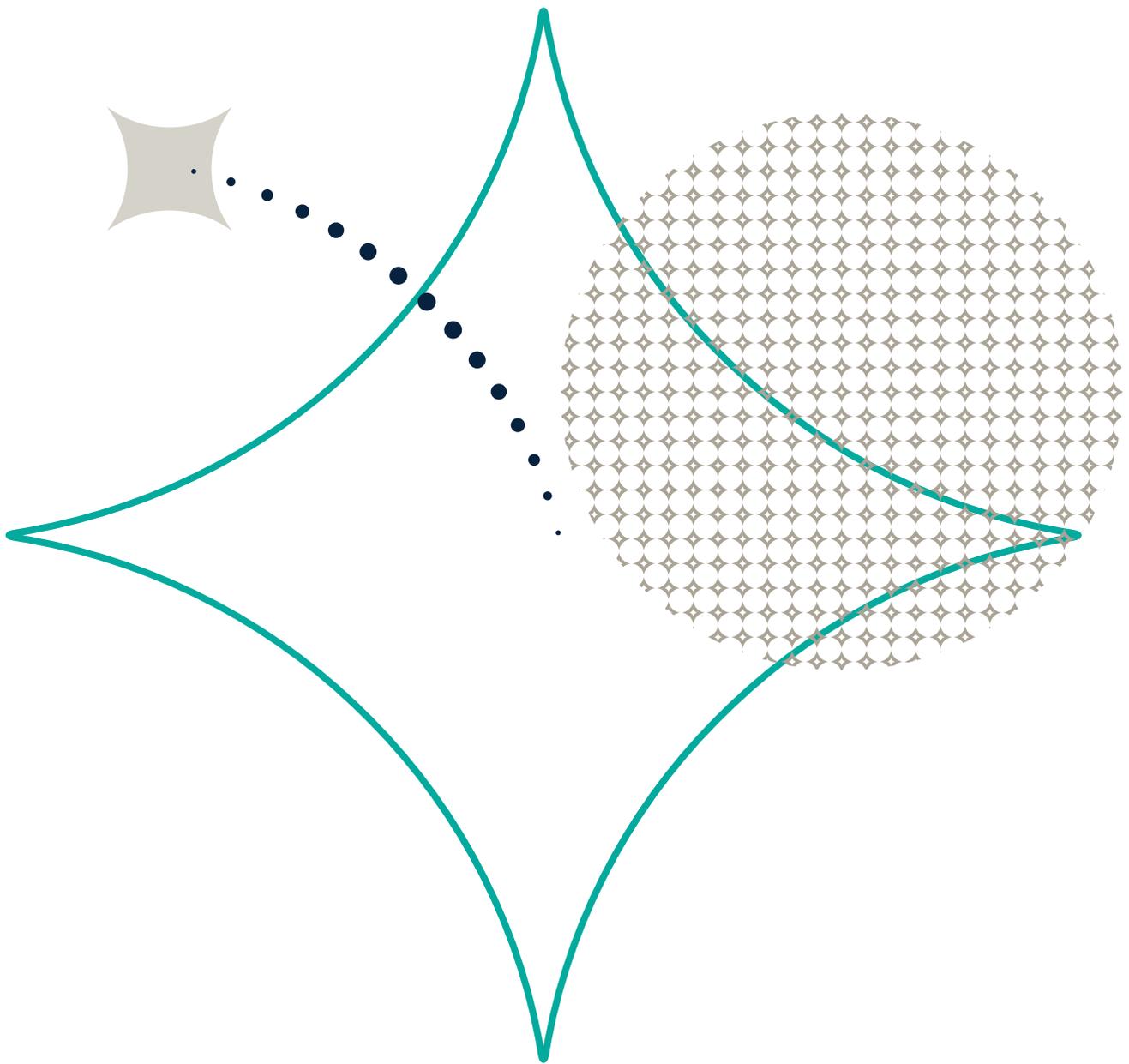


moneycorp | bank



Financial
Institutions Group





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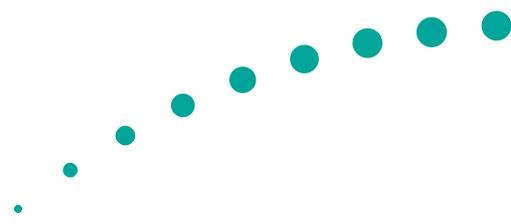
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Introduction



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 Bank of New York 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.

