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YOUR TRUSTED GLOBAL PAYMENTS PARTNER

Delivering effective, streamlined international payments and risk management solutions since 1979

Contents

1	About AFEX	1
2	Introduction	2
3	Security	4
4	AFEX for SMEs	6
5	AFEX for corporates	10
6	Becoming an AFEX partner	14
7	FX solutions for private clients	16
8	Contact us	18



About AFEX

At AFEX, we have pioneered personalised foreign exchange since 1979, becoming one of today's largest privately owned non-banking providers of global B2B payments and risk management solutions.

We are a trusted partner to more than 35,000 businesses and individuals worldwide, helping clients process payments to more than 180 countries around the clock every day.

Our team of experts provides valuable support that inspires total confidence from our clients in the complex and often volatile world of foreign exchange.



Introduction

In an increasingly international market, making global payments in a safe and secure way, and at competitive rates, can be critical to growing your business.

- Currency risk is an inherent part of trading with global customers and suppliers that can make a significant difference to your bottom line
- As your business expands into different global locations, you may need to settle in multiple currencies
- Clients or suppliers may ask for settlement methods that your business doesn't use, be it wire or cheque

Staying on top of these concerns requires considerable time and expertise.

Help is at hand

Working with a trusted business partner instead of managing your own global payments can help you save time and reduce frustration.

At AFEX that's what we do best.

Our global banking relationships allow us to seamlessly process payments in nearly all major and exotic currencies, across the globe. So rather than needing your own global banking network, you can simply use ours, and employ our expertise to navigate the world of global payments on your behalf.

Why choose us?

- Registering with AFEX is simple and free, and there is no obligation to trade
- A dedicated Account Executive will always be just a call away to help you with any questions or concerns you might have
- Make a single payment, or multiple payments in one upload using AFEXDirect – our online payment platform, giving clients 24/7 access to the FX market
- Stay on top of your payments and current funding balances using your AFEXDirect online dashboard, giving you full transparency and access to comprehensive reporting functionality
- Connect your technology ecosystem or existing ERP software to our systems through our developer-friendly API when managing a high volume of payments
- Use our full range of hedging tools to manage risk

Security



Security and trust is a key concern for many businesses. Offering our clients safe and secure ways to manage international payments is at the forefront of how we work at AFEX.

- We fully adhere to international payments and regulatory requirements
- Our regulatory obligations require AFEX to safeguard all client funds and segregate certain funds, providing clients' with the confidence they are transacting securely
- Sophisticated data encryption is used to ensure privacy and data security
- We use Multi-Factor Authentication to strengthen login security by requiring multiple factors to verify your identity.

AFEX is regulated by law

As a financial institution, AFEX is required by law to conduct business in a manner consistent with the best interests of its clients and in accordance with all national regulations governing foreign exchange companies and money transmitters.

We are dedicated to operating in a safe, sound manner, adhering to the highest legal and ethical standards.

To ensure that safety, we have established strict standards of compliance with the regulations in the jurisdictions where we operate.



AFEX for small and medium size enterprises (SMEs)

SMEs face a number of challenges as they look to expand their business internationally. New opportunities constantly arise and business is increasingly being conducted overseas – that means processing more global payments than ever before.

This new approach brings with it new risks that businesses must tackle to protect their bottom-line. Currency volatility is a concern for all SMEs involved in international trade, and it has the potential to directly affect operations.

Small and medium size businesses need to manage this risk, and take advantage of growth opportunities, without placing an extra burden on their balance sheet.

Trusted partner

By working with AFEX you can streamline and simplify your global payments, while protecting your bottom-line, leaving you to focus on what matters most – running your business.

With our dedicated team of professionals, you will be able to send and receive payments in a range of currencies, flexibly. Through our personalised approach, you can save time and use our services in a way that works best for you.

