

Introduction to Corpay Cross-Border Solutions

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About Us



Corpay Cross-Border: Who We Are

Global businesses trust Corpay Cross-Border to power their cross-border payments, execute plans to manage their currency risk and ultimately help grow their businesses around the world. We combine the power and capabilities of a large financial institution with the agility of a fintech, aiming to deliver unmatched service and expertise with respect to moving money globally, utilizing our proprietary payment automation technology and currency risk mitigation solutions. At Corpay Cross-Border, we make payments globally, leveraging local relationships.

With global headquarters in Toronto, Ontario, Canada, our customers include Tier One global financial institutions, regional banks, national governments, international NGOs and charities, Fortune 1000 corporations and small-to-medium sized businesses around the globe.



One of the world's largest non-bank providers of global payment solutions



Partnered with 100+ correspondent banks and counterparty trading institutions in 6 continents



More than 4.9 million payments in 2024



28 offices in fourteen countries



Serving more than 21,000 commercial clients



More than 1,200 employees



Over US \$133 billion traded in FX in 2024



Payments to 200 countries in 145 currencies, including 130 exotic currencies

Global Footprint



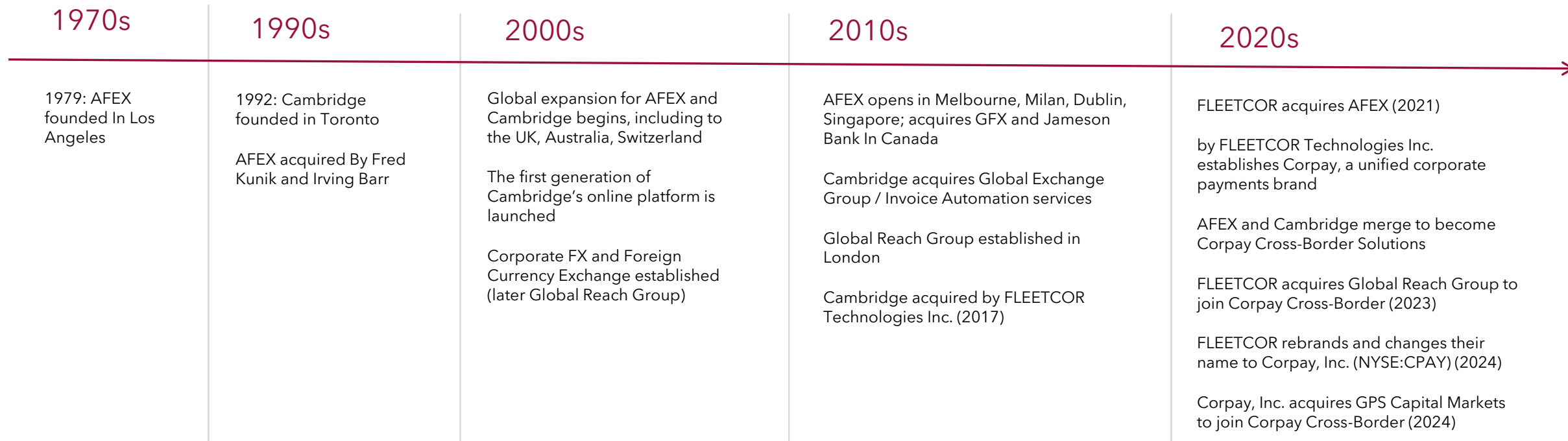
Corpay Cross-Border Solutions is one of the world's largest non-bank providers of global payment solutions.

Take advantage of our balanced geographical footprint and robust offering of innovative payments technologies and solutions tailored to your unique needs.

Regional headquarters:

- Canada: Toronto
- USA: New York
- EMEA: London and Dublin
- APAC: Sydney, Auckland and Singapore

Our History



Today, we are one of the world's largest non-bank providers of cross-border payments.

Our Commitment to our Customers

Corpay Cross-Border combines the power and capabilities of a large financial institution with the agility of a fintech. Building on our history and expertise, we strive to find ingenious ways to connect our clients with success.

- Vision: Be the premier provider of cross-border payment and FX risk management solutions
- Mission: Provide superior service and expertise in foreign exchange and global payments
- Values: To serve as a trusted partner delivering innovative solutions to meet clients' payment needs

Integrity

We offer direct, transparent and concise communication to our customers and counterparties

Collaboration

We broaden our customers' internal capabilities and serve as an extension of their teams

Innovation

We provide award-winning solutions and automated process enhancements that are customizable, scalable, and easy

Expertise

We provide access to an experienced team dedicated to helping our customers execute solutions

Execution

We deliver on our commitments with speed, accuracy, and efficiency

Our Commitment to Security

We use rigorous well-tested security protocols to ensure the integrity of our systems and our customers' data. Documentation of these audits and certifications are available to our clients upon request. We are compliant with NIST and we are ISO 27001 certified. Our online trading platform utilizes 128-bit Secure Socket Layer encryption, which protects your confidential information and account details. We have hacker-safe certifications and are hosted behind secure firewalls in demilitarized zones.

- **Reliability:** Corpay utilizes multiple managed DNS service providers to maximize availability and protect against denial-of-service attacks.
- **Business Continuity:** All critical databases are replicated continuously to our standby data centre located in Canada. We also follow a robust data backup process to encrypted offsite storage. Our Disaster Recovery and Business Continuity Plan takes into account foreseeable events that may disrupt service in all of our global offices. We regularly conduct disaster recovery testing.
- **Data Protection:** Corpay's data centres are equipped with many enterprise-class physical and environmental controls, including backup generators, uninterruptible power supply, redundant HVAC systems, 24/7 onsite security and cameras. We uphold all applicable data protection standards under the EU's General Data Protection Regulation (GDPR) and California's California Consumer Privacy Act (CCPA).
- **Regulatory and Audits:** We are subject to external financial, compliance and technology security audits, led by a globally recognized firm, in all jurisdictions on an annual basis. Conducted audits include SSAE 16 SOC1 Service Organization Control Audits, Risk Assessments, and Compliance audits. Corpay periodically undertakes a SOX audit. We undergo a successful SOC1 Type 2 audit once every year.
- **Information Security:** We have intrusion detection and prevention solutions in place to ensure protection against reconnaissance and intrusion attempts targeted at our data centers. We conduct regular vulnerability scanning, along with annual external penetration testing.

