

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 \$3.4B in annual revenue with a market capitalization of USD \$13.5B (as of December 31, 2022).

Cross-Border at a Glance

No. of Payments

(in thousands)

Year	Payments
2018	2,161
2019	2,738
2020	2,633
2021	3,288
2022	3,858

\$ Vol. of FX Traded

(in USDm)

Year	FX Traded
2018	41,757
2019	58,873
2020	51,838
2021	62,940
2022	73,716



25,000+

Clients Globally

Tier One Banks, including Fortune 1000
Companies and SME Businesses



\$73.7+

Billion in FX

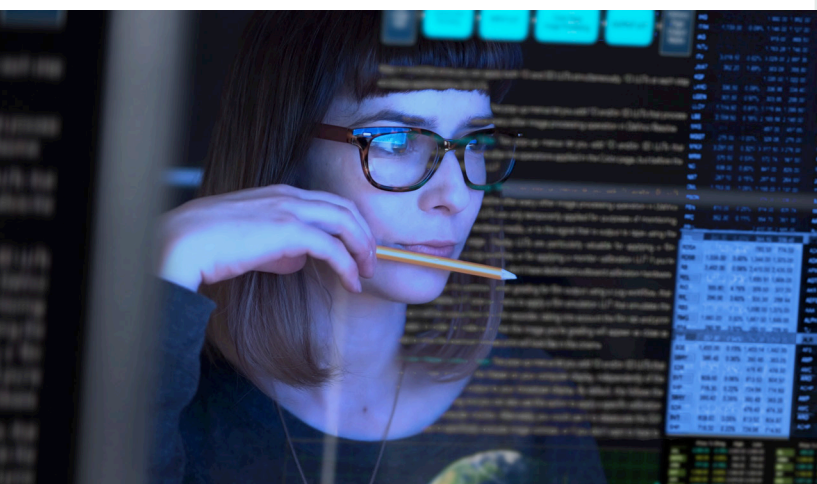
Transacted Globally Annually, with Delivery in
145+ Currencies to 200+ Countries



800+

Employees

Across North America, EMEA and APAC, and
Headquartered in Toronto, Ontario, Canada



What our Customers Say

Matt Cenedella
CFO | Women's Tennis Association

Corpay Cross-Border's in-depth knowledge and expertise in managing many international, and often complicated, financial transactions set them apart - especially when time sensitive payments and on-demand delivery are a must. Their commitment to excellence reflect the high standards we expect at the WTA and we're very happy with this partnership.

Patricia Quinn
Managing Director | Tesla UK

Prior to working with Corpay, we had been bamboozled by complex FX products, so appreciate Corpay's clear and concise solutions, that are easy to understand and add value to our business. Corpay takes the time to understand our challenges and objectives, and the service we have received from them has been excellent. For businesses wanting a consultative, thorough and trustworthy FX partner, we would recommend engaging with Corpay.

Powering Global Payments and Keeping Currency Risk Under Control

Small and Mid-Sized Enterprises

Time and money are two resources businesses can't afford to waste. Further, FX movements can have a devastating impact on your bottom line. Our solutions are designed to simplify your payments process and maximize your resources to effectively protect your cash flows - helping your business grow.

Corporates

Cross-Border payments don't have to be complicated. Our expertise helps you streamline your process, while ensuring your payments are made quickly and accurately. We develop a deep understanding of how your business operates and help you execute a strategy to reduce FX exposure, potentially enhancing participation in favorable moves.

Partners

As your trusted partner, we help solve the challenges of processing payments, enabling you to create, integrate, service, and scale a world-class payments and risk management offering. We also support you by processing transactions on behalf of your customers, enhancing your strategic growth.

Corpay[^]

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 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 Limited; in the [English Channel island] Bailiwick of Jersey through AFEX Offshore Limited; 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 Limited; in the [English Channel island] Bailiwick of Jersey through AFEX Offshore Limited; 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/disclaimers> for important terms and information regarding this brochure.

