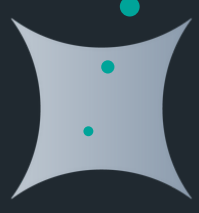
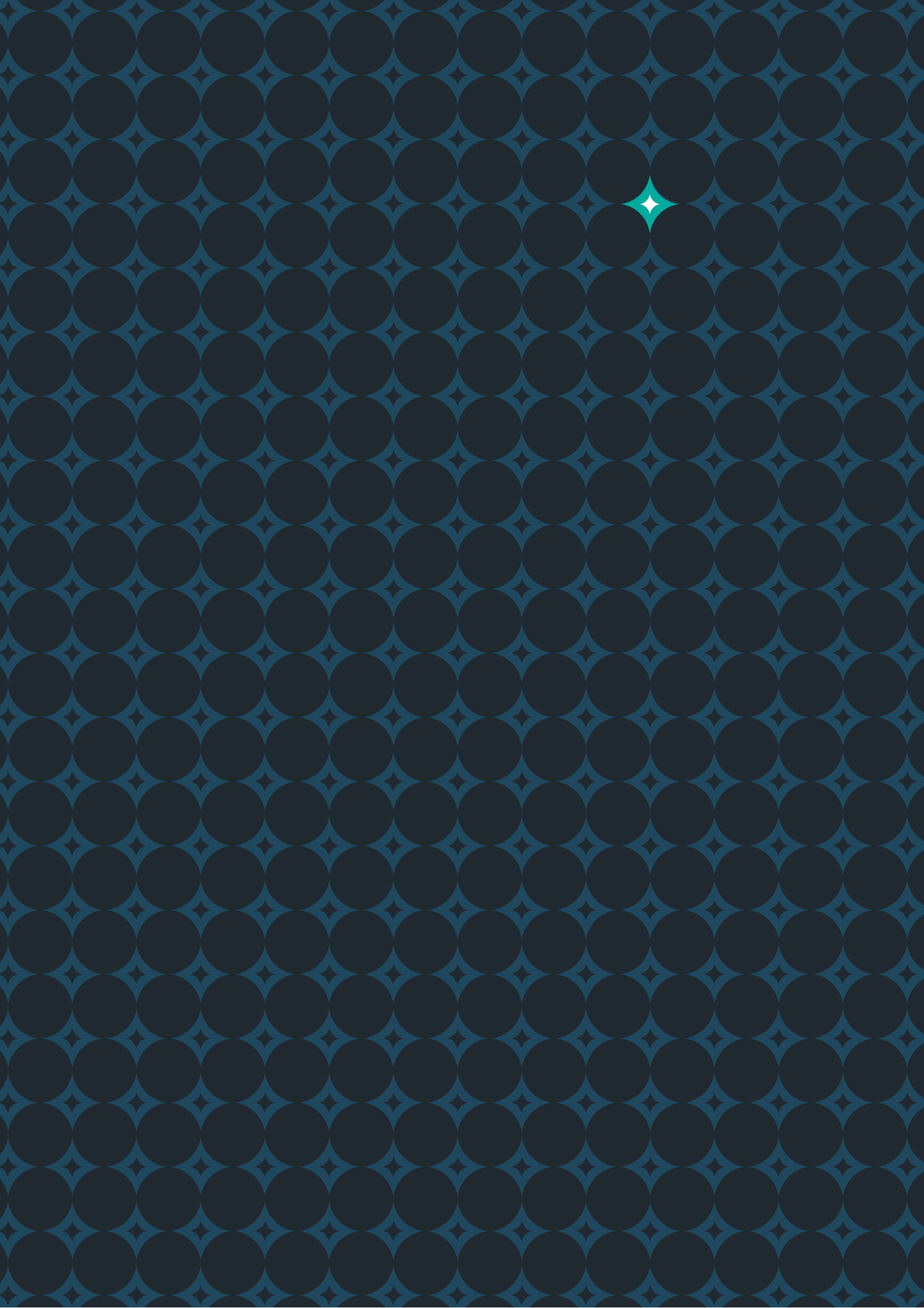
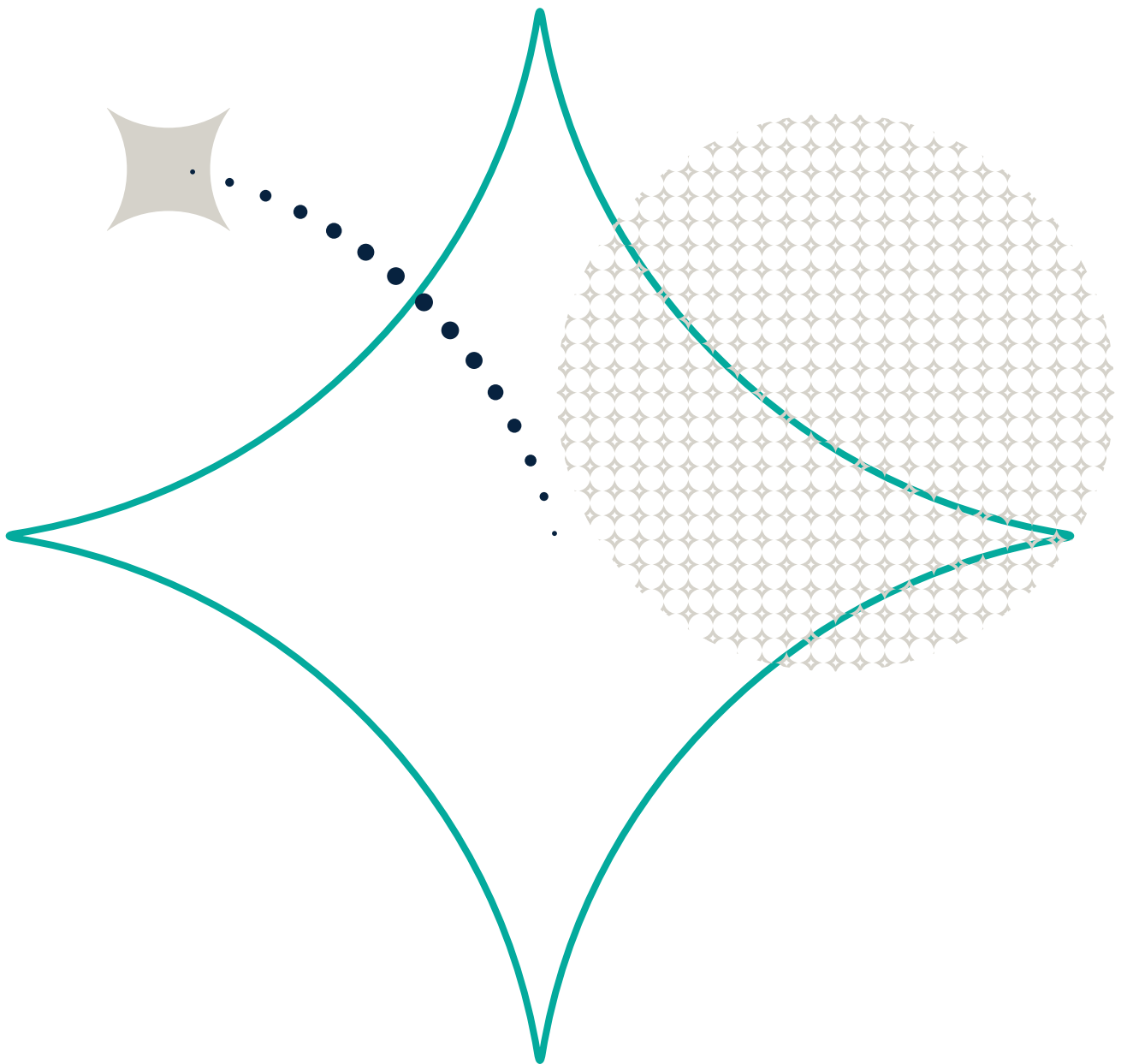