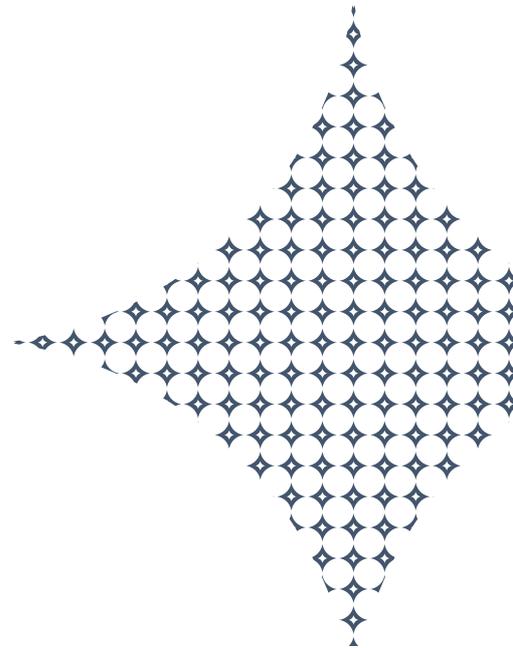
Priding ourselves on competitive pricing with favourable settlement terms, bespoke collections and delivery options, there is a reason Moneycorp Group has clients in 70+ countries and has traded over £73.3bn in 87 currencies in 2022.

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 Bank forms part of Moneycorp Group, 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