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Financial and Regulatory Highlights



Financial Profile

- Corpay Cross-Border is a profitable, highly liquid, and fast-growing business with strong operating margins and overall rates of growth, reflecting high customer retention and satisfaction.
- Our business benefits from our proprietary payments technology, balanced geographies, diversity of customer industries, and multiple lines of business to support sustainable growth.
- Corpay, Inc. (NYSE:CPAY) is a Fortune 1000 company and an S&P 500 firm with more than \$23.59B USD in market capitalization and revenues in excess of \$3.98B USD (as of December 31, 2024).

Vol. of FX Traded (in billions USD)

Year	FX
2019	58.9
2020	51.8
2021	62.9
2022	73.7
2023	108.5
2024	133

No. of Payments (in thousands)

Year	Payments
2019	2,738
2020	2,633
2021	3,288
2022	3,858
2023	4,196
2024	4,902

Licensing and Regulatory Footprint

- Obligations to FinCEN (USA), FINTRAC (Canada), RQ (Quebec), AUSTRAC (Australia), ASIC (Australia), MAS (Singapore), FCA (UK), and Central Bank of Ireland as well as numerous state regulators, including business conduct standards and meeting financial condition requirements measured by capital and liquidity thresholds.
- Licensed and regulated as required in all operating jurisdictions from both product and anti-money-laundering perspectives. Registered as an investment company in Australia, Singapore, the UK, the European Union, and Channel Island of Jersey (Offshore).
 - **Americas:** Licensed as a Money Services Business (MSB) in the United States and Canada under FINCEN and FINTRAC (RQ in Quebec), respectively.
 - **APAC:** The Australian corporation is a Financial Services Licensee (AFSL) under the Australian Securities & Investment Commission (ASIC). Corpay is similarly registered in New Zealand's Financial Service Providers Register. The Singapore operation is licensed and regulated as a Remittance Business and a Capital Markets Solutions provider under the Monetary Authority of Singapore (MAS).
 - **EMEA:** Corpay Cross-Border's UK companies are licensed as an E-Money licensee and a Derivative Investment Company through the Financial Conduct Authority (FCA). We are authorized as a Payments Institution and as an investment firm by the Central Bank of Ireland and deemed authorized in the European Union (& European Economic Area) under MiFID. Corpay's business on Jersey island is licensed and regulated by the Jersey Financial Services Commission for Investment Business and Money Service Business.
- 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. For more information, visit [Licensing and Regulatory information](#).

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Currency Insights and Tools for Success



Stay Connected



Register for our currency research portal

Corpay Currency Research is a free site designed to help our clients and partners gain access to breaking market news, macroeconomic insight, and longer-term analysis. Our experts deliver FX-specific news, macroeconomic analysis, and market intelligence, connecting you with hundreds of data series and analyses from the front lines of the global economy. Plus, you can access a curated feed of breaking news headlines from currency markets.



Check out our informative podcast

Our podcast is designed to help the business-savvy stay updated on developments in the global B2B payments industry and on trends affecting international currency markets. Join us each month as we explore innovations in technology, the world of payments, and the impact of geopolitical issues, to help you and your business better navigate the fast-paced and ever-changing landscape of globalization and digitalization.



Subscribe to our market commentary

Want to keep up with the latest trends and news in global financial markets? Gain insights into developments in global currency markets with our targeted market analyses and research reports, conveniently delivered right to your inbox. Our experts provide daily deep-dive and event-driven analysis to help you stay on top of what's happening in the currency markets. Plus, our informative commentary is, curated to your location.

Tools for Success

Blog

Our industry experts publish timely opinions on the latest payment trends and changes in the currency markets.

Whitepapers

We discuss the trends reshaping the payments and currency risk management industry.

Webcasts

Keep up to date on the latest industry developments and learn about our newest product and service advancements.

Videos

Catch up on our product updates, interviews, testimonials, and market-driven industry updates.

Case studies

Discover how we are helping organizations like yours overcome their payment challenges.

Search currencies

Our interactive tool provides you with our currency capabilities, including settlement, holding balances and hedging tools.

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Awards and Recognition



Awards and Recognition

Our main goal is keeping our customers satisfied, and providing them with tools to support their growth, by adding new features and benefits, many of whom have long tenures with Corpay. These innovations often earn us recognition and accolades from various industry professionals and publications.



Winner of the "Fintech Company of the Year" category from the Global Business Tech Awards



Winner of the "Best as-a-Service Solution for Payments" category from the Banking Tech Awards USA



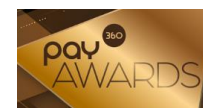
Winner of the "Best User/Customer Experience Initiative Business Payments" category, and of the "Best Business Payments System for Global Payments" category from the Paytech Awards



Ranked in the Top 100 Cross-Border Payments Companies by FXC Intelligence



Winner in the "International Payments Supplier of the Year" category from the Global Payroll Awards



Finalist in the "Best International Payments, Remittance, or Use of FX" category of the Pay360 Awards



Winner in the "Payments Provider Award" and finalist in the "Technology Award" categories of The Rewards



