



Currency Risk Management Solutions for Partners

As the global economy has grown ever more interconnected, a world of opportunity has opened up for organizations that operate across borders.

But expanding internationally can be extremely risky - particularly in the foreign exchange markets, where unpredictable shifts can negatively impact financial values in the blink of an eye.

Corpay Cross-Border provides customized strategies that help organizations move money across borders efficiently, manage exposures, and capitalize on market opportunities - because we believe 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.

If your organization processes transactions on behalf of your own customers - an aggregator - or simply wishes to enhance your product offering with cross-border payment and risk management capabilities - an affiliate - we can help you grow strategically.

We offer a full suite of integration capabilities that can be deployed in processing payments, executing trades and managing risk for large numbers of subsidiaries, partners, branches, or end-users spread across wide geographies.



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 our services are supported by dedicated account managers and dealing teams - experts in managing cross-border payments and foreign exchange risk, who 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.

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Solutions

Choose Model: Engage with Corpay on a referral, revenue share, white-label or fixed mark-up basis – and expand your suite of product offerings while maintaining valuable relationships. We can deliver marketing, training and sales support as required, or work with your customers directly on a one-to-one or one-to-many basis.

Leverage Technology: Harness our automated pricing, transaction identification, and spot or forward execution capabilities to remove risk on a dynamic, rule-driven basis.

Integrate Smoothly: Access a full suite of integration capabilities, supported by a world-class implementation team, that can seamlessly connect an ERP, TMS, online application or internal database with our automated payment processing, trade execution and risk management systems.

Take Control: Utilize a complete role-segregated matrix to set approval levels, payment rules and trade execution limits across subsidiaries, partners, and affiliated entities.

Increase Transparency: Access to a full suite of reporting tools that allow you to manage accounting requirements, maintain operational controls, and monitor position valuations smoothly and efficiently across a number of entities and subsidiaries.

Streamline Operations: Use our end-to-end solutions to send thousands of payments in a single file upload in more than 145 currencies to over 200 countries and territories.

Centralize Flows: Systematically consolidate obligations across distributed entities by using reconciliation and netting tools that collapse offsetting flows into single payments within a daily, weekly, or monthly cycle.

Reduce Risk: Utilize a wide range of hedging tools - including deliverable and non-deliverable forwards, swaps, and option strategies that offer the flexibility needed to protect against changing markets and address evolving business conditions.

Retain Flexibility: Settle trades in deliverable or cash terms, deliver early, or extend contracts as market conditions change and business needs evolve.

Harness Volatility: Use automated market orders or algorithmic strategies to protect budget levels, or capitalize on sudden favourable moves in the currency markets.

Maximize Participation: Utilize a wide range of zero-premium option strategies to protect against adverse currency changes while providing participation in favorable moves.

Maintain Liquidity: Minimize deposit and margin requirements under our flexible and tailored credit terms. Corpay hedging solutions are designed to reduce any negative impact on cash resources – and we offer early and late settlement alternatives to help you or your customers adapt to changing market conditions and business needs.

Reduce Administration: Cost-efficiently shift some or all stages of your currency hedging programs to us – we can handle calculation, execution, risk management, settlement, documentation and reporting – for you or your customers.

Gain Insight: Receive breaking news alerts, economic data updates and in-depth analysis throughout the trading week as market conditions change.

Move Quickly: Talk with one of our partnership specialists and begin increasing your competitiveness in days.



Process

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

1

Analysis

- Exposure data is captured from CRM, ERP, TMS, online application, internal databases, trading platform, or internal forecasting tools.
- We process this information to identify cashflows, positions, balances, and borrowing facilities – building an understanding of exposures.
- We conduct interviews with stakeholders to map processes, measure risk tolerances, and define trading objectives.

2

Strategy

- Corpay performs calculations to identify netting opportunities across subsidiaries, currencies, and time periods.
- We compare risk mitigation approaches, weighing hedge ratios and instrument types against organizational objectives.
- In close collaboration with you, we determine trading rules based on net cashflow amounts, currencies, or expected settlement dates.

3

Execution

- We analyze consensus and independent forecasts, mathematical models, micro and macro market conditions to identify instruments and trading tactics that align with the overall risk mitigation strategy, then obtain approval from relevant stakeholders.
- We execute transactions, using a number of trading tactics designed to optimize entry levels.
- We provide full-cycle pre-trade, trade, and post-trade reporting.