



Currency Risk Management Solutions for Corporate

As the global economy has grown ever more interconnected, a world of opportunity has opened up for organisations.

But expanding internationally can be risky - particularly in the foreign exchange markets, where unpredictable shifts can negatively impact financial values in the blink of an eye.

Corpay Cross-Border Solutions provides customised strategies that help organisations move money around the world efficiently, manage exposures, and capitalise on market opportunities. Effective currency risk management can be a critical factor in thriving and prospering in a world of uncertainty.

Our technology platforms, trading expertise, and commitment to great customer service are harnessed by thousands of small businesses, large enterprises, and institutions to drive global growth every day.

Stay ahead of changes in the foreign exchange markets with the support of our currency risk experts. We will work to develop a deep understanding of how your business operates and then deliver a strategy that reduces exposure, enhances participation in favourable moves - and ultimately puts a foundation in place for global growth.



People

Commitment: Our reputation is built on ensuring our clients are successful. Over our long history, we have proudly become vital strategic partners for thousands of small businesses, large enterprises, and institutions around the world - helping them thrive and prosper in global markets by giving them the tools to sustainably expand across borders.

Strength: Your money is safe with us. Our NYSE-listed parent, Corpay, Inc. (NYSE:CPAY) is a leading global business payments company based in Atlanta, Georgia, USA. Corpay is a Fortune 1000 firm and an S&P 500 member.

Experience: We have an extensive track record working with organisations small and large, providing everything from customised hedging strategies to full-cycle technology integration. This background enables us to provide value throughout the organisational lifecycle - from early-stage start-up to Fortune 500.

Expertise: Navigating complicated and volatile foreign exchange markets requires highly specialised knowledge and years of experience. All of our services are supported by dedicated account managers and dealing teams - who will execute your chosen strategy, so you achieve your goals and objectives.

Above all else, we're genuine people who genuinely care. We believe in getting to know you, your industry and your business needs. We are proud to be a trusted partner to tens of thousands of clients worldwide.



Solutions

Streamline Operations: Access our end-to-end solutions to send thousands of payments in a single file upload across over 145 currencies in over 200 countries and territories.

Leverage Technology: Monitor markets, execute transactions and settle payments – all on one streamlined online platform.

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.

Increase Transparency: Gain access to a full suite of reporting tools - allowing you to manage accounting requirements, maintain operational controls, and monitor position valuations smoothly and efficiently.

Take Control: A complete role-segregated approval matrix is at your disposal, allowing you to set internal approval levels and determine the rules that users follow in setting up beneficiary templates, creating or approving payments or executing foreign exchange spot, forward and option transactions.

Reduce Risk: Utilise a wide range of hedging tools - including deliverable and non-deliverable forwards, swaps, and option strategies - that offer the flexibility needed to protect earnings against changing markets and evolving business conditions.

Maintain Liquidity: Minimise deposit and margin requirements under our industry-leading credit terms. Corpay hedging solutions are designed to reduce any negative impact on cash resources - and we offer early and late settlement alternatives to help you adapt to changing market conditions and business needs.

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.

Retain Flexibility: Settle trades in deliverable or cash terms, deliver early, or extend contracts as market conditions change and business needs evolve.

Harness Volatility: Use automated market orders or algorithmic strategies to protect budget levels or capitalise on sudden favourable moves in the currency markets.

Maximise Participation: Utilise a wide range of zero-cash option strategies to protect against adverse currency changes - while providing participation in favorable moves.

Move Quickly: Open an account and begin trading within days.



Process

Surviving and thriving in today's global economy isn't a matter of eliminating every exposure. Instead, managing risk in a disciplined and sophisticated manner will put the foundation in place for sustainable growth.

1

Analysis

Our experts will work with you to identify the business activities that give rise to currency exposures, measure exchange rate sensitivity, and map out the processes and strategies that are currently in place.

2

Strategy

We will assist you in engaging with stakeholders across the organisation, defining core objectives, and assessing risk tolerances. We will then work to design a simple, stable, and sustainable strategy that specifies instrument types, trading limits, designated currencies and other parameters that reduce risk and protect your operating margins.

3

Execution

Incorporating market analysis, technological tools, and deep experience, Corpay Cross-Border will use highly sophisticated tactics to optimise trade execution – harnessing short-term volatility, while protecting against potentially devastating long-term moves. limits, designated currencies and other parameters that reduce risk and protect your operating margins.

Corpay.com

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