Total flexibility

AFEXDirect is secure, efficient and transparent, with the added benefit of being able to adapt the platform for different requirements. You have the whole world of global payments at your fingertips 24/7, wherever you are:

- Make high or low-value payments in varying volumes, as well as forward payments and Drafts
- Set user permissions with a multi-tiered approval process to suit the needs of your business
- Use the SWIFT network and our Low Value network for cost efficiencies
- Make Spot transactions and create Forward Contracts
- Manage cash-flow and schedule future payments, all in various currencies
- Take advantage of incoming payment services with foreign funding balances and cross currency functionality for moving funds between different currencies

Save time

- Upload multiple beneficiaries and payment requests in one simple step, giving you more time to focus on your business
- Generate comprehensive reports from your account, providing existing currency balances and scheduled payments

Free, flexible and easy to use, AFEXDirect is our state-of-the-art online solution, giving SMEs the capability to easily manage their global payments.

AFEXDirect for SMEs



SME needs to make a number of payments



Single file uploaded with beneficiary details

Simple transparent approval



AFEX uses local clearing houses to settle payments, reducing fees



Beneficiaries receive funds

Our **risk management solutions** are perfectly suited to the requirements of micro, small and medium-sized enterprises with international currency exposure.

We take the time to understand your specific business needs and you will find that all our solutions are fully customisable to help you achieve your financial goals.