Shortlisted in the PayTech Awards USA



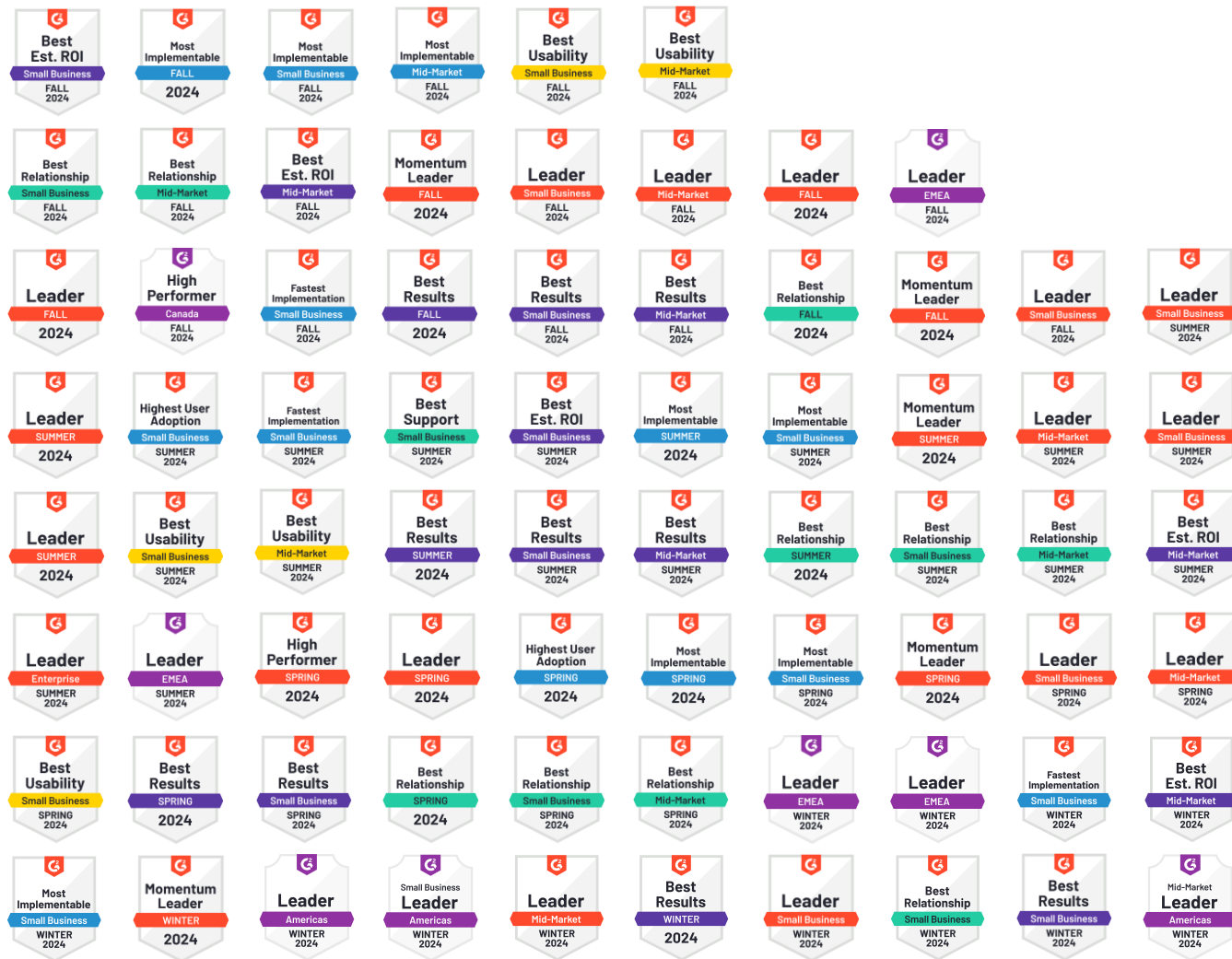
Winner in the "Most Innovative Non-Bank for FX" and the "Best FX for Payments Solution" categories of the 2025 FX Tech Awards (part of the Gordon Platt FX Awards)



Winner in the "Best Service to Business" category of The Card and Payment Awards

Awards and Recognition

We're proud of our award-winning user interface and the intuitive functionality of our online trading platform, and we're excited that our customers are finding success through it. Our flagship product continues to get rave reviews on the G2 Reviews marketplace, and we've had exceptional growth in our overall rankings all categories, along with strong testimonial endorsements from users.



Testimonials

Check out [our full library of testimonials here](#), or visit [our G2 profile](#) or [our Trustpilot profile](#) to ready about what our customers are saying.

Kris Gemmell, Head of Marketing & Commercial, World Triathlon

"Corpay has been a creative answer for us. We invest time and money in our sport's development pathways and nurture its growth. Corpay's expertise and reliable services have allowed us to mitigate FX and currency risk, optimizing our spending capabilities and adding transparency in how and where we contribute financially to the global triathlon community. We are grateful for their collective approach and shared values. As our partner, they stand alone in the services they have delivered."

Srihari Prabhu, CFO, Teach for All

"Corpay has been one of the most effective service providers we have ever worked with. As a small, multi-entity / multi-currency, global nonprofit, we need to automate our payments without spending internal resources. Corpay respond extremely quickly, efficiently troubleshoot any issue, and operate with an attitude that convinces us that they will help solve our challenges. The onboarding and successful ERP integration was very fast - plus, they constantly work to improve their products."

Jeffrey Boyko, President and Chief Currency Strategist, Castle Currency

"I wanted to share my experience with Corpay, which has proven to be a valuable tool in my daily tasks. It really took no time to catch on. I can now easily track, in detail, when payments are entered and when they are completed. This has significantly simplified the reconciliation process on my end. It also allows me to spot any potential issues ahead of time. Additionally, having access to up-to-date funding balance and transaction details is another excellent feature. Great job Corpay team!"

Corpay[^]

Partnerships and Sponsorships



Our Sports and Live Entertainment Partners



Women's Tennis Association



Exclusive Autosport



CIRQUE DU SOLEIL

Cirque du Soleil



LIV Golf



World Aquatics



WORLD ATHLETICS

World Athletics



World Baseball Softball Confederation



World Triathlon



AC Milan



AC Monza



Manchester City



Everton FC



West Ham



Watford FC



Aston Villa



AEG Presents



Rugby Australia



Sail GP



Cricket Ireland



Pata Yamaha SBK



Djurgårdens Fotboll

Djurgårdens Elitfotboll



Ultimate Fighting Championship



Constructor Racing



Federation Internationale de Gymnastique

Our Industry Partners



Boating Ontario



Animation Ireland



FintechNZ



Financial Executives International Canada



Irish Association of Corporate Treasurers



Dii Desert Energy



BDO Alliance



Jersey Funds Association



Nautisme Quebec



GrowCFO



Australia-Latin America Business Council



Triterras



Canadian Association of Alternative Strategies & Assets



Alternative Investment Management Association



Australia China Business Council



Global Trade Review



PracBiz



Canadian Association of Moldmakers



Association of the Luxembourg Fund Industry



Luxembourg Private Equity Association

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An Overview of Our Solutions



Our Four Pillars of Product Excellence

Today, business is moving at an accelerated pace. Automation is the norm and keeping connected with global markets is the goal. For many businesses, speed creates complexity and their current payment processes can't keep up. We help businesses, big and small, transition from older payment methods to smarter ones. Our products aim to eliminate manual and disjointed processes, and deliver payments with speed and controls that minimize risk.

Payment Solutions

Our expertise helps you streamline and simplify the payments process, maximizing client resources while ensuring payments are made quickly and accurately, and in accordance with local reporting and regulatory requirements.

FX Risk Management

We provide customized and effective currency hedging strategies and dedicated risk management teams to help clients evaluate FX exposure, define risk appetite, develop a hedging policy, and strategize risk mitigation.