moneycorp | bank



Financial  
Institutions Group





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# Introduction



**As the Global Head of Financial Institutions Group (FIG), I am pleased to provide financial service products to our ever-expanding international customer portfolio. It is with great pride that I watch the success of our products and relationships in helping businesses worldwide to streamline their financial supply chain, and I believe that the growth of our business is a testament to our strong partnerships, innovative solutions and expertise in the market.**

Thanks to our strong connections and participation in the Federal Reserve FBICS program, businesses who choose us are better equipped to forge a seamless and efficient financial supply chain. With two hundred years of combined experience and industry knowledge, we are expertly placed to service the needs of institutional clients that require physical currency.

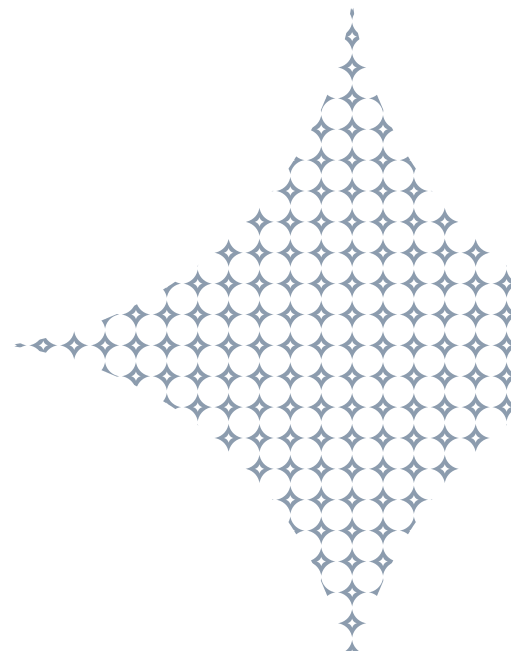
Priding ourselves on competitive pricing with favourable settlement terms, bespoke collections and delivery options, there is a reason we have clients in 85+ countries and have traded over £37.7bn in 92 currencies in 2021.