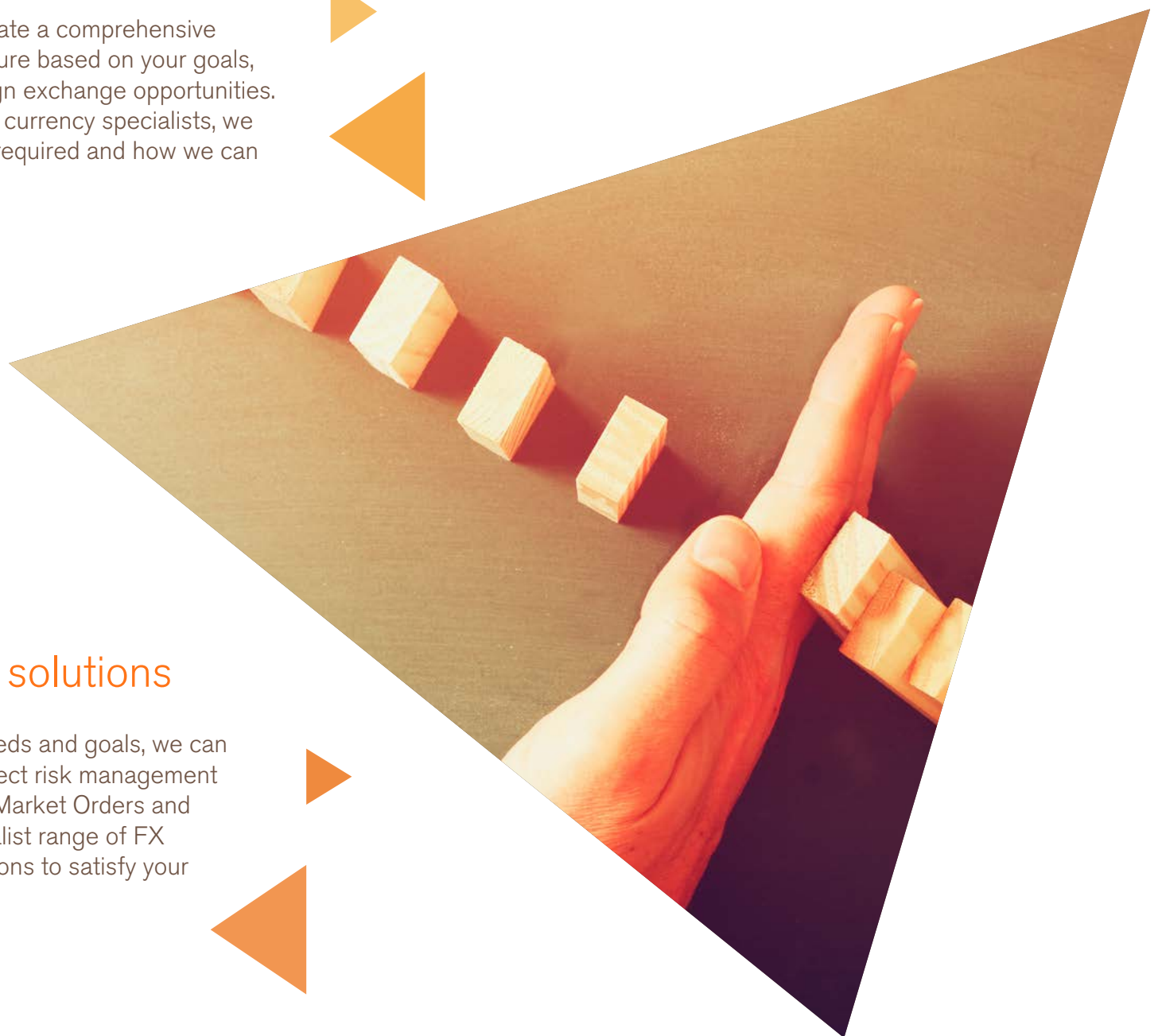


Free risk management consultation

Work with our industry specialists to create a comprehensive plan to help you manage your FX exposure based on your goals, enabling you to take advantage of foreign exchange opportunities. Following a consultation with one of our currency specialists, we will have an overview of exactly what is required and how we can support you.

Our risk management solutions

With a clear understanding of your needs and goals, we can execute a plan, implementing the perfect risk management solutions for your business. From our Market Orders and Forward Contracts, to our more specialist range of FX Options, we customise all of our solutions to satisfy your business needs.



AFEX for corporates

Solutions for your company

For many corporations, global activity accounts for a growing part of day-to-day business. From clients and partners to supply chains, locations and subsidiaries, there are many ways international transactions and FX risk can have an impact on your margins.

The daily demands can be so diverse that having flexible and tailored solutions is a huge asset, as this allows corporates to easily manage varying payment types and multiple currencies.

Our solutions are perfectly suited to large businesses that require an integrated, efficient and bespoke approach. By using a range of sophisticated risk-management solutions and online tools, we can create a personalised and bespoke solution for your company.

Personal service

Corporates can expect a tailored service with a range of solutions to help navigate the world of global payments.

You will have a dedicated Account Executive, who will become your trusted business partner, helping you to protect your profits based on your goals. They'll always be just a phone call away.

You can also use our tools to fully understand the impact of market developments on your business, such as our daily Market Watch updates and online FX Tools. Keep track of all the upcoming key events and economic indicators with our Economic Calendar and use our powerful currency charts for live and historical market data.