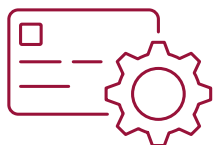
Multi-Currency Accounts

Clients can receive and pay out foreign currencies from a secure account in their own name, simplifying the payments process for them and suppliers, and reducing the hassle of opening foreign bank accounts.

Global Invoice Automation

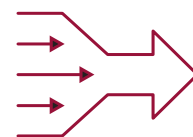
This simple, secure solution allows clients to process payments directly from invoices, spreadsheets or documents, improving their overall accounts payable and cost recovery integration processes.

Features and Benefits Summary



Payment Solutions

- Deferred settlement for up to 28 days via Fast Track Payments
- Settlement options, including wires, EFT/Direct Debit/iACH
- Multi-currency accounts
- Incoming and receivables solutions
- Emerging markets expertise
- Invoice automation tools
- Partnerships and enhanced channel partner opportunities
- Bespoke API integration and onboarding for clients, partners, FIs and more



FX Risk Management

- Forward contracts, booked on a single or multiple basis, on- or offline
- Fixed, open and window forwards with drawdowns
- Non-deliverable forward contracts and foreign exchange swaps
- Limit orders (spot and forward), which can also be booked online
- Cashflow management and risk visualization tools
- Vanilla and structured options
- Intercompany netting tools to arrange settlement among subsidiaries
- Balance-sheet hedging for point-in-time accounting snapshots
- Enhanced mark-to-market reports
- Personalized hedging facility limits and flexible margin requirements
- Tools to help you quantify your FX exposures and identify risk

Features and Benefits Summary



Online Trading Capabilities

- Scalable, secure and user-friendly online trading platform
- Responsive and award-winning mobile app
- Customizable reporting and deal history module, including printable activity statements
- Multi-Currency Accounts to receive and pay out foreign currencies from a secure account in your business's name
- Payment tracking tools
- Scheduled payment capability
- Automated beneficiary banking data validation tools
- File upload for bulk payments
- Multi-enterprise access and tiered permission and approval models
- Mass payments via straight-through-file-processing
- Payment formatting assistance and regulatory expertise
- Automate integration of reconciliation data
- Interactive deal confirmations and emailed beneficiary notifications
- Instant push notifications via webhooks
- SWIFT gpi and real-time MT103s for reduced errors and streamlined investigations
- Security features including SSL encryption, multi-factor authentication, hacker testing and built-in anti-fraud measures
- White labeling and commercial revenue share opportunities
- Full front-to-back ERP and/or accounting platform integration
- Self-serve vendor management portal for individual beneficiaries

Payment Solutions



Payments Basics and Settlement Methods

Time and money are two resources companies can't afford to waste. Our expertise helps you streamline and simplify the process, maximizing your resources while executing payments quickly, accurately, and in accordance with local reporting and regulatory requirements. Corpay Cross-Border gives you access to competitive rates of exchange coupled with unrivalled personal service. We connect you to financial markets and businesses around the world, with payment solutions and expertise including:

- Settlement options including wires, EFT/Direct Debit/iACH, and bill pay, among others
- Local direct deposit-type payments (IACH) in nearly 40 currencies to over 60 countries
- Same-day payment delivery in 11 currencies spanning over 50 countries
- Access to 130+ exotics, including in-country delivery in 117 countries
- Multi-Currency Accounts to receive and pay out foreign currencies from a secure account in your business's name

Services tailored to your needs:

- Easy access to spot transactions: Buy or sell currency at competitive exchange rates, usually with same-, next-, or two-day delivery
- Take advantage of early release, allowing you to instruct your outgoing wire payments up to two business days prior to settling with us
- Dedicated customer service alongside our technology offering, as well as the expertise of your local currency research team
- Local online and technical support teams to provide you with direct access to one of our specialists

Fast-Track Payments

Sometimes cash inflows and outflows don't match up. You may have an invoice to pay before you receive payment from your clients. You may be investing in equipment and services to help your business grow, which tightens cash-on-hand. Perhaps your suppliers' billing cycles are not aligned with your customers' payment cycles, or a new investment or growth opportunity is tying up short-term liquidity. Fast-Track Payments is designed to help manage cash flows, scale revenue growth and build shareholder value by processing an FX payment as early as same-day to your vendor, and settling with Corpay up to 28 days in the future. Deferred settlement can help minimize debt loads, free up lines of credit to fuel expansion, and otherwise improve overall cash flow efficiency.

- Free up cash for other time-critical projects
- Accelerate payment cycles
- Settle via direct debit in 7, 14, 21 or 28 days—you select the term
- Potential to negotiate more advantageous terms with your vendors
- Optimize or align inflows and outflows
- Increasing suppliers' confidence in you as a business partner

Payments to Corpay will be scheduled automatically, and you'll receive a notification on your online dashboard three days in advance of when the debit is scheduled to run. Plus, there are no additional service fees to use the feature; the cost of your funds will be transparent when you book your Fast-Track Payment.

Payments GPS

Payments GPS is our payment tracking technology that provides real-time status updates for cross-border payments by leveraging SWIFT GPI technology. Track your payments from the moment they are booked, to when the payment leaves Corpay, to when it reaches the beneficiary's bank. You will be able to access critical data in real time, and reliably monitor each step of the payment process. You get full insight into bank fees or any additional charges, and have greater control over exception handling, leading to reduced investigation time and costs, while also reducing the risk of fraudulent payments.

The Payments GPS API can also be integrated to provide seamless payment tracking functionality directly into your system or application.

- Security: Through real-time tracking, you'll be able to gain visibility into the payment's delivery. You'll also be able to reduce the security risk (such as the risk of email interception) that can arise from emailing Corpay with sensitive payment details
- Time savings: Our robust banking and beneficiary validation tools help ensure you get the payment details right the first time, saving you time re-issuing the same payment or correcting payment instructions
- Cost savings: By gaining direct insight into the FX conversion fees, bank lifting fees and other charges or reductions applied by intermediary banks throughout the payment's journey, you can evaluate if there are more cost-effective smarter rails or settlement methods

Vendor Management

The Corpay Cross-Border Connections portal can help you overcome common challenges faced when maintaining and managing individual payees' bank information for future payment transactions. Your payees gain control over their banking information, adding transparency and greater certainty to the process.