Our expansion of products extends beyond banking services, with further specialisation in mass payments through seamless APIs, and foreign exchange products expertly designed to support your risk management strategy. Moneycorp is an award-winning international payments provider offering tailor-made solutions for both businesses and personal clients on a global scale.

Within this brochure, you will discover what you need to know about the Financial Institutions Group and how we can supply your physical currency needs.



**David Perkins**  
Global Head of Financial Institutions Group

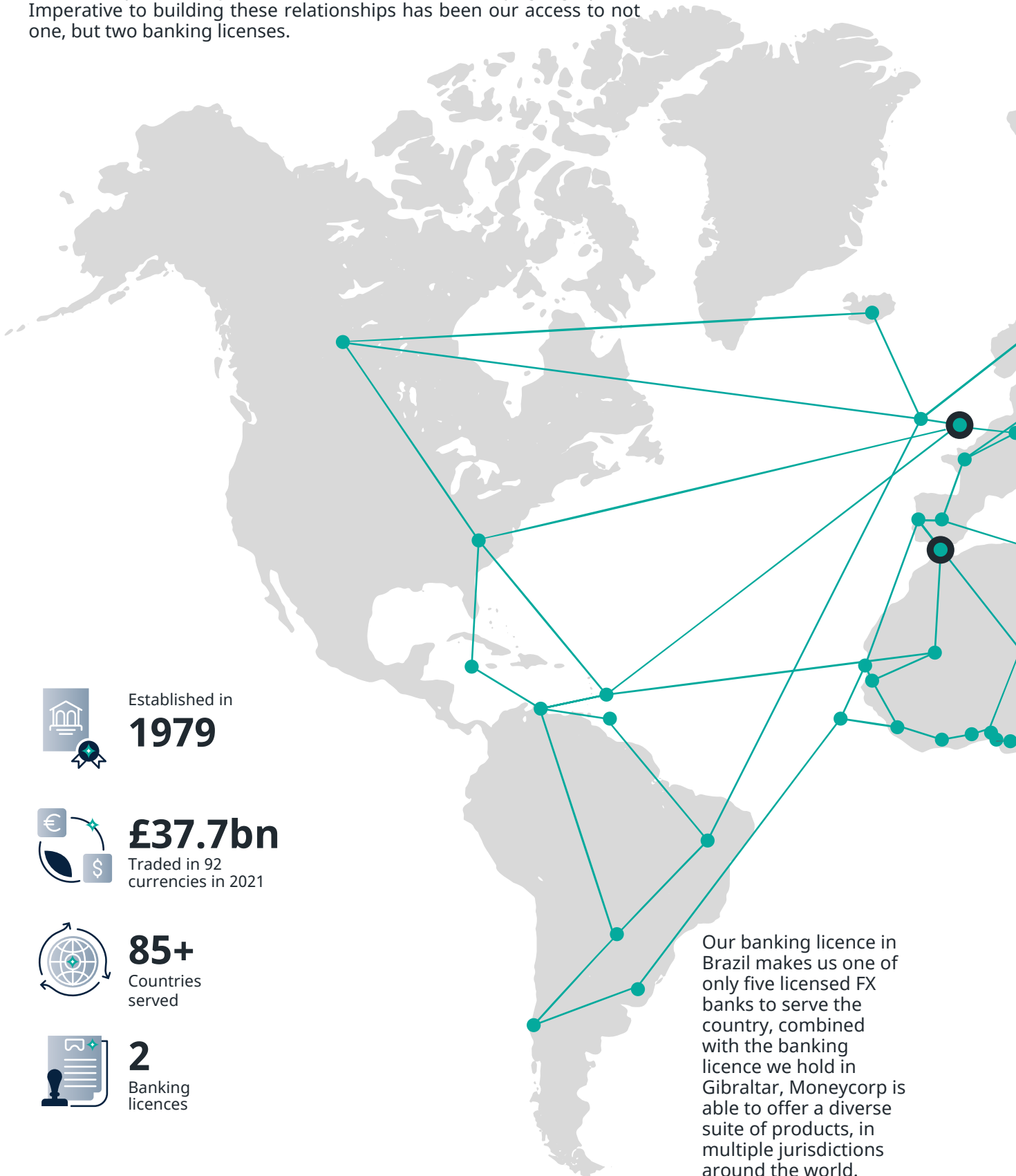




# Moneycorp for Business

## OUR INTERNATIONAL FOOTPRINT

Relationships are key to our breadth across many geographies. Imperative to building these relationships has been our access to not one, but two banking licenses.



