A global B2B cross-border infrastructure solution

Collections, conversions and payments

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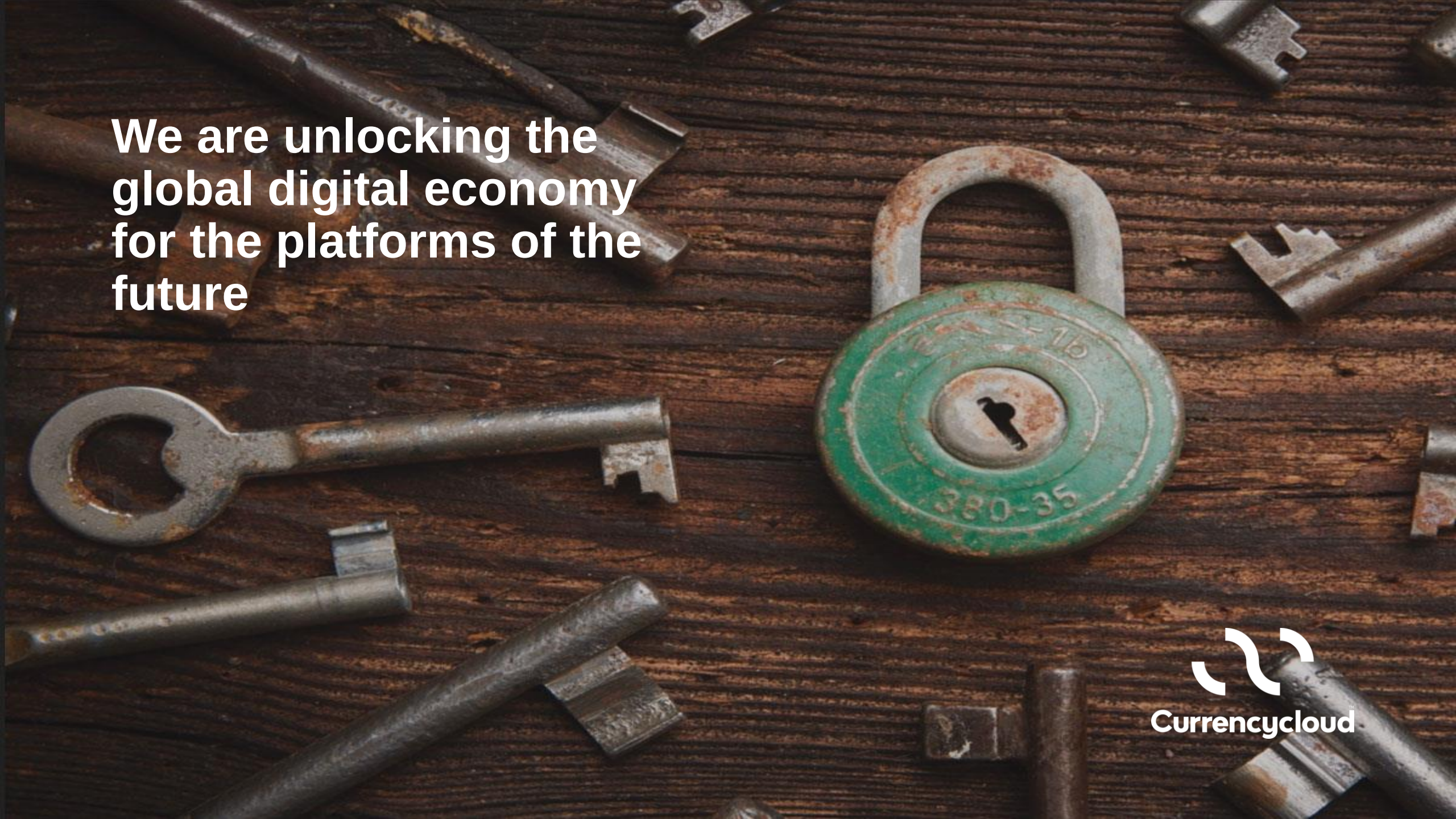
We are unlocking the global digital economy for the platforms of the future



