The world's most trusted Payment Engine

Currencycloud™

Creating a better tomorrow for all

Our journey began in 2012 as a disruptive startup within the financial services space. Born out of a passion to overturn a status quo that suggested moving money around the world had to be slow, costly and complicated, we wanted to build a better world. One that brings down the barriers to globalization, and reduces friction in the system so that we create a fairer playing field for innovation and growth.

Now everything we do centers on re-imagining the way money flows through the global digital economy. We are creating a better tomorrow for everyone by providing the platform for success on a global scale.

The world is changing. The global economy is becoming increasingly digitized and demanding, and businesses need to move money faster and more easily than ever before.

We know that our role is not to reinvent but to make the flow of money easier and seamless. That's why we focus on removing any friction in the process, with the goal of inspiring more fluid and agile trade – based firmly on the principles of simplicity, transparency and fairness.

At Currencycloud we believe everyone is on a journey. It is our job to be your partner on your journey. We are the engine inside your business that you can trust to help you get to where you are going, faster and with fewer bumps along the way.

Buckle up, it's going to be an exhilarating ride.

The world's most trusted Payment Engine

We want to be the go-to Payment Engine of the global digital economy. The building block on which businesses and entrepreneurial success are built. We are realizing this through our intelligent APIs, which have the potential to positively touch and impact the lives of millions of people.

At Currencycloud we've created the world's most trusted global payments platform that can be easily integrated into the next generation of payment companies.

Our Payment Engine

Our Payment Engine is a cloud-based platform that our clients rely on to automate the way they send and receive money internationally. Incorporating over 30 currencies in 212 countries, you can securely automate the full payment lifecycle – from receipt of funds to conversion, payment and reconciliation – to deliver simple, transparent, and fast transactions.

Key components include:

Currencycloud Account: Your multi-currency e-wallet. View your real-time multi-currency balances and payment history

Payment Manager: Make payments virtually anywhere in the world in the currency of your choice

Conversion Manager: Convert over 30 currencies at wholesale exchange rates and see exactly what the conversion is going to cost you

Account Manager: Manage all aspects of your and your clients' accounts. Manage as many levels of authorizations as you require

Compliance Manager: Outsource the core processes to a trusted, regulated entity.

Connecting to the Engine

You can take advantage of our innovative Payment Engine in two simple ways:

1. The APIs

If you want to make lots of international payments and automate your end-to-end processes, you can build tailor-made solutions for your customers using our developer-friendly APIs.

Our APIs have been designed to be fast, secure, transparent and increase operational efficiency whilst delivering cost benefits. And they integrate smoothly into our clients' business processes, by fitting into their infrastructure instead of making our clients' business infrastructure fit into ours. Our APIs enable:

• Customizable workflows

• End-to-end automation

• Simple integration through RESTful architecture.

2. Currencycloud Direct

Currencycloud Direct is our whitelabel Payment Engine and the quickest and easiest way to get you and your customers up and running. It has a simple-to-use but feature-rich online interface to which you can add your own branding. Behind the scenes you have a wide range of administrative tools to help you manage your international payments business, whether you instruct payments in Currencycloud Direct itself or via the APIs.

Using Currencycloud Direct means you and your customers have the power of our Payment Engine without requiring any integration. We've done all the heavy lifting so you don't have to, which means you can focus on providing a great service for your customers.

Building a borderless world

Connecting the digital economy

Currencycloud's technology is inspiring the next generation of payments companies to realize the true potential of the digital economy. Coupled with our ecosystem – our unique global network of banks, treasuries and payment organizations – it's designed to remove the barriers to scaling across borders to accelerate your journey to growth.

Intelligent APIs

Our APIs create a transparent view of real-time multi-currency balances, reporting and payer data. They are developer-friendly and flexible in order to remove the friction and inefficiencies that get in the way of the flow of money around the world. We're leading the way in innovating payments because we are a technology company that enables payments to flow, not a financial company with technology as a by-product.

Obsessively dependable

We're a safe pair of hands that has handled over $15bn of transactions since 2012. Backed by leading investment firms (Atlas, Anthemis Group, Notion Capital, Rakuten, Sapphire Ventures and X'Ange), we have more than 150 enterprise clients relying on us and they have over 500,000 customers who depend on our technology to deliver for them. Keeping our commitments to our clients is why we do whatever it takes to ensure that money continues to flow through the global digital economy. Compliance and security is built in to our technology and our ethos. Regulated in the UK, US and Canada by the Financial Conduct Authority, FinCen and FinTrac we are proud to be the world's most trusted payments platform.

Breaking the norm

At Currencycloud what we do is far more complex than just sending payments. We have built a range of Use Cases to give you the tools and support you need to be bold, to move beyond traditional processes in search of a smarter and easier way of doing business.

Payments Platform

Automate your end-to-end payment product by integrating our APIs into your existing payments processes. It's a technology that's built to complement your business, and deliver access to new revenue streams, improve client 'stickiness', reduce risk and lower operational costs.

"We have a fantastic working relationship with the whole Currencycloud team. They are always on call whenever we need them. I'd strongly recommend Currencycloud to any company that needs a one-stop-shop solution for B2B international pay-outs that are low cost, good quality, streamlined and optimized."

Global Wallet

Bring your product, e-wallet or card programmes to life with capabilities that get your money where you need it – fast. We enable you to make payments across your business seamlessly, whether you are topping up a pre-paid card, moving balances around your customers' e-wallets or simply moving money around your business.

"What made Currencycloud so appealing for us is that they're very startup friendly – they're a startup themselves, with great technology, a really good API – they're helping their clients."
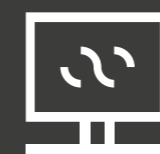
Mass Digital Payments

Automate to accelerate. Reduce the cost and headaches that come with managing or scaling your regular payments. This is designed for companies looking to better manage their FX risk and payments, maintain tight control over the process and to benefit from greater operational efficiencies. It is ideal for fast-growth digital companies handling high volume payments.

"I'd recommend Currencycloud to any company that needs to send money across the world. It is in my view the easiest and cheapest way to do this. Integration with Currencycloud's API gets the nerds at Paddle excited and is a super simple, streamlined process."

Whitelabel Direct

Establish your business infrastructure and access new revenue streams with our whitelabel, low-cost approach to FX and payments. Built on our APIs, the Whitelabel Direct platform also gives you the option to fully outsource your international payments business, up to and including servicing.

"We chose to work with Currencycloud because of their stable infrastructure, global reach, and the whitelabel payment platform to name a few reasons. They were also the most competitive provider we have dealt with in 12 years. Currencycloud are a fantastic team on every level, from management through to back office and customer support. Their willingness to listen to their clients, adapt to change and continually enhance our experience and their aggressive attitude to driving growth (ours and theirs) are why we continue to work with them."

Why Currencycloud?

Complete outsourced process:

- Orchestrated workflows for full payment lifecycle
- Payment aggregation removing multiple fees
- Built-in compliance management reducing costly processing delays
- Straight through processing automated payments and reconciliation of all end user accounts.

Extensive global payment network:

- Over 30 currencies
- Access a total 212 countries
- Local payment networks driving value and security
- Avoid correspondent banking fees with Local Payments.

Transparent wholesale prices:

- Real-time FX limiting your exposure
- Low-cost payments driving value for end users.

Cloud-based platform:

- No infrastructure cost
- Fast deployment and integration into existing processes
- Scalable to suit your business flow.

Trusted and secure:

- E-money regulated and compliant with FCA regulations and FATF payment standards
- Regulated in the UK, US and Canada
- ISO 27001 certified.

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