Lastly, our highly advanced global payment infrastructure can be tailored to suit your payment needs. For example, if a client has a settlement limit we are able to release the outgoing payment before the cheques clear and our cross-currency services mean wired funds don't have to be converted into your domestic currency first.

Risk Management Solutions

Mitigating risk from the volatile FX market is essential to provide protection for our clients. Our risk management solutions are customised to work with your business objectives, helping protect you from risk thresholds, while taking advantage of potential market opportunities. We tailor all of our solutions to help satisfy your businesses currency goals, from our Market Orders and Forward Contracts to our more specialist suite of FX Option structures to assist qualified clients in hedging their business needs.

Free risk management consultation

Creating a solid strategy is the foundation of good quality risk management, that's why we carry out a free consultation to create a bespoke FX risk management strategy based on your goals that will enable you to reduce your exposure, while protecting your bottom line.

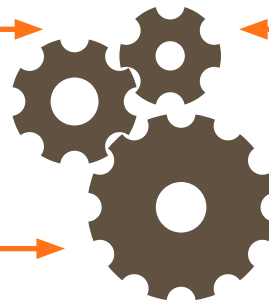
Combine streamlined global payments with risk management



Corporate business has three USD-GBP payments due in three weeks



Payments scheduled with full visibility of value of incoming and outgoing payments for period



Forward Contract allows a company to lock-in favourable FX rate, and create financing certainty



AFEXDirect used to make payment using SWIFT network



Incoming GBP payment used to meet part of funding commitment using cross-currency facility

AFEXDirect for corporates

Our consolidated, easy-to-use system delivers an efficient, effortless process – from entry to receipt. It is reliable, secure and totally transparent.