Established in  
**1979**



**£37.7bn**  
Traded in 92  
currencies in 2021



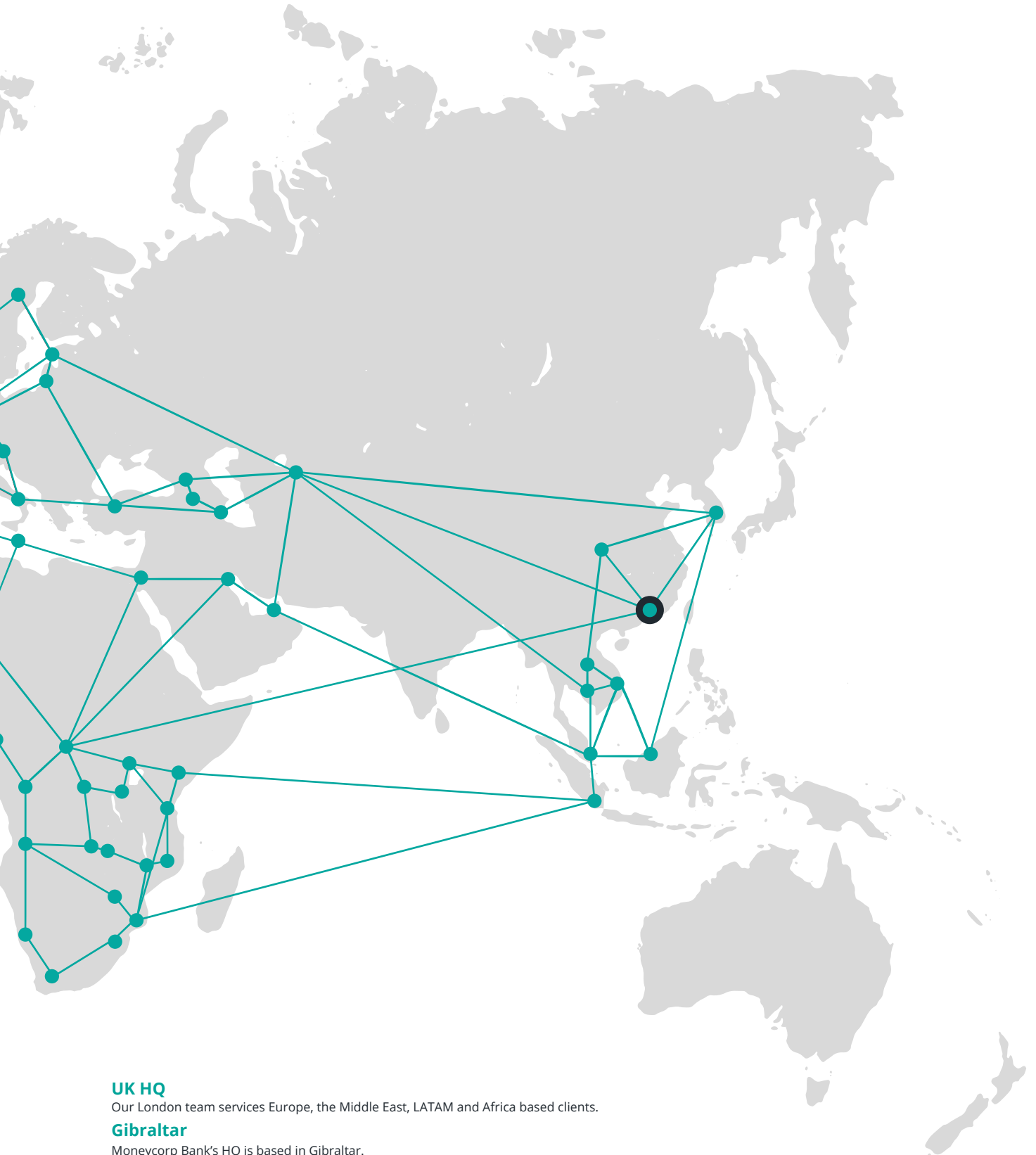
**85+**  
Countries  
served



**2**  
Banking  
licences

Our banking licence in Brazil makes us one of only five licensed FX banks to serve the country, combined with the banking licence we hold in Gibraltar, Moneycorp is able to offer a diverse suite of products, in multiple jurisdictions around the world.

Moneycorp holds a market-leading reputation built through over 40 years of trading, this experience enables Moneycorp Bank's Financial Institutions Group to offer an established gateway for your institution's foreign exchange liquidity. As a global physical currency provider, we offer a fully integrated service with competitive pricing in varying market conditions. The team has extensive experience dealing directly with Central Banks, Commercial Banks and Government Organisations.



**UK HQ**

Our London team services Europe, the Middle East, LATAM and Africa based clients.

**Gibraltar**

Moneycorp Bank's HQ is based in Gibraltar.

**Hong Kong**

Our team in Hong Kong serves the needs of Asia.





# Market & Capabilities

**Our service provides Financial Institutions across the globe with reliable liquidity in physical Foreign Exchange.**

In today's market, there are a multitude of challenges that businesses face when looking to fulfil their physical currency requirements, especially as major banks scale back on non-core products.

