 This is an example Gibraltarian IBAN.  
 Each client receives their own unique IBAN.

## HOLD

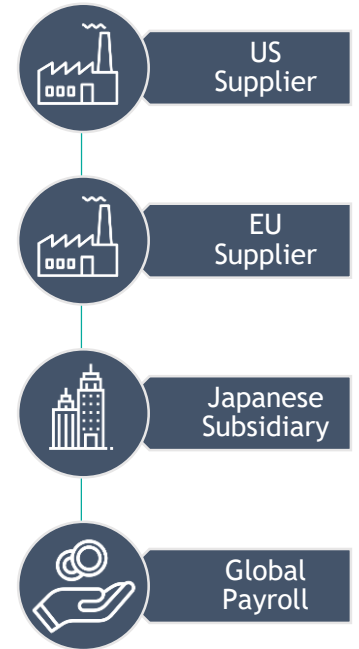
### Currency Accounts



- Exchange currency
- Add beneficiaries
- Send payments

- Track an exchange rate
- Set approval processes
- View statements

## PAY



- Key:**
- Local payment instrument
  - Online
  - Offline



# Financial Institutions group

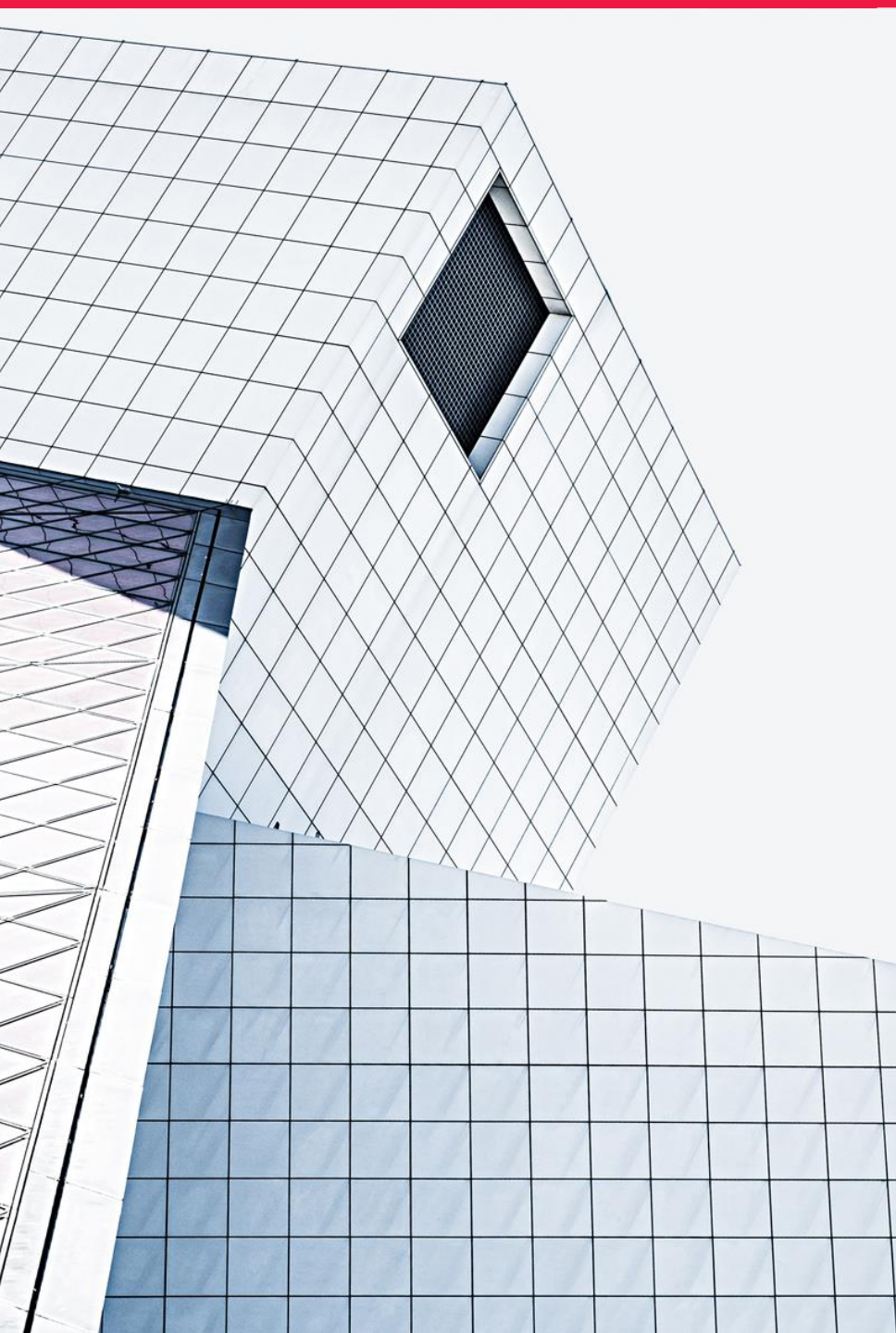
With direct access to the Federal reserve we offer a fully integrated service at the best possible prices in most market conditions. We are a challenger brand, prepared to take-on and win new customers through our pioneering approach, highly competitive service and flexibility. Serving Central, commercial and private banks, Travel companies and large corporates, Government agencies, Money service businesses (bureau de change and FX Brokers) and Cruise and airline charter companies.