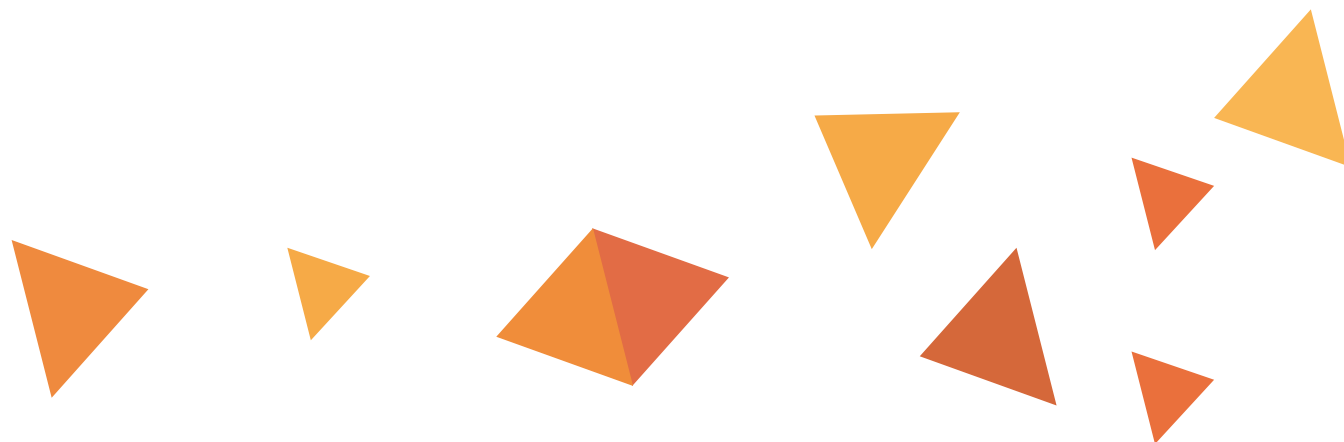
- AFEXDirect offers payments in a broad range of currencies at live, real-time rates, with full flexibility on transaction types
- We can help you streamline your existing global payments and reduce associated costs
- Make spot transactions and use risk-management tools to create greater certainty around the cost of payments
- Monitor market movements, with the help of your Account Executive, to time payments and manage uncertainty
- Manage cash-flow, with full visibility of commitments and receipts, and schedule future payments
- Access our platform 24/7 online in various languages

Integrated payment solution for corporates

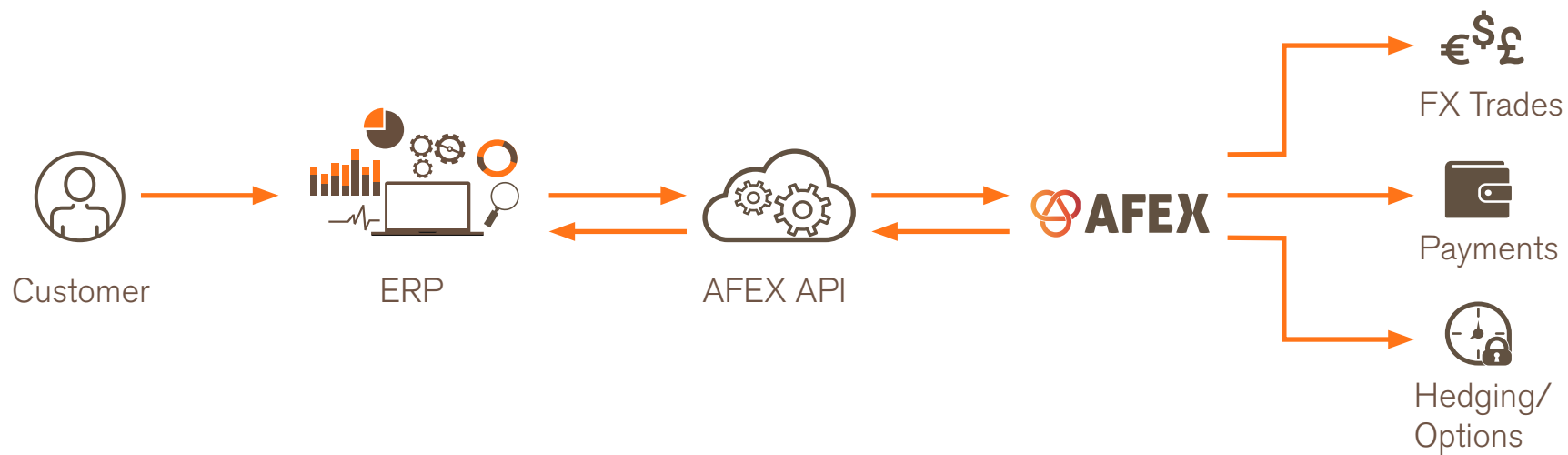
If you are making hundreds to thousands of international payments per month to support your business operations, why not rely on an expert to help take the burden out of managing your mass global payments?