In 2019 Moneycorp Bank Limited and Moneycorp (Hong Kong) Limited became the first entities approved to participate in the Federal Reserve's Foreign Bank International Cash Services (FBICS) program. The FBICS program permits foreign banks that do not have a presence in the United States to open limited-purpose master accounts on the books of the Federal Reserve Bank of New York, and to use those accounts to access Federal Reserve Bank currency services in connection with their international physical currency operations. This means that Moneycorp Bank is one of only three providers in the international primary market with direct access to the FRBNY (and one of only two members to the FBICS program).

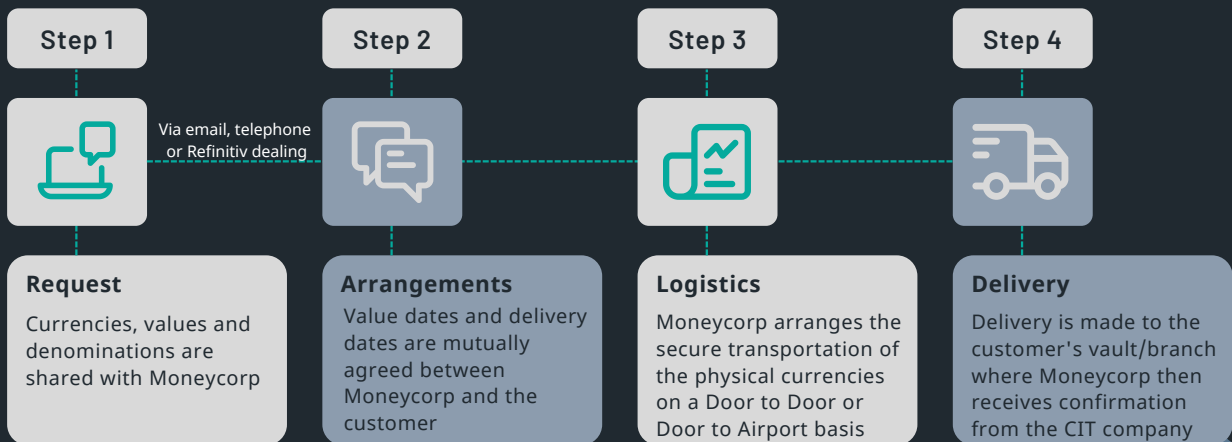
## OUR MAIN SOLUTIONS INCLUDE:

- Delivery and collection of mint, ATM and used condition physical currencies
- Bespoke cash delivery and collection services including door-to-door
- Competitive pricing and favourable settlement terms

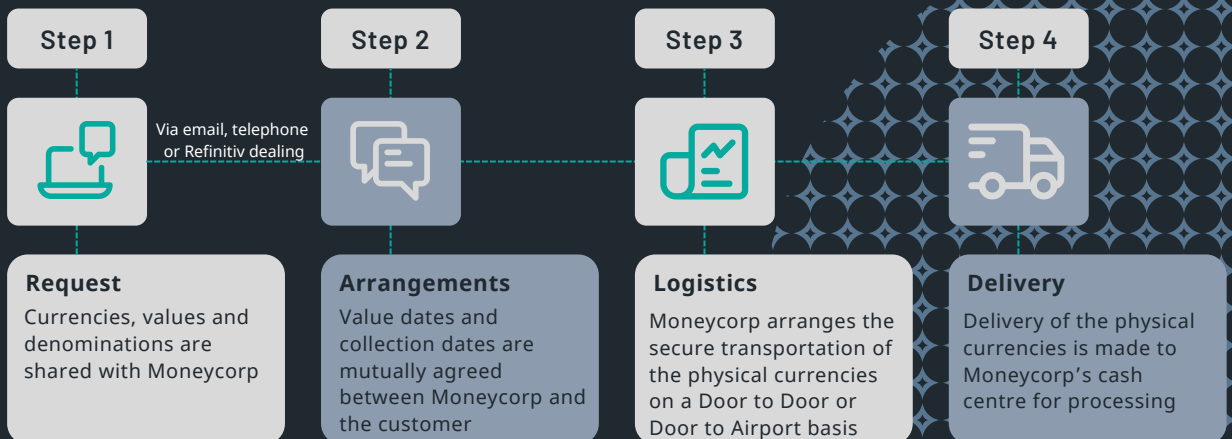
## CLIENTS INCLUDE:

- Central and commercial banks
- Non-bank financial institutions
- Travel companies
- Large corporates and NGO's

## Moneycorp Selling Process



## Moneycorp Buying Process



# Our Team

**Our team is experienced in foreign exchange dealing, sales and operations with years of expertise to be able to offer you the best service and support.**



**Graham Goode**

Deputy Head of Financial Institutions Group EMEA & LATAM

Graham joined Moneycorp in 2005 and held numerous positions within the FIG team until a promotion to Head of UK in 2015, this role transitioned into Deputy Head of FIG in January 2021. Graham's responsibilities include management of the FIG dealing and analytics teams, as well as overseeing the growth and retention of the Core customer base. Prior to joining Moneycorp, Graham worked for Gerrard Stockbrokers, during which time he was responsible for Cash Management and overnight Money Market placements.