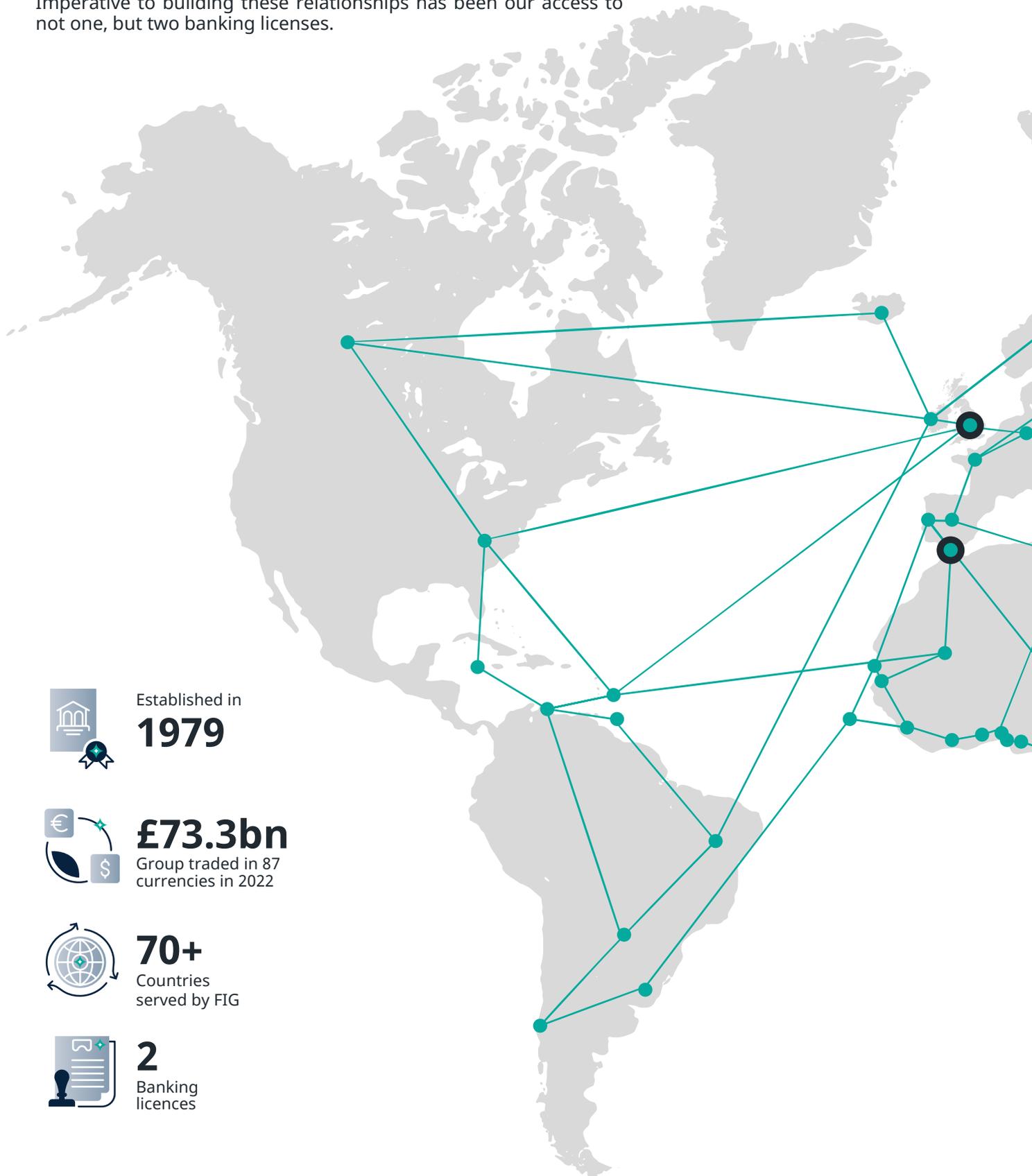




Moneycorp Group for Business

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



£73.3bn
Group traded in 87
currencies in 2022

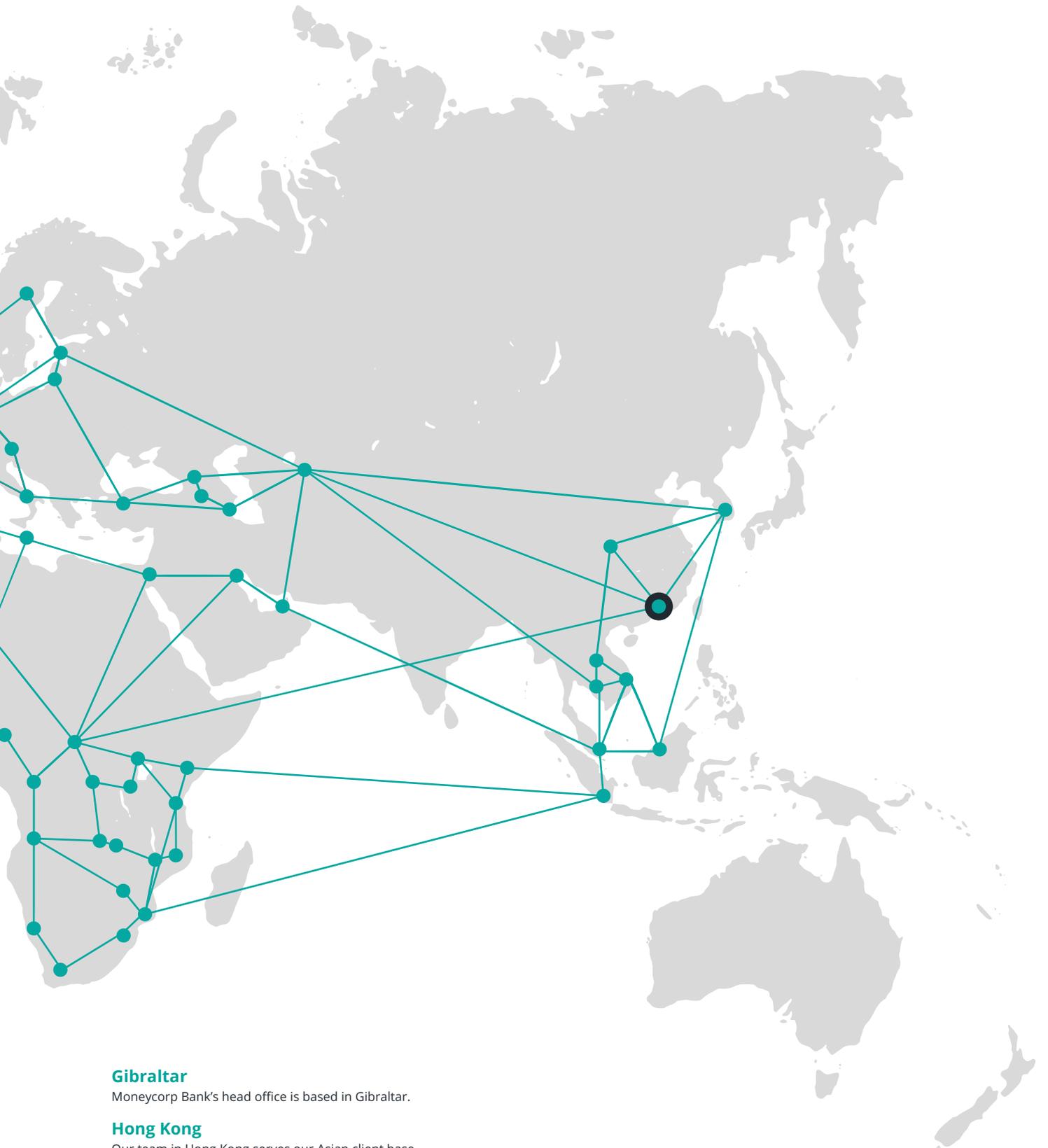


70+
Countries
served by FIG



2
Banking
licences

Moneycorp Group 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 international liquid currency. 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 Non-Bank Financial Institutions.



Gibraltar

Moneycorp Bank's head office is based in Gibraltar.