You can automate your global payments using our developer friendly API, which securely connects with your existing ERP software or technology ecosystem through simple integration.

AFEXAPI allows you to seamlessly access our range of payment tools, enabling you to carry out transactions, get quotes, book trades, or generate reports. The result is a fully integrated solution with payment transparency and streamlined processes.



Automate your bulk payments



Becoming an AFEX partner

At AFEX, we pride ourselves on offering solutions and personal expertise that can really make a difference to the businesses that partner with us.

We process payments every day for more than 35,000 customers across the globe, from small businesses to larger corporates, across a wide range of different sectors. We offer insight into the often fast-moving world of FX markets, providing a trusted and reliable service to help customers meet their objectives.

How will you benefit?

As an AFEX partner, we offer you the following benefits:

- Commission on each referred client that trades through AFEX
- Access to a specialised Partnership Team
- Invitations to private networking events

Could our services benefit your clients?

If your clients have global payment needs, we are able to offer a mutually beneficial relationship that makes our services available alongside your own.

By recommending AFEX to your clients, you will be providing them with a value-added service that can save time and money.

They will benefit from the same exceptional, tailored service that you receive from us, with reduced transaction fees and access to competitive exchange rates, all from one single point of contact.

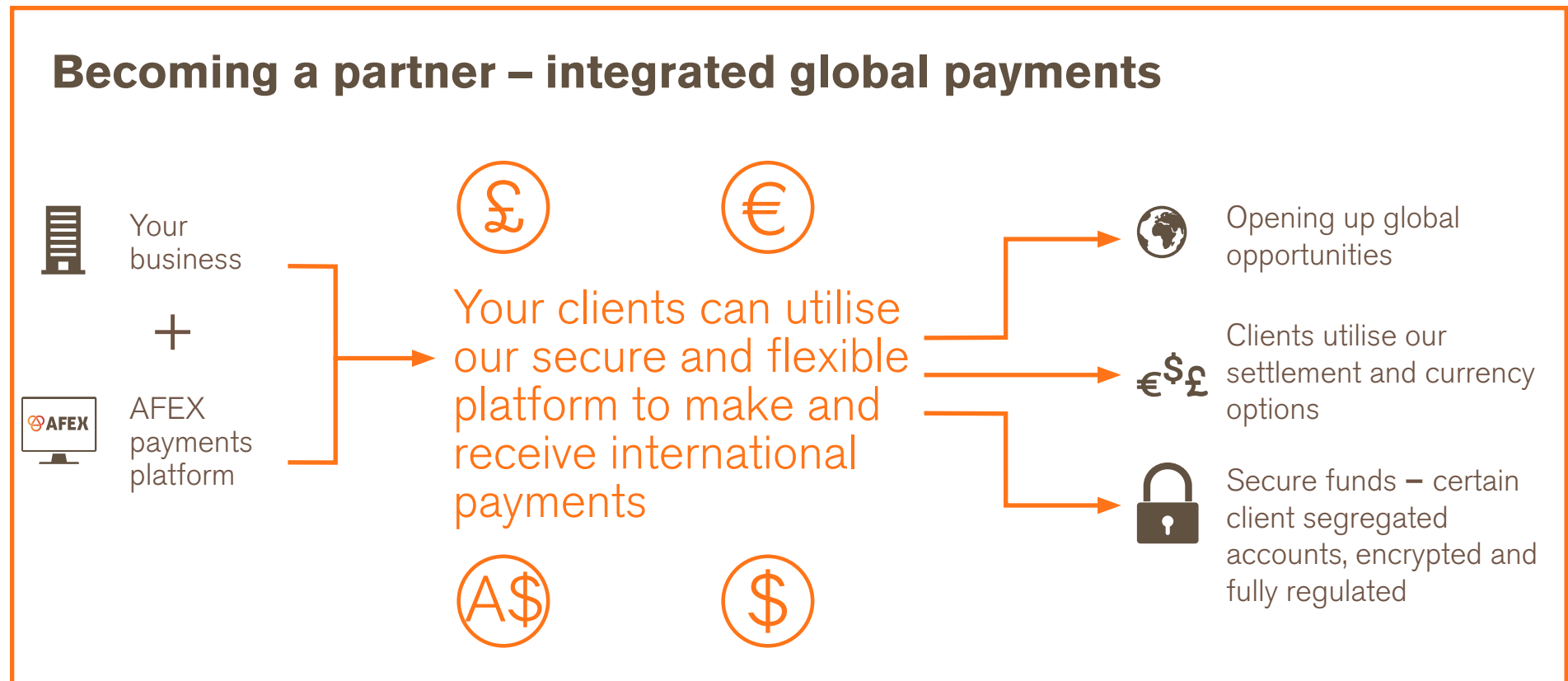
They will also benefit from access to our state-of-the-art online payment solution – AFEXDirect, along with free market updates and analysis from our currency experts.

Integrated payment solutions for partners

Our international payment solutions can become part of your business, allowing your clients to utilise our secure and flexible platform to make and receive global payments, once they also become AFEX customers. Partnering with us can help you streamline your service, open up global opportunities and increase revenue from your existing customers.

Whether you're an SME with a few payments each quarter, or a mid-enterprise company with hundreds or thousands of payments per month, we can offer the solution that's right for your business.

At AFEX, we take pride in creating innovative solutions that enable our clients to achieve their goals. Partnering with us can help you increase your bottom line, enter new markets and boost your revenue.



Foreign exchange solutions for private clients



Whether you're buying a property overseas, emigrating, sending money back home, or you simply need to make a single international payment, at AFEX we're here to help you effectively manage your global payments.

Our dedicated private client team also works with high net worth individuals in need of making payments for luxury goods or travel, and we offer solutions for protecting your foreign currency assets, pensions or inheritance from currency risk.

Our foreign exchange solutions will help you to:

■ Make one-off and individual payments

If you're buying a property overseas, moving money back to your home country or simply need to make a single international payment, our one-off payment solutions could represent significant savings.

■ Protect your money

If you have a future foreign exchange requirement and are worried about how moving rates may affect your funds, we have the solutions that will help protect you, with little upfront commitment.

■ Trade cross-currency

We can help you send and receive foreign currencies without the need to convert to your home currency.