**Lee Carter**

Head of Operations & Logistics – Financial Institutions Group EMEA & LATAM

Lee joined Moneycorp in 1999 as a cashier in the Retail Division at Gatwick. In 2001 Lee moved to the FIG team and has since held a variety of managerial positions within the division, and has been an integral part of building the team now known as FIG. Lee's role as Head of Operations & Logistics focuses on managing relationships with outsourced cash processing partners, with an overview of the logistical movements, relationships and costs both domestically and internationally. Lee also oversees any operational issues ranging from risk control, data protection and BCP.



**Benjamin Horgan**

Head of International Sales – Financial Institutions Group

Benjamin joined Moneycorp in 2016 as a Sales Executive in the International Payments division, selling foreign exchange payment services to Corporate clients. In 2017 Benjamin joined the FIG team with a focus on developing new trading opportunities across Africa as well as strengthening the existing relationships. Benjamin's role as Head of International Sales focuses on leading the global sales team to explore new trading relationships and strengthen our existing client base.



# Secure Logistics

Moneycorp offers a full door-to-door collection and delivery service of currency orders via armoured carrier to over 120 countries worldwide.



Moneycorp Bank has long-standing relationships with global Cash in Transit (CIT) providers around the world such as **AVA Global**, **Brinks UK Ltd**, **IBI International Ltd**, **Loomis International Ltd** and all their localised agents for all international deliveries and collections, so no matter where you are located, you can be sure you will receive a secure and reliable service.

Within the UK, Moneycorp Bank offers secure and fully insured delivery and collection services on a next working day basis to the majority of regions, coverage dependent, with the use of G4S Cash Solutions (UK) Ltd.

## PROCESSING

Through longstanding outsourcing agreements, Moneycorp utilises one of the largest and most secure vaults in Europe, located in London. In addition to our London cash centre, we also have processing capabilities in multiple US locations and worldwide dependent on need and requirement.



# Our Commitment to Compliance

**Our dedication to our compliance process ensures that our clients can place their trust in Moneycorp and have absolute confidence in our business practices.**

As participants of the FBICS program, Moneycorp is subject to extensive checks and regulations, which is why we take pride in having a dedicated and competent compliance team to ensure that both Moneycorp and our clients are operating in the most reputable way.

## Moneycorp Compliance process

### Jurisdiction Risk Assessment



Understand the country flows, money laundering/terrorist financing risks, market practices/regulatory requirements and enforcement practices

### Customer Due Diligence



Checks aimed to exceed regulatory requirements and mitigate ML/TF risks

### Client Visits



In person visit to client premises, to better understand client business and ensure true operations



# What our Clients Say

**Customer satisfaction is our number one priority. Our industry experts are always eager to go the extra mile to be the ideal partner in our customers' financial supply chains.**



*As a leading provider of payment services in Nigeria, we needed a banknotes partner that could deliver banknotes to Nigeria in a timely and efficient manner. Luckily within Innovate 1 Pay we had a connection who knew Moneycorp. The process of signing up with Moneycorp really showed us that integrity is at the heart of the business and demonstrated to us that we were doing something right by choosing them as our banknotes supplier.*

*A major USP for us using Moneycorp has been the direct access to the Federal Reserve, and on top of that, Moneycorp is very flexible and accommodating, which is perfect for us as a financial services company in Nigeria. We can pick up the phone and find Moneycorp are very accessible.*

*Even during COVID-19, there were also no hiccups at all during those difficult times, and actually we managed to meet some very short timeframes as a business because working with Moneycorp is easy.*



ANTHONY NWACHUKWU, CEO, INNOVATE 1 PAY LTD



*When Banco Ourinvest moved to focus solely on FX, we were looking for a new banknotes partner. It's really important to have a reliable banknotes partner, and with Moneycorp that is what we have. In Brazil you have to be sensitive to markets, business conditions and understand it thoroughly, and the Moneycorp team get that. They also pride themselves on a stringent AML process, so we know we are partnering with a firm who has a strong reputation.*

*From when we were onboarded to present day, the process has been smooth, and Moneycorp are always looking at opportunities to better our service. Their team are very friendly and easy to contact, and while we haven't had any problems, I know that if we did, I could easily get it resolved because of our close relationship. After Moneycorp secured access to the Federal Reserve, the service got even better, it really pushed it to another level, alongside their already competitive and hands-on offering.*

*You know when working with Moneycorp that they really care about the Brazilian market, and while during COVID-19 it was a struggle to export banknotes with other providers, Moneycorp managed to do it. The markets would have pretty much stopped in Brazil if it wasn't for Moneycorp.*



BRUNO FORESTI, SUPERINTENDENTE DE CÂMBIO E PRODUTOS DE HEDGE NO BANCO OURINVEST

# Discover the rest of Moneycorp

Beyond the products we offer to our institutional clients, we also tailor solutions that streamline international payments for individuals and businesses, helping our clients effortlessly navigate the complex global payments market.