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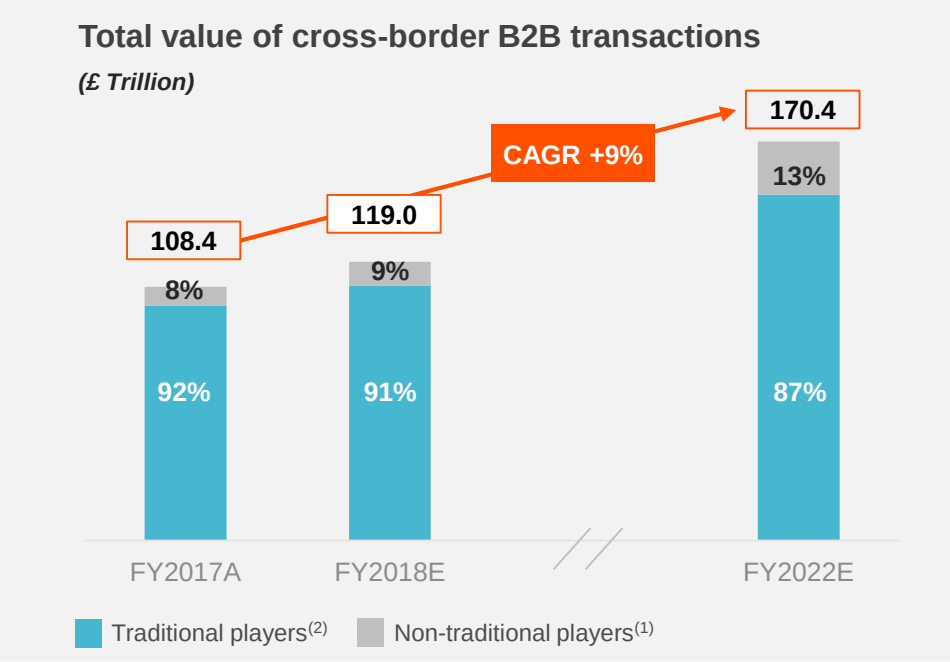
Massive and growing international B2B payments market

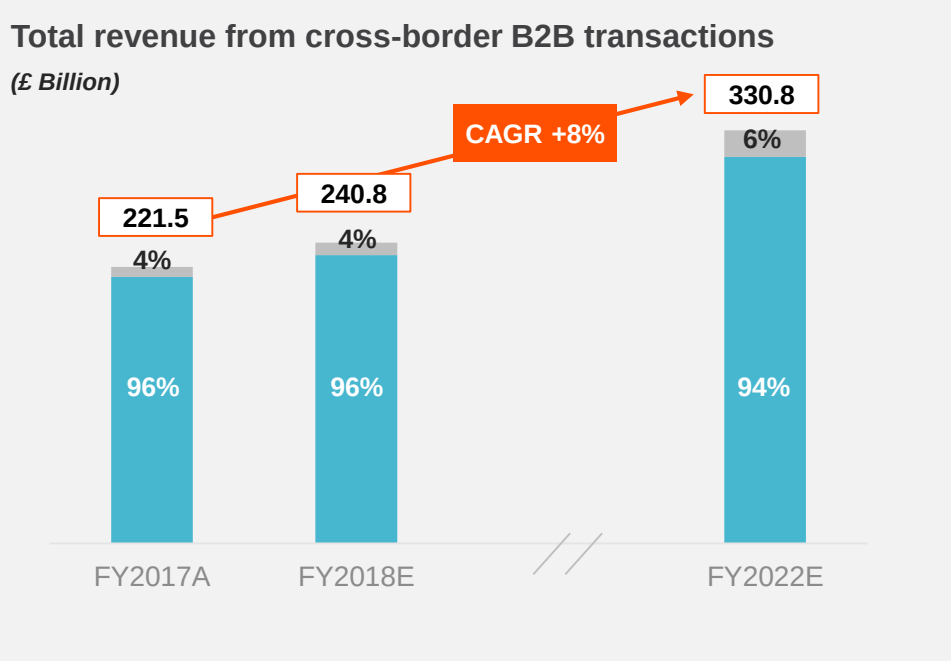
18 million
Businesses making transactions in 2018

8-9%
Market CAGR 2017-2022E

£10 trillion
Value of non-traditional[1] cross-border B2B transactions

£119 trillion
Total value of cross-border B2B transactions in 2018





(1) *Fintech and other pure play digital operators*
(2) *Financial Institutions*

Sources: B2B Money Transfer, Cross-border Market Opportunities 2018-2022, Juniper Research.
Values are shown in GBP trillion, translated from USD at the GBP/USD exchange rate at 1.285 as of 24/8/2018