Hong Kong

Our team in Hong Kong serves our Asian client base.

UK

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



Market & Capabilities

Our service provides Financial Institutions across the globe with reliable liquidity in physical currency.

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).

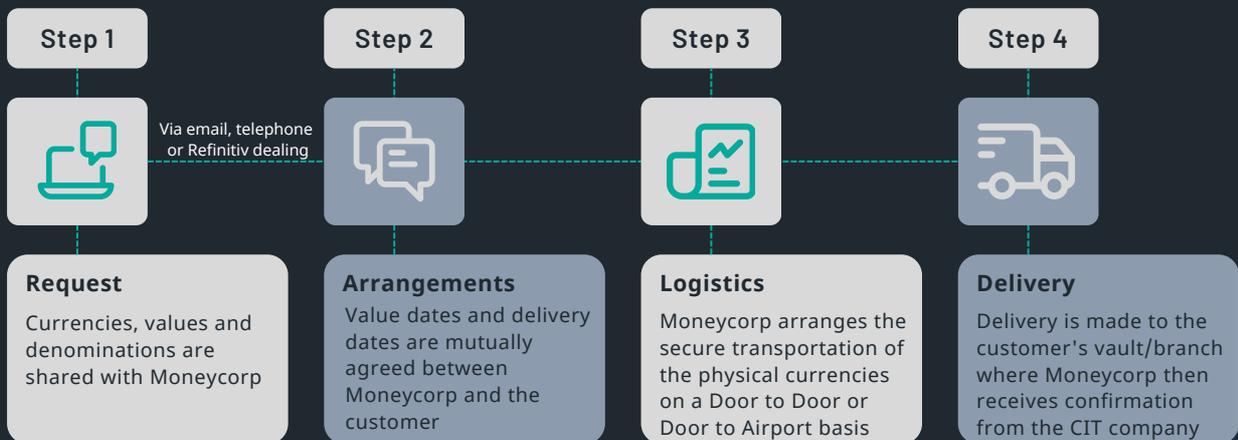
OUR MAIN SOLUTIONS INCLUDE:

- 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

FIG's Selling Process



FIG's 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.