Businesses often acquire their payees' banking information via traditional means like email, phone, or other potentially unsecure channels. We are aware that the process of collecting and verifying banking information can be cumbersome and time-consuming, particularly when paying individuals.

The Corpay Cross-Border Connections portal helps mitigate the burden that classic methods of data collection often entail. You simply send individual payees email invitations to collect contact and banking information directly from the portal, which can help facilitate a secure and streamlined enrolment experience for your individual payees.

- Improve efficiency by reducing payment errors for your AP team when managing individual payees' information
- Streamline the collection and maintenance of banking information via a secure platform
- Enhance the scalability of your business with a practical solution that enables your payees to be more self-sufficient
- Use mass file uploading to simplify simultaneous payments to multiple payees

ERP Integration

Our ERP integration is designed to help improve your accounts payable efficiency, allowing you to pay your vendors and reconcile with your ERP system with the click of a button, and without manually duplicating entries in multiple applications, ultimately streamlining your payment delivery. Our customizable integration options are designed to support Sage Intacct and Microsoft Dynamics Finance & Operations, but can be tailored to others, in addition to your own proprietary ERP system.

Simply import your bills or send your payment journal to our intuitive online platform and execute your payments in a few simple clicks. Once the payment is complete, easily send payment reconciliation back to your ERP in a single step. The connection pulls invoice data from their platforms to ours – so clients can fund, execute, and approve their payments – and then pushes completed payment data back to the accounting platform instance.

- Eliminate duplicate manual entries while processing and reconciling payments
- Access robust validation and strong reporting tools
- Configurable user permissions to collaborate effectively, adding transparency and control
- Filter the invoices to be pulled from your ERP system, exclude individual payments from booking after the import, then approve or reject individual payments

White Label Capabilities

White labeling allows our partners to offer international payment solutions to their downstream clients while retaining their own branding. We do the 'heavy lifting', supporting you during the onboarding and integration, so you spend minimal time and money on development and launch. Your customers will benefit from access to our existing suite of products and solutions, including competitive exchange rates, and self-serve tools, without your needing to invest in underlying technology.

- Brand identity alignment: Customize our platform's user interface to align with your own brand identity
- Increased revenue: Expand your service offering, possibly resulting in additional revenue streams. You'll be able to market the platform as being part of your service offering (and charge your customers accordingly), generating new income by attracting new users
- Time and cost savings: Save time and expense on developing, maintaining, and updating your own international payments infrastructure by leveraging our technical solution as an out-of-the-box product
- Competitive advantages: Differentiate yourself in the market and strengthen your relationships with existing clients, as you position yourself as a one-stop shop
- Access to advanced features: Offer your clients access to a robust set of feature-rich capabilities such as international wires and ACH, multicurrency support, multi-entity support, risk management tools, reporting and analytics, and more.

Cross-Border API

Expand your business channels by offering integrated payment solutions that enable wider capabilities, tapping new revenue streams through a spectrum of client and beneficiary options. Our API solution extends all the capabilities of the user interface solution to our partners and clients. The suite enables companies to create a rich payment experience for users, ranging from simple back-end payment engines to standalone payment portals and mobile payment solutions.

- RESTful API solution designed to integrate into your ecosystem to increase productivity, enhance the user experience, and scale for growth
- Enterprise-grade API with consistent large payment and trade volumes supported by years of market experience in regions across the globe
- Multi-threading and high transactions-per-second allows you to efficiently process high-volume transactions
- Prepare for your production environment via sandbox for development, QA and ongoing integration testing
- Leverage our team to assist you with integration, and engage with your product and development teams to minimize resources required
- Modern three panel web-based documentation with response examples and rich error handling
- Three-tiered technology support model with commitment to highly available uptime and transparency
- Project management support and dedicated resources to secure stakeholder alignment and successful project implementation
- Work with experienced specialists who focus on your industry and understand your business needs

Multi-Currency Accounts



Multi-Currency Accounts

Multi-Currency Accounts allow you to receive and pay out foreign currencies from a secure account in your business's name. A unique identifier is assigned to you and will attach to each available currency you trade, simplifying the payments process for both customers and suppliers. It's transparent, efficient, and secure for all parties. Using Multi-Currency Accounts can also mean that you can avoid the red tape and expense of opening bank accounts in foreign currencies or jurisdictions, helping ensure that more payments come to you quickly and at full value.

- Gain a competitive advantage. Offer products and services to new customers and diversify your supply chains more easily. You'll be able to receive and pay out in local currencies, reducing unnecessary currency conversions.
- Increase trust and security. A secure local currency account in your business's name can increase payors' comfort and confidence in sending payments to you via that account.
- Harness simplicity and efficiency. Manage all your Multi-Currency Accounts online, including associated statements, balances, and settlement instructions. This can mitigate the need to manage multiple local bank accounts, and simplify your accounting processes.
- Take advantage of our global footprint. Leverage our local payment rails to reduce costs and expedite transactions.

FX Risk Management



Risk Management Basics and Our Approach

Effective currency risk management can be a critical factor in thriving and prospering in a world of uncertainty. In foreign exchange markets, unpredictable shifts can negatively impact financial values in the blink of an eye. We provide dedicated risk management teams to help you as you evaluate your FX exposure, define risk appetite, develop a hedging policy, and understand risk mitigation products and strategies.

- Help establishing a dynamic hedging policy, which may provide assistance in optimizing market entry on an ongoing basis
- An approach that couples technical analysis and modelling with an individualized process
- Help with implementing a strategy tailored to your business goals and your risk appetite
- Access to a diverse suite of products allowing you maximum flexibility and adaptability so you're well equipped to navigate changing market conditions, as well as meet your needs

To help you establish a risk profile, including goals, thresholds and budget rates, amongst many other considerations, we deploy a four-step process we call C.A.S.E.. It's designed to help you quantify currency exposure, identify potential risk, create a hedging policy, and optimize market entry on a dynamic basis. It's a disciplined process that helps you assess key relevant factors, and follows this process:

- Capture foreign currency exposures
- Analyze your currency risk and assess risk appetite
- Strategize to develop a hedging policy and approach aligned to your unique business needs
- Execute a dynamic hedging strategy that helps you achieve your business goals

Limit Orders

A limit order—also called a rate order or market order—allows you to buy or sell currency at a specified rate within a given time frame. On our online platform, you can book limit orders for spot payments as well as open and closed forward contracts, right from your dashboard.

