

# Currency Risk Management Solutions for SMEs

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

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.

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 are designed to simply and effectively protect your cash flows – helping your business grow internationally.

Corpay Cross-Border Solutions provides customized strategies that help organizations move money efficiently, manage exposures, and capitalize 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.



## 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, FLEETCOR Technologies, Inc. has USD \$2.4 billion in annual revenue and a market capitalization of USD \$23 billion (as of December 31, 2020). FLEETCOR is also a member of the S&P 500.

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

**Expertise:** Navigating complicated and volatile foreign exchange markets requires highly specialized knowledge and years of experience. All of our services are supported by dedicated account managers and dealing teams - experts in managing cross-border payments and foreign exchange risk who will provide assistance with the development and implementation of your strategy.

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 nearly 28,200 clients worldwide.



## Solutions

**Leverage Technology:** Monitor markets, place trades, and settle payments in more than 145 currencies – all on one online platform.

**Gain Visibility:** Access a full suite of reporting tools, designed to provide real-time information on your current and past transactions.

**Take Control:** Set authorization levels for staff, creating the rules that users will follow in setting up or approving transactions.

**Reduce Risk:** Lock exchange rates in advance, protecting your bottom line against negative movements.

**Retain Flexibility:** Settle trades in deliverable or cash terms, deliver early, or extend and roll contracts as needed.

**Protect Cashflows:** Hedge against currency risk without tying up working capital in deposits and margin calls.

**Volatility:** Place automated market orders to protect a budget rate or capitalize on favorable moves in the currency market.

**Maximize Participation:** Use zero-premium option strategies to protect your bottom line - while providing participation in favorable market movements.

**Gain Insight:** Subscribe to breaking news alerts, economic data updates and in-depth analysis, sent throughout the trading week.

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



## Process

Maximize the value of receivables and minimize the cost of payables by following a simple three-step process.

1

### Analysis

Discuss your business with us. Our currency risk experts will help identify current exchange rate exposures, map operational procedures, measure your risk tolerances and work with you to define key priorities.

2

### Strategy

With this information in hand, we will build a strategy customized to your requirements – one that reduces currency risk, allows for potential for upside participation, and is easy to implement and maintain.

3

### Execute

Lock in exchange rates for future transactions using deliverable or cash-settled forward contracts, swaps, or option strategies in a range of major and exotic currencies. You'll gain certainty on the rate at which funds will be settled – giving you peace of mind so you can focus on managing your business.

Corpay<sup>^</sup>

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