We are undergoing a period of great change

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Globalization

Increasingly connected world

Increasing expectations

Customers increasingly demand speed, transparency and reduced cost

Uberization

New business models favor integrated payments

Controls

Stricter compliance and greater focus on security

Banks cannot keep up with today's needs

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Legacy technology

Fix over build

Innovation takes a back seat

Other priorities come first

Fragmented organizations

Slow to respond to market changes

Difficult to respond to customer expectations

Introducing Currencycloud

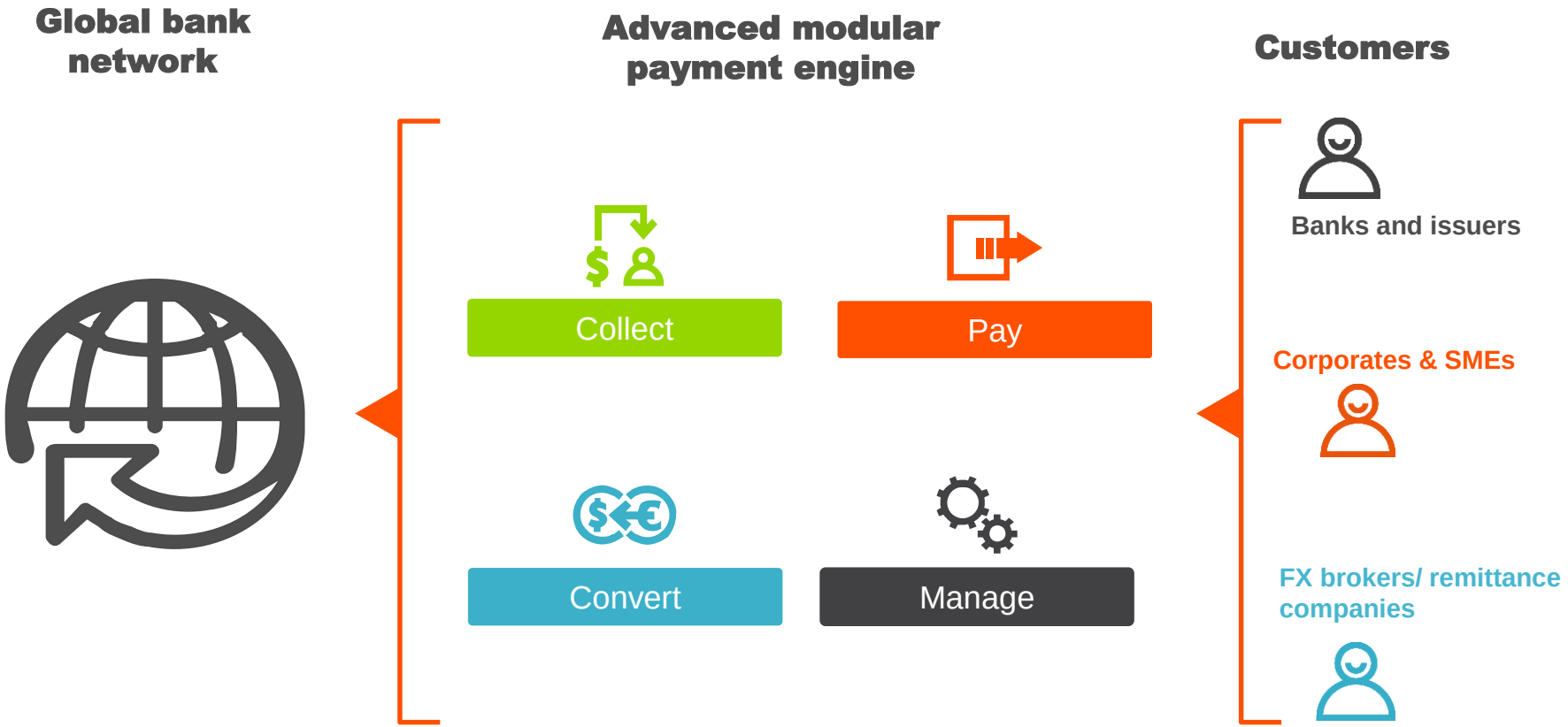
$2bn	350+	450K	c.100%	180
monthly volume	enterprise customers	monthly payments	CAGR	FTEs (Dec 2018)

What A comprehensive **B2B cross-border infrastructure** solution for collections, conversions, and payments.

How Delivered through innovative **APIs** and a full-stack **technology platform**.