Simply specify the currency and the amount, the rate you want to achieve (often a budgeted rate or other target), and the expiry date for the order. If the currency reaches your rate before expiry, it will automatically fill and you will receive an email with a link to settle the order. If your target rate isn't reached during the term, the order expires and you can execute your transaction at the current market rate. Please bear in mind that a limit order is not guaranteed to be triggered.

- Rate transparency and autonomy: Provides you the opportunity to capture the rate that best suits your budget
- Target rates that are better than the current market to improve your business' margins
- Access to tools to help protect your balance sheet and budget your cash flow
- Ability to apply a window of up to 180 days in nearly any currency
- Automatic deal confirmations when your order is triggered
- Cancel at any time as long as the order hasn't already triggered

Forward Contracts

In unpredictable markets, you may be searching for an easier, or more accessible, way to manage currency risk. Effective hedging can be the key to prospering, as organizations navigate how to manage exposures. Being able to utilize online tools to engage with FX risk management capabilities can add transparency and accessibility to the process.

- Forward Contracts

With a fixed or flexible forward contract, you lock in a rate for a future transaction or series of transactions while tying up less of your cash flow. Booking a forward contract right from the dashboard is easy and quick. Once your forwards settle, you can easily schedule payments from your FXBalance, or from another account of your choice.

- Multi-Forward Contracts

Our enhanced multi-forward feature allows you to book up to 25 open or closed forward contracts, for up to three different currency pairs, at the same time. As you're booking the forwards, you can select the draw-down date(s), currencies, and settlement accounts. You can also split your deposit.

- Currency Swaps

With swaps, one currency is sold against another, with a commitment to re-exchange the initial amount at expiry in order to deploy cash resources as efficiently as possible, optimally positioning funds.

Options Strategies

Vanilla Options give you the right, but not the obligation, to buy or sell currency at a predefined price over a certain period of time. Alternatively, Zero Premium Options or FX Structured Products are customized hedging instruments designed to fit a particular situation or capitalize upon a potential market outcome. Options strategies can help manage your currency risk and protect uncertain future cashflows against market volatility while offering potential participation.

Potential benefits include:

- Capturing upside risk while protecting against downside risk
- Smoothing out short-term earnings volatility and managing your liquidity or solvency, and debt obligations
- Protecting your cash flow, and reported earnings per share by hedging your balance sheet
- Providing protection against unfavourable exchange rate movements while potentially giving you the ability to participate in favourable movements
- Certain products may offer the advantage of zero premium
- We can offer a variety of structured options to suitable, qualified parties

Budget Rate Optimizer

Using our proprietary FX Budget Rate Optimizer tool, our experts can walk you through a step-by-step process to assist you in developing a customized FX budget rate based on your individual factors and risk tolerance.

- Annual Planning: Engage our experts and take advantage of our Budget Rate Optimizer during your annual budgeting phase to factor in recent economic data and help you as you try to stay ahead of market changes.
- Multicurrency Support: Seamlessly calculate budget rates across all your operating currencies, reducing complexity of juggling multiple exchange rates.
- Customization: Tailor the calculator to your corporation's specific financial objectives, risk tolerance, and market assumptions, which can help you get to accurate results aligned with your strategic vision.
- Sophisticated Algorithm: Our proprietary algorithm leverages historical data, economic forecasts, and your corporate financial data to generate a budget rate tailored to your unique circumstances – based on the goals you select.
- Budget Rate Report: Generate a detailed report of how your budget rate was developed from your selected input factors.

Netting Manager

Corpay's Netting Manager allows you to reap the benefits of intercompany netting while avoiding the expense of an outsourced solution. Designed to assist the FX settlement of internal invoices among subsidiaries, our tool summarizes net FX results, helping to consolidate data, increase payments efficiency, and free up your internal resources.

Our proprietary solution, which includes access to robust reporting, allows companies to arrange settlement among subsidiaries in a corporate group, summing and converting each entity's payments into a single local-currency amount to pay to or receive from the netting center. You can also use the aggregated information to help you execute a currency risk management solution, mitigating the exposure associated with your netting. Secure, efficient, and optimized for self-service, Netting Manager can help you free up your internal resources.

- Bring structure and discipline to intercompany settlement processes
- Consolidate transactions and calculate settlements
- Reduce transaction fees and FX conversion costs
- Improve cash flow forecasting and internal operating efficiency
- Bring to light previously unnoticed currency exposures
- Reduce credit and/or settlement risk
- Manage cash around the organization and pay affiliates or third parties

Risk Visualizer

Corpay's Risk Visualizer empowers your business to make quick, confident decisions about your currency needs using data and software. Risk Visualizer offers an interactive cashflow analysis interface and data-driven insights—on one streamlined platform. These insights can help finance leaders more easily identify potential FX risks and proactively implement hedging strategies to mitigate those risks.

With Risk Visualizer, your businesses can see currency forecasts alongside existing hedges from any bank or broker, uncover gaps relative to your FX strategy and test different hedging products on cashflows for optimized outcomes. With our software, your finance team can save time deciding whether to hedge and what products to use to mitigate FX risk, appropriate to your business needs and risk appetite.

- Take control of your risk management strategy with personalized hedge benchmark inputs
- Customize cashflow inputs and hedging parameters to your specific requirements, testing scenarios and tools to analyze possible outcomes
- Proactively view and review risk mitigation strategies, appropriate for your selected time horizon, without leaving the platform
- Access updated FX risk exposure reports in near real time
- Simplify team collaboration

Balance Sheet Hedging

The balance sheet hedging process aims to reduce the volatility created by FX, for companies seeking to provide some FX certainty on the profit margin on individual transactions. The solution can provide you with a global, consolidated view of exposures, where Value-at-Risk (VAR) is calculated for a range of time periods and confidence intervals and can be used by you and your advisors for further analysis.

We provide you with a global, consolidated view of exposures, reducing the scale and likelihood of an FX loss in each accounting period. Our solution uses advanced analytics to identify VAR for a range of time periods and confidence intervals, helping you manage volatility on your balance sheet from FX remeasurement.