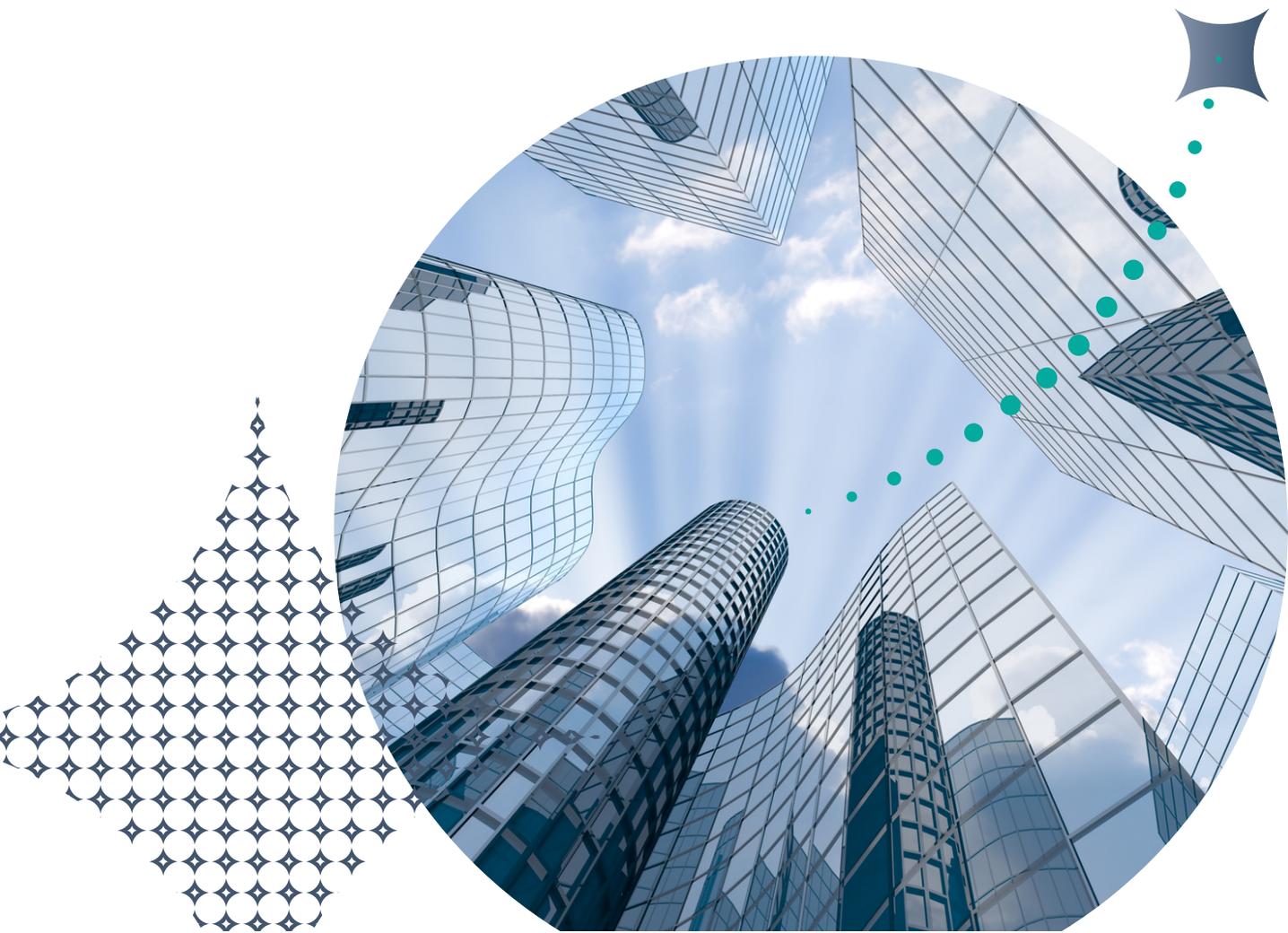


Moneycorp Bank has long-standing relationships with global Cash in Transit (CIT) providers around the world such as **AVA Global**, **Brinks UK Ltd**, **IBI International Ltd**, **Loomis International Ltd** and all their localised agents for all international deliveries and collections, so no matter 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.