We work with established Global Cash in Transit (CIT) providers, such as those listed below:



## Press Release 03/12/19:

Moneycorp Bank Limited and Moneycorp (Hong Kong) Limited have been approved to participate in the Federal Reserve's Foreign Bank International Cash Services ("FBICS") program. The program is designed to permit certain foreign banks that do not have a presence in the United States to open limited-purpose master accounts on the books of the Federal Reserve Bank of New York, and to use those accounts to access Federal Reserve Bank currency services in connection with their international banknote operations.



We are committed to operating fairly and with the utmost integrity, legal and ethical standards.

Moneycorp Group have a robust control framework in place, with strong Compliance policies and procedures in relation to Anti-Money Laundering (AML) and Counter Terrorist Financing (CTF), in order to ensure compliance with the regulatory environment in which we operate.

Moneycorp Group's prospective clients must complete our rigorous onboarding process, including the collection of all standard Customer Due Diligence (CDD) documentation and Know Your Customer (KYC) information, as well as undergo relevant screening.

# The four questions you should ask, we've answered

## 1. Are my funds held in segregated client accounts?

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. Any client who opens an account with TTT Moneycorp Limited and uses their service to make payments will have all their relevant funds safeguarded in line with the Payment Services Regulations. Why is this important? This means that client safeguarded funds are not mixed or co-mingled with our own funds.

## 2. What does your foreign currency provider do with any margin provided by a customer?

Many firms use the margin provided by customers as security for forward contracts to fulfil their own margin requirements with their counterparty banks. Effectively this means they are using your money to secure their liabilities. We only ever secure positions with our banking counterparties with our own funds meaning all margin payments paid to moneycorp are held in client designated accounts separate from our own funds.

## 3. Does your provider audit their client safeguarding arrangement?

We have external audits to ensure we are managing and holding our client funds to the appropriate standards set by Payment Services Regulations.

## 4. Has your international payment provider been subject to any regulatory, investigations or legal sanctions?

moneycorp has not had any listed above. Firms should be open and honest with you about any ongoing or previous issues they have had. This will allow you to make an informed choice about who to use as your provider which is more important than ever during these turbulent times.



# Your client's account opening and relationship touchpoints

- Online account opening with MHA referral code, tracking available to see status of signed document by moneycorp.
- Upon submission, dedicated onboarding manager will work with compliance for their regulatory and AML checks. Onboarding manager will communicate with customer every step of the way and advise customer of authorisation of account.
- Upon account opened customer will be allocated a relationship manager to work with them to find the right solutions, and ongoing support.
- Exclusive access to economic webinars, thought-leadership content and market news and commentary

# Your account opening and relationship touchpoints

- Dedicated Account Manager – Andy Medler
- Dual Branded Marketing collateral
- Staff training - how to identify opportunities
- Monthly statement of commissions – Private (subject to DSA) & Corporate Clients
- Client webinars
- Dedicated call to action email to track referrals – [mha@moneycorp.com](mailto:mha@moneycorp.com)



Face-to-face  
representation for your  
clients



Better  
exchange rates working  
with UK's top tier IP  
provider



Added value for your  
clients – enhancing  
their trust in your  
company



Co-branded marketing  
material



Revenue stream – 30%  
shared revenue while  
the client trades with  
moneycorp

# Adding another revenue stream to your business

- Client trades £250,000 into USD per month @ 0.5% Margin (Spot \$1.38 – client rate \$1.3731)
- £1250 profit generated from the trade
- £375 paid to MHA
- £875 retained by moneycorp
- If the client traded the same amount every month, £4500 income to MHA per annum
- 30% revenue\* paid to MHA for the life of the client trading with moneycorp

\* Non applicable for regulated products

# Two way marketing

Our marketing team will work with you to look at how we can amplify brand exposure and resonate with your clients, giving them access to market leaders and experts in the industry.

Including webinars, market updates, guides and whitepapers and social assets.



# Why moneycorp group, a quick reminder

With a simple and swift on-boarding process, moneycorp understands what businesses, financial institutions and HNWs need. Your clients will get:



Clients want their provider to give them competitive rates:

By choosing moneycorp as your partner, clients can receive a competitive price by leveraging moneycorp's annual volumes of £36.9 billion with panel of 18 liquidity providers.



Clients want their provider to pick the best payment route:

Using a payment translation channel, moneycorp delivers the most effective payment routing across their global network.



Clients want to reconcile their payments easily and quickly:

Clients will receive clear statement reporting on incoming and outgoing funds across any of their currency accounts.



Clients want the full amount sent to be received by the beneficiary:

The amount of money clients submit is received by the beneficiary (excluding cases where the recipient bank may incur fees).



Clients want to work with an established company

Providing services to customers since 1979, helping them make the right choice with international payments



Clients want custom solutions tailored to their business needs

We provide a toolkit of banking, foreign exchange conversion and payment APIs to help automate foreign exchange and payment processes.





Thank you for your time

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 its 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.

Moneycorp FRM is a trading name of Moneycorp Financial Risk Management Limited which is authorised and regulated by the Financial Conduct Authority for the provision of designated investment business (firm reference number 452443). Moneycorp Bank Limited is authorised and regulated by the Gibraltar Financial Services Commission. Moneycorp Bank Limited is a company registered in Gibraltar under company number 113151 with its registered office at suite 7/b King's Yard Lane, Gibraltar, GX11 1AA. Telephone: +350 (0) 2225 5600.