- Quantify the effects of exchange rate volatility on assets, liabilities, and equity denominated in foreign currencies, aggregating and netting data across all global entities
- Data capture, allowing you to create an ERP extract report with balance sheet exposures
- Data aggregation, run through our proprietary algorithms to calculate net exposures and assess global Value-at-Risk
- Advanced analytics, where a historical VAR analysis provides insight into currency correlations in the portfolio to identify which exposure currency pairs are causing the most risks and which pairs may be providing a benefit
- Net exposure levels are clearly defined as long and short currency positions by currency pair, providing a set of triggers for hedging
- Hedge scenarios based on your pre-defined hedge policy mandates, along with different hedge scenarios at different coverage levels
- Hedge execution, rolling short-term forwards or other instruments to hedge material net exposures, including Mark-to-Market

Cash Flow Hedging

Improve your financial planning and decision making by managing and mitigating the potential risks arising from currency fluctuations. Corpay's cash flow hedging software enables your business to gain better certainty about the value of future cash flows, allowing you to confidently set a budget rate and plan with greater accuracy.

In consultation with our FX and risk management team, Corpay's cash flow hedging software will help you quantify and analyze the potential impact of currency fluctuations on your company cash flow portfolio, evaluate your risk appetite to determine the extent of hedging required, and define the objectives of your cash flow hedging program.

- See forecasted versus actual entries: Compare and reconcile effectiveness of forecasted cash flow hedging program
- Settlement reporting: Transparent settlement pricing visibility is provided
- Make multiple payments from forecasted hedges: Flexibility to pay multiple beneficiaries from same hedge
- Forecast multiple currencies flows across all entities: Centralize Treasury's view of global cash flow

Hedge Accounting

Hedge Accounting can play an important part in prudent financial reporting. It aligns recognition of gains or losses from derivatives (including foreign exchange hedging instruments) with the hedged exposure. It offers a clearer picture of actual changes in Other Comprehensive Income (OCI) statements. Corpay can help you accurately reflect your company's financial position and performance when reporting hedging activities on your financial statements, keeping consistent with your objectives.

Corpay's support during the Hedge Accounting process:

- Cashflow forecasting aligned to your accounting schedule
- Inputs and outputs in terms of cash in/out online, tallied by month or year
- Netting of subsidiary cashflow forecasts to consolidate payables and receivables
- Corpay executes trades from the forecasted data upon client approval

Reporting and post-trade support, from Corpay's partner, HedgeStar:

- Formatted accounting data added to the report
- Hedge effectiveness testing and mark-to-market reporting
- Detailed trade reports and journal entries for required audits
- Reports by entity or by parent, reflecting gain/loss on the hedges
- GAAP and IFRS compliance
- Reports customized to your ERP or accounting platform
- Alignment to accounting standards by country

Global Invoice Automation



Global Invoice Automation

Our Global Invoice Automation is a “full service” international payment solution allows you to process directly from invoices, spreadsheets or documents – helping to improve your overall accounts payable process. Over our history, we’ve focused on specific expertise to service law firms, providing a simple but secure way for them to manage payments, invoices and cost recovery integration.

- Serving over 60% of the AmLaw 200 and over 50% of the Global 100 firms
- Deep experience with every major legal software provider and long-time partners with Thomson Reuters Elite, Aderant, Chrome River
- We offer check elimination and USPTO payment solutions to US-based firms and organizations

Key features include:

- Submit invoices safely to a web portal for easy access and reporting, with full data capture, validation and imaging
- Separate data and vendor validation feed (if applicable) for seamless data integration
- Receive pre-formatted text file and corresponding spreadsheet for easy billing system integration
- Micro-hedge FX invoices into matter currencies, by invoice
- Guaranteed billable rate to protect the firm from currency fluctuation risk
- Customizable payment dates, custom approvals; payment file from ERP
- Remittance advice automatically sent to foreign associate, or vendor

Corpay[^]

Our Specialized
Expertise



Industry-Specific Expertise

Different industries face different challenges. Our specialists have deep industry knowledge and take the time to tailor solutions to meet the needs of your business.



Agriculture & Commodities



Law Firms



Aviation



NGOs



Energy Sector



Payroll



Entertainment & Media



Relocation



Financial Institutions



Seafood



Funds and Institutional



Sporting Organizations



Healthcare



Translation

Emerging Markets Division

The emerging market economies are some of the most dynamic in the world. Corpay's dedicated emerging markets team offer decades of experience to support clients trading in these markets.

- More than 130 minor and exotic currencies on offer
- Systems adhere to local regulatory regimes and full anti-money laundering policies
- Flexible, fast local currency alternatives: in-country delivery in 117 countries
- Extensive knowledge of country-specific foreign exchange regulations and market analysis on illiquid, exotic currency markets
- Dedicated middle office operations and investigations to ensure seamless payment processing (typically two business days)
- Market-making capabilities help ensure liquidity and consistent pricing

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Services for
Organizations
of All Sizes



Payments for SMEs

At Corpay, 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 connect small and medium-sized businesses with global financial markets and other businesses all over the world.

- Connect to our award-winning payments platform, designed to streamline your international payment requirements, while having a dedicated account manager who knows your business
- Our platform is bank-agnostic, and gives you access to a full list of major, minor and exotic currencies, that can be paid via the latest payment modalities, with access to real-time FX pricing
- Dedicated and personalized customer service alongside our technology platform
- Our intuitive reporting tool will provide you a full suite of reports that are pre-built, customizable, and exportable
- Use Cross-Border or our Cross-Border Mobile App to manage your business from anywhere around the globe

Payments for Corporates

The pace of global business is faster than ever. Corporations operating internationally require smart payment technology solutions that integrate seamlessly with operational processes, and with today's busy lifestyle.

- Connect to our award-winning payments platform, designed to streamline your international payment requirements, while having a dedicated account manager who knows your business
- Our platform is bank-agnostic, and gives you access to a full list of major, minor and exotic currencies, that can be paid via the latest payment modalities
- Make mass payments via file upload using multiple currencies and settlement accounts to streamline your outbound payments
- Configure and administer access and controls to mirror required internal controls. Add as many users as required and use Corpay's online beneficiary module to store your payee database, all at no cost
- Our intuitive reporting tool will provide you a full suite of reports that are prebuilt, customizable, and exportable
- Set authorization levels for staff, creating the rules for users to follow in setting up or approving transactions

Risk Management for SMEs

If your small or mid-sized business operates across borders as an importer, exporter or both, foreign exchange fluctuations can have a devastating impact on your bottom line. Our solutions can help you simply and effectively protect your cash flows—helping your business grow internationally.