## PAYMENT SOLUTIONS

Our API and bulk upload technology seamlessly integrates with your payment operations. We streamline and simplify your international payments by creating solutions for merchant's settlements, payroll runs, supplier payments, invoice operations and much more.

Our financial technology solutions provide enhanced connectivity, saving you time and money.

We also offer a single reference (IBAN) multi-currency bank account allowing you to receive and send multiple currencies from one account, removing complexity and reducing costs.\*



Spot & Forward Contracts



Hedging Solutions



International Payments



Notice Accounts



Multi-Currency Bank Account



Dedicated Client Service

## RISK MANAGEMENT SOLUTIONS

Our dedicated team of dealers spend time understanding your business and objectives. We craft bespoke solutions through a suite of FX hedging solutions that suit your risk appetite, hedging objectives and business plans.



## Why partner with Moneycorp?

### INSTANT PRICING AND ACCESS TO 18+ LIQUIDITY PROVIDERS

You can benefit from competitive rates.

### SINGLE REFERENCE (IBAN) MULTI-CURRENCY BANK ACCOUNT

Receive and send multiple currencies from one account, removing complexity and reducing costs.

### INTEREST ON DEPOSITS

Our interest-bearing deposit accounts offer top-tier interest rates on select currencies and the choice of 90 and 180-day notice accounts in tradeable currencies.

### COMMITTED PARTNERSHIPS

Our breadth of capability and agility enables us to create flexible, bespoke solutions for our clients.

### SMART TECHNOLOGY

Our sophisticated technology platform provides 24/7 access to accounts, and our adaptable API's integrate into our clients' systems seamlessly, streamlining the processing of payments and reducing errors.