(1) Monthly run-rate revenue for December 2018 converted using a GBP/USD exchange rate of 1.285 as at 24/8/2018

Modular technology that removes complexity with a single integration



Modular features. Flexible workflows. 70+ APIs. Custom user experiences.
‘Payments Lego’

Currencycloud – reinventing the cross-border business

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What we do…

Collections
Regulated activity facilitating end-users to get paid locally

Conversions
Offering real-time wholesale FX rates, spots and forwards

Payments
Automated, end-to-end payments process, sending globally to customers

Management
Provision of complete control over accounts of customers through state-of-the-art dashboards

API

For whom?

FX brokers/ remittance companies

Travelex worldwide money, monese, AZIMO, WeSwap

Banks and issuers

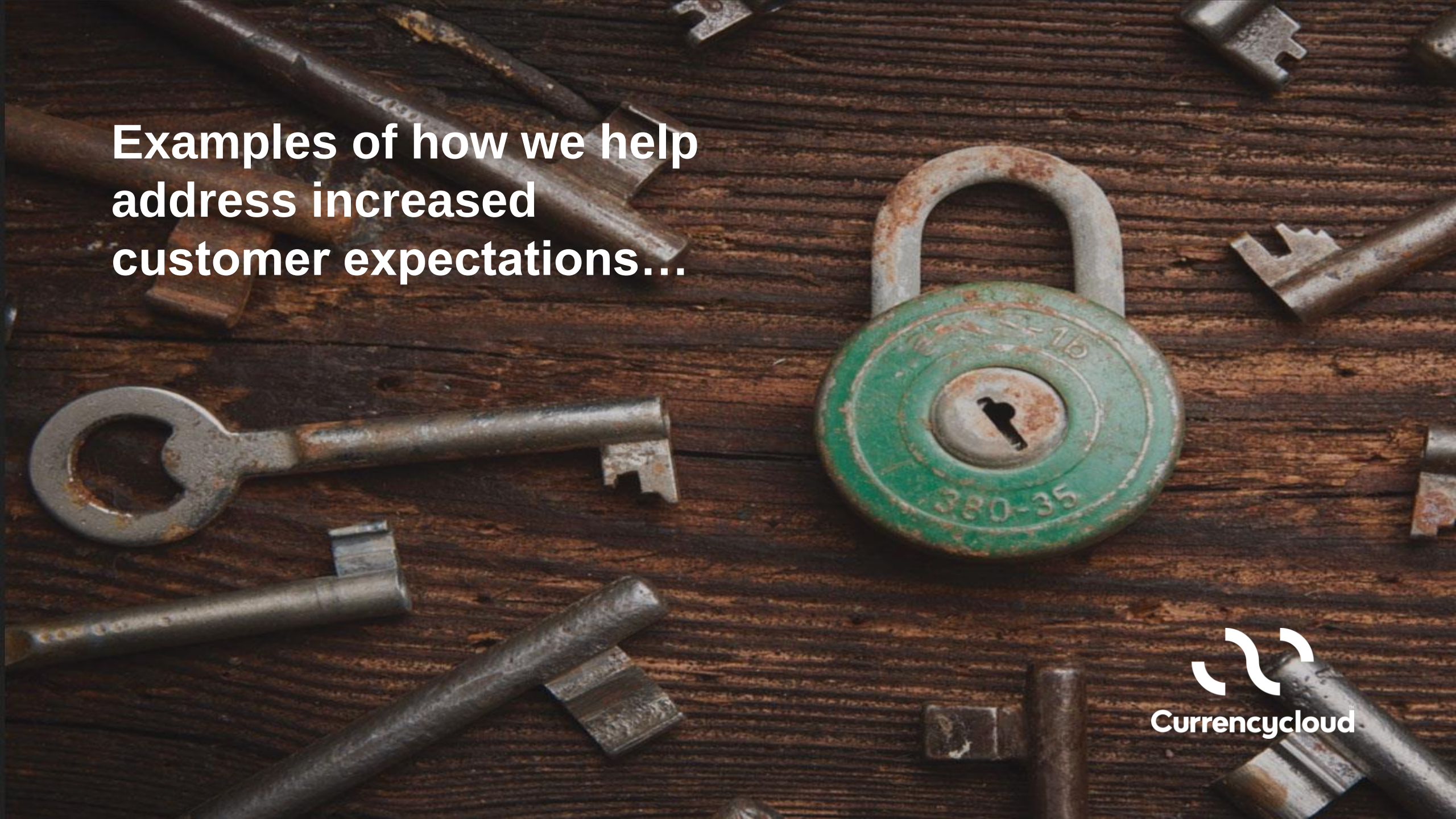
Standard Bank, Revolut, monzo, fidor BANK, Santander, STARLING BANK