- **Gain Visibility:** Access a full suite of reporting tools, designed to provide real-time information on your current and past transactions
- **Increase Transparency:** Manage accounting requirements, maintain operational controls, and monitor position valuations smoothly and efficiently
- **Integrate Seamlessly:** Our solutions are designed to integrate smoothly with many of the most popular accounting and enterprise resource planning systems - and can be configured to match your workflow requirements
- **Protect Cash:** Hedge against currency risk without tying up unnecessary working capital in deposits and margin calls
- **Reduce Risk:** Lock exchange rates in advance, protecting your bottom line against negative movements in currency markets
- **Retain Flexibility:** Settle trades in deliverable or cash terms, deliver early, or extend and roll contracts as needed

Risk Management for Corporates

Stay ahead of changes in the foreign exchange markets by engaging with our strategists and experienced teams. We will work to develop a deep understanding of how your business operates in order to help you in your process of selecting a strategy that reduces exposure, enhances participation in favorable moves, and ultimately puts a foundation in place for global growth.

- **Centralize Flows:** Systematically consolidate obligations across distributed entities by using reconciliation and netting tools that collapse offsetting flows into single payments within a daily, weekly, or monthly cycle.
- **Increase Transparency:** Access a full suite of reporting tools that allow you to manage accounting requirements, maintain operational controls, and monitor position valuations smoothly and efficiently across a number of entities and subsidiaries.
- **Integrate Smoothly:** Access a full suite of integration capabilities that can seamlessly connect an ERP, TMS, online application or internal database with our automated payment processing, trade execution and risk management systems.
- **Maintain Liquidity:** Minimize deposit and margin requirements under our industry-leading credit-risk terms; Corpay hedging solutions can help you reduce negative impact on cash resources - and we offer early and deferred settlement alternatives
- **Reduce Administration:** Cost-efficiently shift some or all stages of your currency hedging program to us - we can handle calculation, execution, risk management, settlement, documentation and reporting - allowing you to focus on managing the business
- **Streamline Operations:** Access our end-to-end solutions to send thousands of payments in a single file upload
- **Take Control:** Access a complete role-segregated approval matrix, which allows you to set internal approval levels and determine the rules that users follow in setting up beneficiary templates, creating or approving payments or executing various transactions

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Integrated Partnerships



Integrated Partnerships

At Corpay, we help our partners expand their business channels by offering wider payment capabilities to tap new revenue streams through a spectrum of client and beneficiary onboarding options. For companies providing professional services to downstream clients and users, we offer seamless access to our payments infrastructure through a spectrum of integration options to help them achieve greater scale and profitability.

- Seamless beneficiary build, bulk currency acquisition and payment execution through file upload or API, accomplishing end-to-end processing tasks with one point of integration
- Automated data exchange, payment processing tasks and daily report reconciliation to streamline the full accounting cycle
- Easily scale your current and future portfolio of customers with flexible onboarding options
- Reduce costs associated with multiple settlement steps by leveraging our direct settlement options
- Sandbox environment for developers to create, test and prove workflow concepts to quickly build and validate your client facing applications
- Suite of tools via API to facilitate timely and accurate payment delivery, such as IBAN Validation, Bank Look-Up and Regulatory Rule wizards
- Automatic rate guarantees via limit orders, and forward drawdowns via file upload and API to insulate pricing against currency movement
- A spectrum of secure data integration options from most major CRMs to connect you to our comprehensive global payments gateway
- RESTful API-driven suite of solutions designed to integrate seamlessly into your ecosystem to enhance UX and productivity

Commercial Revenue Opportunities

- Introducing Broker/Referral, Value-Added Resellers (Affiliates), and OEM options for a partnership model responsive to your needs
- Custom pricing by corridor and payment method to match your client's volumes and sensitivities
- Monetize visibility of global spend flowing through platforms that are not currently achieving expectations

Customer Service Excellence

- Dedicated team of subject matter experts and Project Management support aligned across the globe, providing seamless service and continuity, and to bring the project successfully across the finish line
- Veteran leadership and technical support who proactively respond to, and solve, challenges and help with navigating a wide spectrum of integration options
- Agile pricing models to accommodate client sensitivities to margin and fees per corridor and payment modality

Currency Hedging for Partners

Organizations that frequently price or pay for services in multiple currencies – particularly via online platforms – are exposed to foreign exchange risks that can erode margins, generate unpredictability and increase risk levels. Traditional methods of offsetting these risks typically involve adding wide rate “buffers” to prices and input costs – hurting competitiveness without fully eliminating underlying exposures.

With Corpay, a largely-automated pricing, transaction identification, and hedge execution process can be established, allowing organizations to provide end-users with highly-accurate prices. Corpay provides real-time spot or forward rates that are incorporated in prices displayed to end-users. Upon acceptance, transactions are hedged on a dynamic basis following pre-agreed rules. This can help you achieve:

- Reduction of “slippage” between the rates quoted to end-users, and rates on offsetting hedges
- Tightening or eradicating exchange rate buffers
- Operational efficiency gains, with vast reductions in manual intervention
- Greater price competitiveness while mitigating risk to bottom line profits

With Corpay, you can also choose your model: Engage with Corpay on a referral, revenue share, white-label or fixed mark-up basis – and expand your suite of product offerings while maintaining valuable relationships. We can deliver marketing, training and sales support as required, or work with your customers directly on a one-to-one or one-to-many basis.

Introduction to Affiliates and Aggregators

If your organization processes transactions on behalf of your customers - an aggregator - or simply wishes to enhance your product offering with cross-border payment and risk management capabilities - an affiliate - we can help you grow strategically. We offer a full suite of integration capabilities for large numbers of subsidiaries, partners, branches or end-users spread across wide geographies.

Aggregators: If your organization does not process transactions on behalf of its end users, but wishes to enhance its product offering with cross-border payment and risk management capabilities, we can deliver reliable, scalable and innovative solutions tailored to your needs.

Affiliate Examples:

- Industry Associations
- Accounting Firms
- Consultants
- Treasury Services Providers
- Payment Providers

Affiliates: If your organization processes transactions on behalf of its own customers, we can deliver reliable, scalable and innovative currency risk solutions tailored to your needs.

Aggregator Examples:

- Law Firms
- Relocation
- Healthcare
- Charities
- Educational Institutions
- NGOs
- Insurance
- Travel
- Payroll
- Financial Institutions
- eCommerce Platforms
- Online Marketplaces
- Peer-to-Peer Platforms

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Proposal



Proposal

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Header Two

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Thank You!

Name

Title

Phone

Email

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