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 utilise processing facilities in multiple US locations and other worldwide geographies, subject to strict security and compliance requirements.



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 Bank

Beyond the products we offer to our institutional clients, Moneycorp Bank offers a range of global banking solutions suitable for both private and corporate clientele.

Why choose Moneycorp Bank



International Payments solutions

We offer a range of international payment solutions that will help you send money abroad with competitive rates and low fees.



Foreign Exchange Solutions

Our FX solutions can help you secure exchange rates for daily requirements and ensure that you are aware of the changing market. We work with organisations of all sizes, across a range of industries, and tailor our services to the specific need of each client.



Fixed Notice Deposit Accounts

Earn interest on your savings with the competitive interest rates on our Fixed Notice Deposit Accounts, available in GBP, USD and EUR.



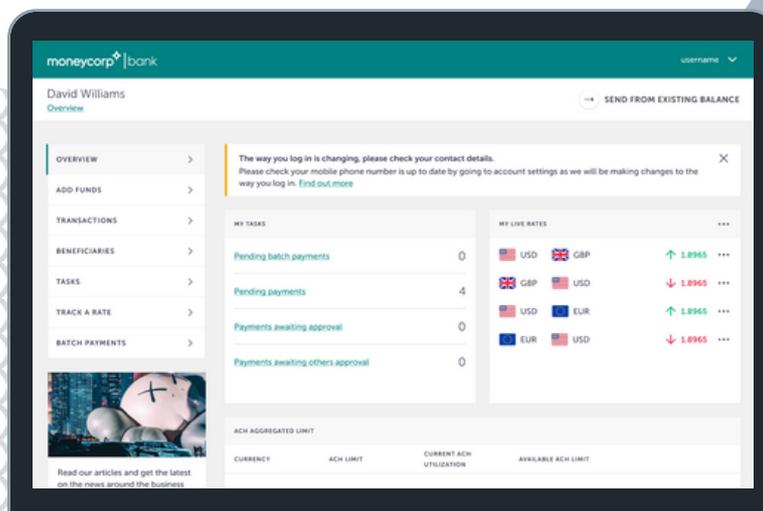
Multi-currency IBAN

Our Multi-currency IBAN allows you to receive international payments from over 70 countries, therefore removing the hassle of requiring different accounts for different currencies.



Smart Technology

Our sophisticated technology platform provides 24/7 access to accounts, and allows you to keep track of your accounts and payments.