■ Make international payments quickly and cost-effectively

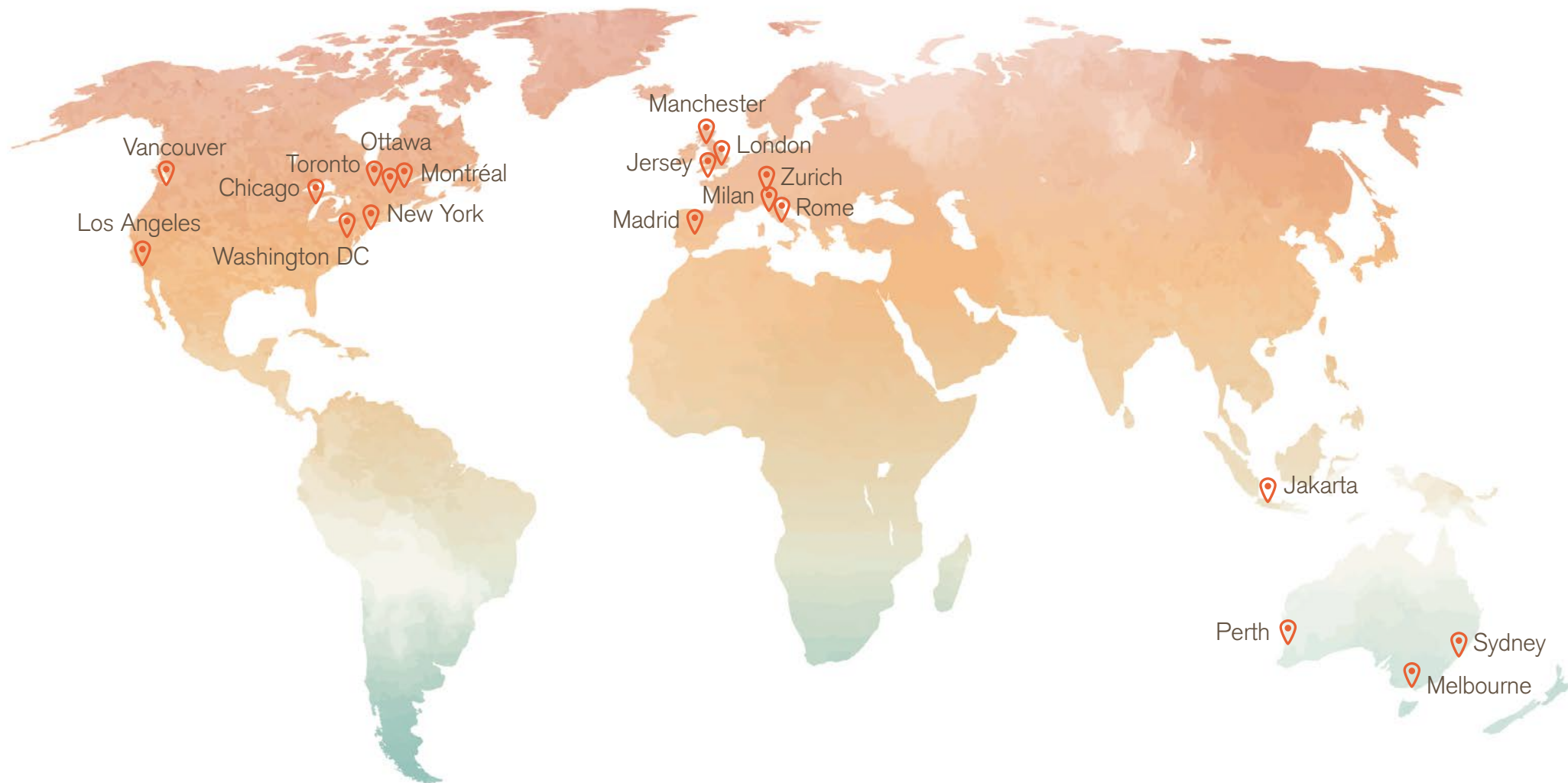
As members of the global SWIFT network, we deliver funds directly through SWIFT. This is the quickest and most efficient payment service and also means we can monitor and track your funds, providing you with instant official payment confirmations.

■ Make payments online

If you prefer, you can use our online global payment solution, AFEXDirect. This is especially useful for those small payments that you make yourself.

Your success is our success, hence why we view all our clients as partners. It is this type of thinking that really sets us apart and why we are trusted all over the world.

Your dedicated Account Executive is just a phone call away. Call us today on +44 (0)207 004 3939 to find out how we can help you achieve the best outcome for you and your business. Alternatively, for more information on our products and services please visit afex.com.



Useful links

[Industry Solutions](#)

[AFEX for SMEs](#)

[AFEX for corporates online](#)

[Resource Centre](#)

Please note this brochure requires an internet connection to access the links to our website.

Follow us online for the latest news from the world of global payments.

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