

# Welcome to Corpay Cross-Border Solutions

Global businesses trust Corpay Cross-Border to power their international payments, execute plans to manage their currency risk and support their growth around the world. We aim to deliver unmatched service and expertise with respect to moving money globally. Utilizing our proprietary payment automation technology and currency risk mitigation solutions, we take pride in connecting companies large and small with the global financial markets and businesses all over the world.

We partner with more than **100 correspondent banks** and counterparty trading institutions in **6 continents** comprising a vast and efficient network of payment gateways and in-country processing networks. we make payments globally, leveraging local relationships.

You can feel confident working with Corpay, as we are backed by our parent company, FLEETCOR Technologies, Inc. (NYSE:FLT) a leading global business payments company based in Atlanta, Georgia, USA. FLEETCOR is a Fortune 1000 firm, an S&P 500 member and has USD \$2.4B in annual revenue with a market capitalization of USD \$23B (as of December 31, 2020).

## Cross-Border at a Glance

### No. of Payments

(in thousands)

Year	Payments
2016	1,372
2017	1,744
2018	2,161
2019	2,738
2020	2,633

### \$ Vol. of FX Traded

(in USDm)

Year	FX Traded
2016	35,508
2017	37,317
2018	41,757
2019	58,873
2020	51,838



**28,200+**

Clients Globally

Tier One Banks

Fortune 1000 Companies and SME Businesses



**\$80.82+**

Billion USD

Transacted Globally Annually

145+ Currencies with Delivery to 200+ Countries



**780+**

Employees

Across North America, EMEA and APAC

Headquartered in Toronto, Ontario, Canada



# What Our Customers Say

Matt Cenedella  
CFO | Women Tennis Association

Corpay Cross-Border Solutions continues to provide the WTA and its members with professional and timely service and results. We are pleased to be working with Corpay Cross-Border Solutions – a company that understands our business needs and delivers the highest quality of service to our members.

# Our Licensing and Regulatory Footprint

We have obligations to FINTRAC, FinCEN, AMF, AUSTRAC, ASIC, FCA, MAS and MiFiD including business conduct standards and meeting financial condition requirements measured by capital and liquidity thresholds.

We are registered as an investment company in Australia, Singapore, Ireland (EU) and the United Kingdom. The Australian company is a financial services licensee (AFSL) under the Australian Securities & Investment Commission (ASIC). The Singapore entity is licensed as an investment company by the Monetary Authority of Singapore (MAS). AFEX Markets Europe Limited (Ireland) is an investment firm authorised by the Central Bank of Ireland and deemed authorised under EU regulations (MiFiD). The UK companies are organized as e-money licensees and derivative investment companies through the Financial Conduct Authority (FCA).

We are licensed as a money services business (MSB) in the USA and Canada under FinCEN and FINTRAC, respectively. Licensed and regulated in all operating jurisdictions from both product and anti-money-laundering perspectives.

We are subject to annual external financial, compliance and technology security audits, led by a globally recognized firm, in all jurisdictions in which we operate.

Corpay<sup>^</sup>

Corpay.com

"Cambridge Global Payments" and "AFEX" are trading names that may be used for the international payment solutions and risk management solutions provided by certain affiliated entities using the brand "Corpay". International payment solutions are provided in Australia through Cambridge Mercantile (Australia) Pty. Ltd.; in Canada through Cambridge Mercantile Corp.; in Switzerland through Associated Foreign Exchange (Schweiz) AG; in the United Kingdom through Cambridge Mercantile Corp. (UK) Ltd.; in Ireland and the European Economic Area on a cross-border basis through Associated Foreign Exchange Ireland Ltd.; in Jersey and the Channel Islands through AFEX Offshore Ltd.; in Singapore through Associated Foreign Exchange (Singapore) Pte. Ltd. and in the United States through Cambridge Mercantile Corp. (U.S.A.). Risk management solutions are provided in Australia through Cambridge Mercantile (Australia) Pty. Ltd.; in Canada through Cambridge Mercantile Corp.; in the United Kingdom through Cambridge Mercantile Risk Management (UK) Ltd.; in Ireland and the European Economic Area on a cross-border basis through AFEX Markets Europe Ltd.; in Jersey and the Channel Islands through AFEX Offshore Ltd.; in Singapore through Associated Foreign Exchange (Singapore) Pte. Ltd. and in the United States through Cambridge Mercantile Corp. (U.S.A.). Please refer to <http://cross-border.corpay.com/brochure-disclaimers> for important terms and information regarding this brochure.