Get in touch



FIG@moneycorp.com



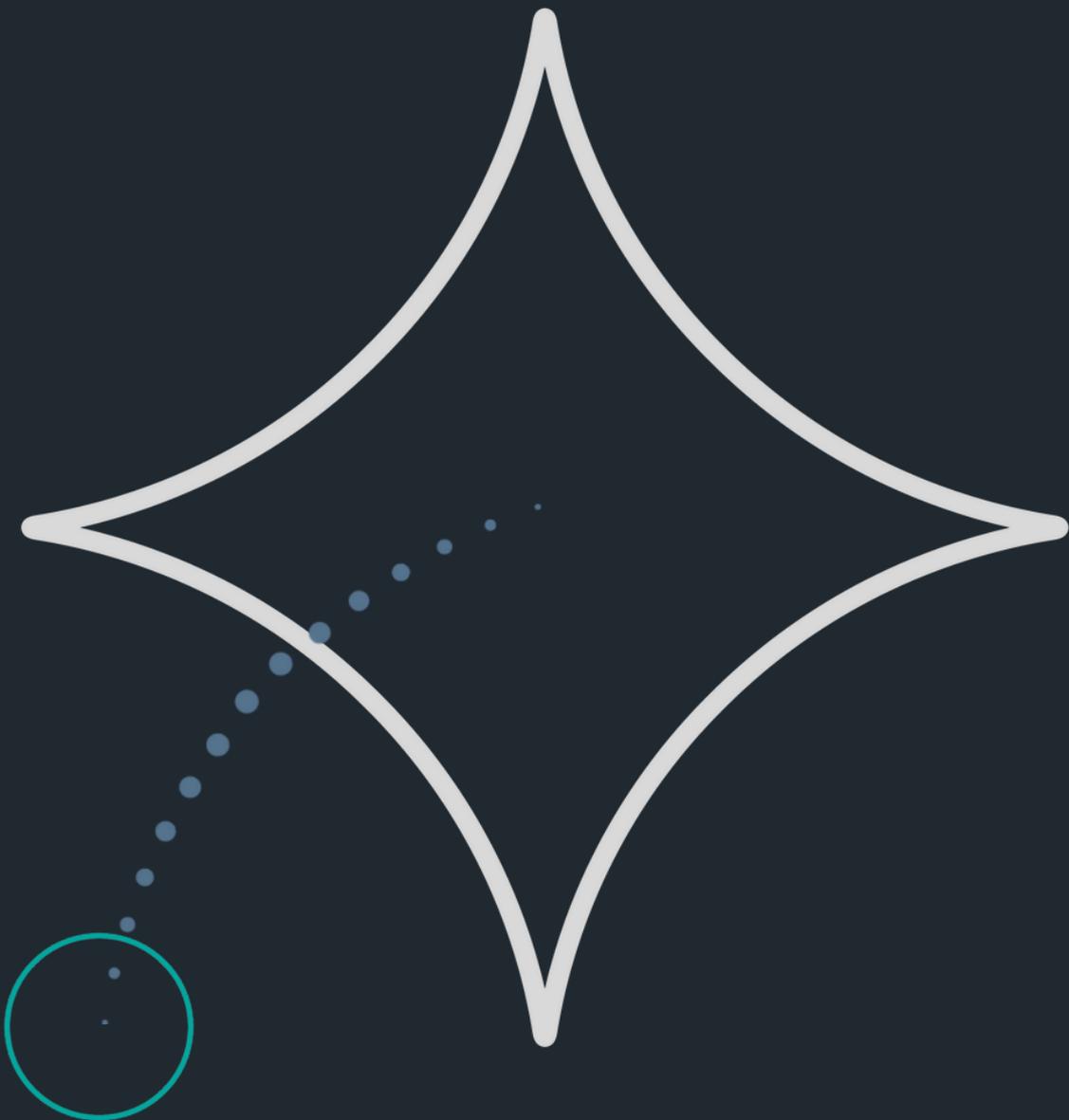
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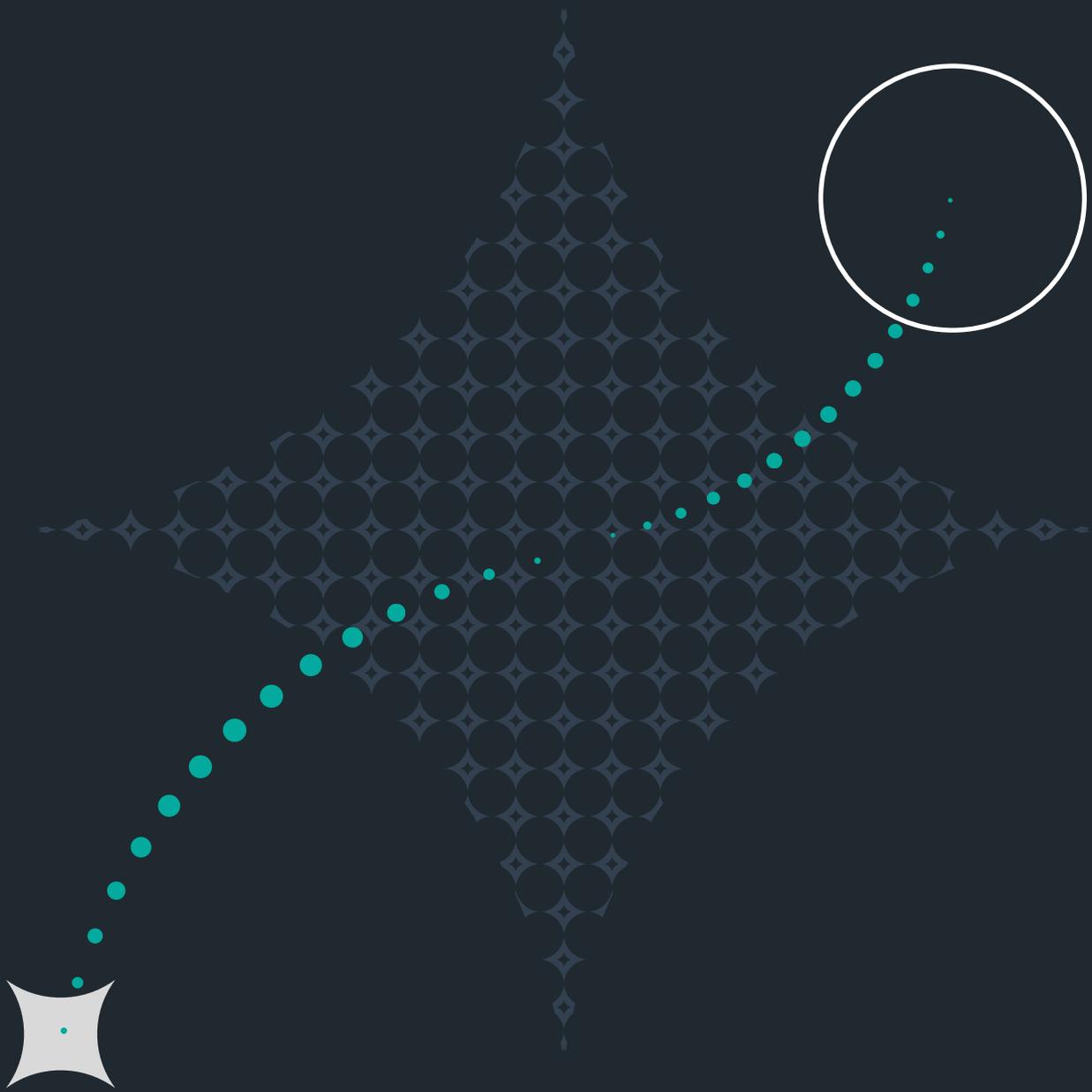
moneycorpbank.com



Reuters Dealing Code: MBNK



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Moneycorp Bank Limited is a company registered in Gibraltar under company number 113151 with its registered office at 7/b King's Yard Lane, Gibraltar, GX11 1AA Moneycorp Bank Limited is authorised and regulated by the Gibraltar Financial Services Commission as a credit institution. Moneycorp (Hong Kong) Limited, with registered number 2602916, and registered address at Unit 1510, 15th Floor, The Centre, 99 Queen's Road Central, Hong Kong holds a licence for Operating Money Service (Licence No. 18-04-02400) under the Customs and Excise Department, Money Service Supervision Bureau, Hong Kong. Moneycorp is a trading name of TTT Moneycorp Limited, a company registered in England and Wales under registration number 738837. Its registered office address is at Floor 5, Zig Zag Building, 70 Victoria Street, London SW1E 6SQ and it is VAT registration number is 897 3934 54. TTT Moneycorp Limited is authorised by the Financial Conduct Authority under the Payment Service Regulation 2017 (firm reference number 308919) for the provision of payment services.