# Get in touch



FIG@moneycorp.com



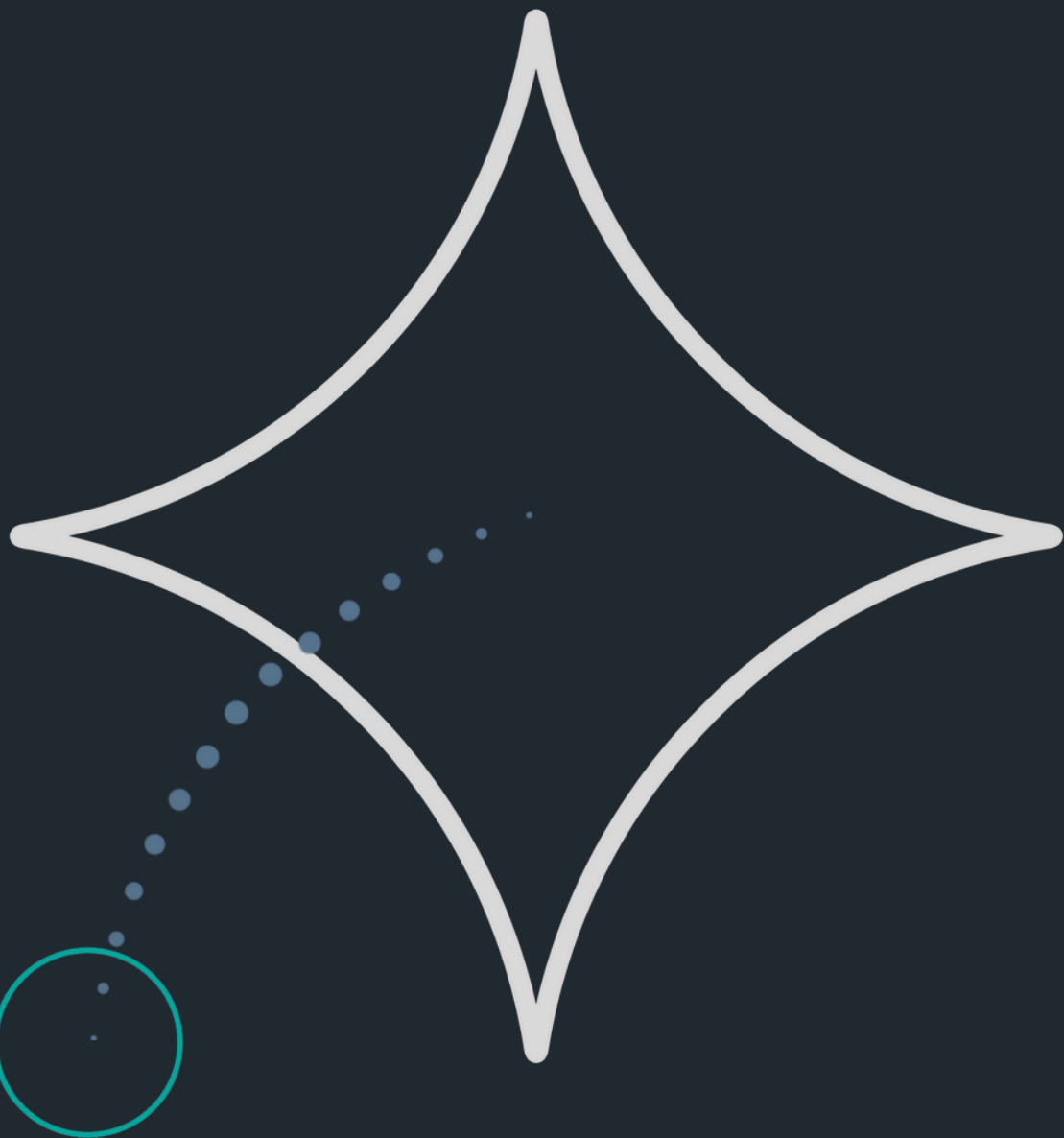
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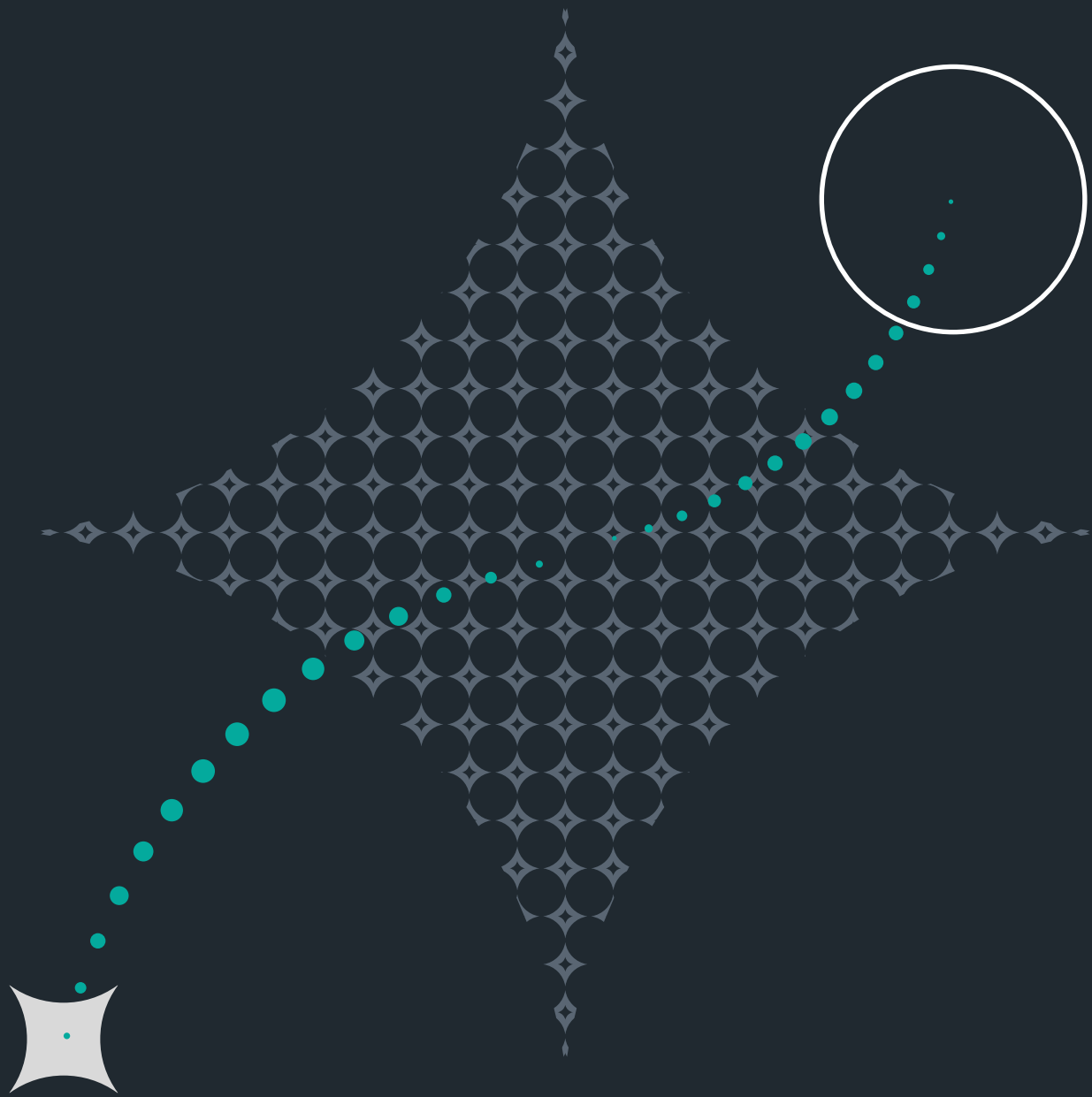
moneycorpbank.com



Reuters Dealing Code: MBNK



\*This brochure is for information purposes. The naming of any entities herein does not imply endorsement of the activities of Moneycorp Group or any of its affiliates.



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