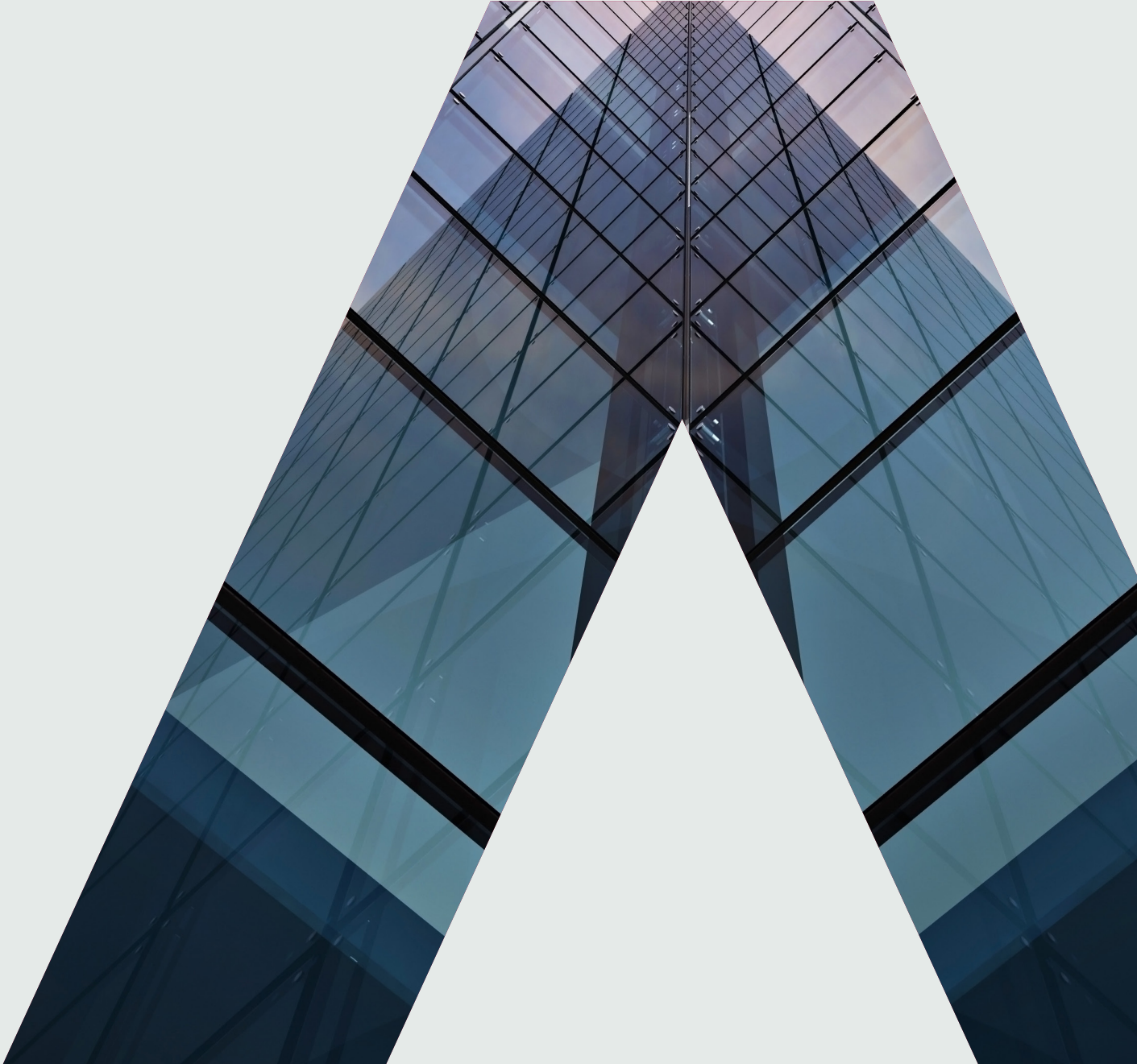


Corpay[^]

Could your
business benefit
from a global
payments API?

[Corpay.com](https://www.corpay.com)



An API (Application Programming Interface) allows different digital platforms to interact with each other. Working in the background, an API can connect disparate systems to allow them to share information, enabling interoperability, increasing efficiencies and streamlining processes for the end user.

People use APIs throughout the day without thinking about it, or even noticing. Looking for directions to that restaurant via the embedded map on their website? An API. Buying an item online and looking for a price in your home currency? Another API. Tracking a package from an international seller? Also API.

APIs can also help you streamline the global payments process for your business.

For many multinational companies, high-growth businesses and payments platforms, managing large volumes of payments in multiple currencies can be time-consuming and error-prone. Adding hidden fees and non-transparent exchange rates to the mix can increase the complexity and slow down your business growth.

Here are five challenges businesses may face as they expand globally:

1. Repetitive manual processes and the potential for error, particularly when high volumes of payments are involved.
2. Time-consuming reconciliation of delayed, lost, or misdirected payments.
3. Inability to pay suppliers or contractors in their local currencies.
4. Non-transparent costs and inability to see both sides of the transaction: your cost in your currency and what your beneficiaries are receiving in theirs.
5. Limited payment methods and expensive payment rails putting a drag on growth.

Furthermore, the pace of business digitalization has highlighted the need to increase business resilience: adopting new, more efficient ways of working, diversifying operations and supply chains, seeking new markets and partners who can support these shifts.

The right global payments API, secure, flexible, and powerful, can help enable these transitions.

Streamlining the payments process will save time and money, freeing your team up for more high-value work and can help you increase operational efficiencies.

Digitalization, globalization and a 24/7 marketplace mindset have fueled an explosion of new offerings. From digital-first entrants and scrappy FinTech start-ups to new initiatives from established financial institutions, there are myriad potential partners to choose from.

Here is a checklist of what you might look for in a global payments partner:

- ✓ Flexible, compatible technology that integrates seamlessly with your technology or ERP
- ✓ Payment infrastructure robust enough to handle your needs today, and scalable as your business grows.
- ✓ Transparent and competitive real-time exchange rates.
- ✓ A support team to design the interface to your technical specifications— based on your business goals.
- ✓ State-of-the art encryption and transmission protocols to keep sensitive data secure.

Corpay Cross-Border Solutions could be the partner you're looking for. We offer a suite of flexible and customizable global payments, onboarding and FX APIs, that integrate well with most ecosystems. Our APIs can serve an array of business needs. They provide a gateway to our global payments infrastructure, allowing you to send and receive payments around the world securely and rapidly, saving time for your team and supporting your growth.

Our process begins with your business goals. We work in complete collaboration with your tech team and other stakeholders to help you achieve seamless and efficient integration and operational processes.

In addition, our technologies are supported by market insights and tailored hedging and risk management strategies provided by our team of FX specialists.

About Corpay Cross-Border

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.

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 \$2.8B in annual revenue with a market capitalization of USD \$18.2B (as of December 31, 2021). To learn more visit www.corpay.com.

To learn more, visit
Corpay.com

Resources: McKinsey: data sharing and open banking 09/05/2017

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