

# Payment Solutions for SMEs

At Corpay Cross-Border, 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 corporations with the global financial markets and businesses with each other all over the world.

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).



## Technology

Today's world is more fast-paced than ever before. Growing businesses require smart payment technology solutions that integrate seamlessly not only with operational processes, but with users' individual workflows as well. Our intuitive trading and payments platform offers a modern user interface that guides you through the complexities of international payments and FX trading. Wherever you are, whatever your payments and trading needs maybe, Cross-Border Link is there to provide you access to the global marketplace – right at your fingertips.

## Process Workflow

Simple 3-click payment process

Multiple settlement/payment accounts - one screen

Foreign currency holding accounts

Internal controls/fraud prevention

Customizable payment workflow

## Service Model

Technology-driven service model with dedicated account manager

Local online support team that can be reached via phone or email for immediate assistance

A dedicated foreign exchange (FX) and cross-border payments specialist, along with a team who understands your business

- Proactive, responsive and accessible
- Market and industry vertical knowledge

Easy onboarding & credit approval process

## Product Capabilities

Bank agnostic; partnered with more than 100 correspondent banks & counterparties across 6 continents

145+ currencies delivered to 200+ countries

iACH (in-country payments) in 34+ currencies to over 60 countries, providing full value, on-time transfer

Same day payment delivery in 10 currencies spanning over 25 countries

Real-time FX pricing

Personalized and dedicated customer service alongside our technology platform

FX exposure reviews & market commentary

Robust reporting and payment visibility

Beneficiary validation prior to payments being sent, thereby reducing errors and exceptions

Receivables solution allowing for receipt of incoming foreign currency payments



**Corpay**<sup>^</sup>

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