Corporates & SMEs

through channel partners

Bottomline, SAP

Examples of how we help address increased customer expectations…



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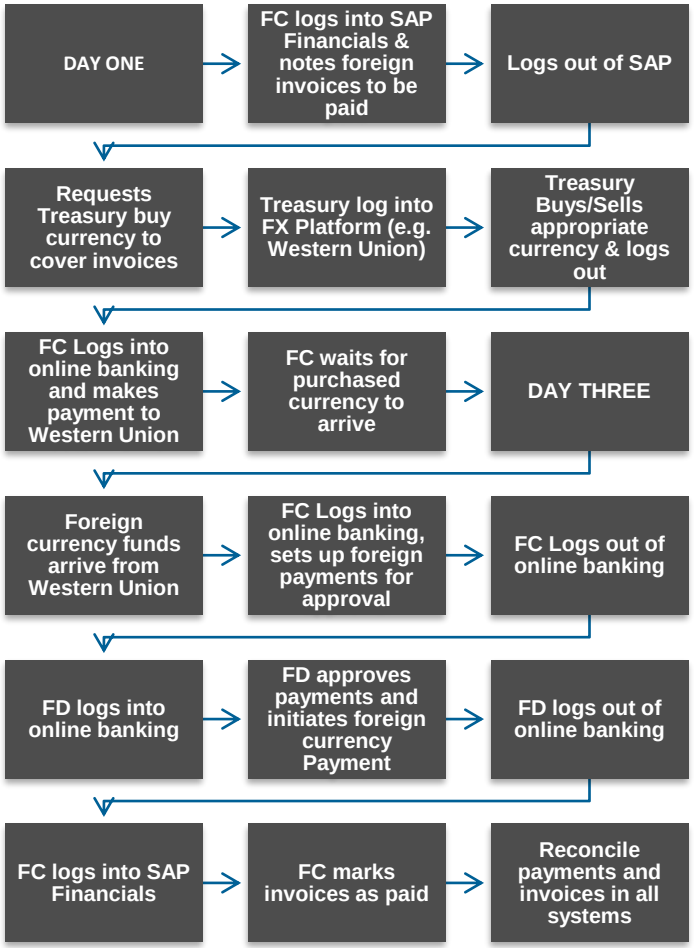
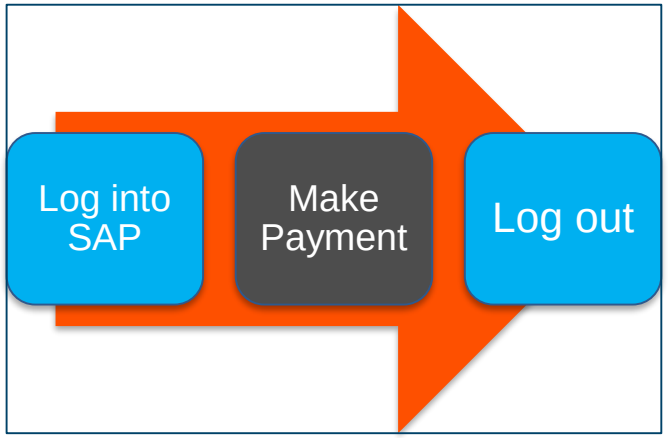
Uberizing international payments

Example incumbent workflow



With Currencycloud



- Integrated applications reduce time, cost, complexity and risk to achieve automated straight through processing of international payments.

Increasing transparency

Problem: end to end costs of cross border payments are often hidden from firms

Solution: Currencycloud gives customers total transparency and control of all these costs

Reducing payment costs

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SWIFT/wire transfers can be expensive for low value transfers

Wire Transfer Fee	Correspondent Banking Fee	Cross border taxes (for USD)	Landing Fee
$20-$45	$10-$50	$0-$5	$0-$10

Total costs
$40 to $110
per payment

Currencycloud uses local in-country payments via our global banking network

Local Transfer Fee	Correspondent Banking Fee	Cross border taxes (for USD)	Landing Fee
from $0.50	$0	$0	$0

Total costs
from $0.50
per payment

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Thank you

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