

# Making payments easy





## Ebury overview

One of the fastest growing fintechs focused on B2B global transaction banking

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```

45,000+

Customers (Businesses &  
organisations)

50+%

Revenue yearly growth

\$23bn+

In payment volume  
processed over last 12m

\$130m+

Revenue 19/20

1,000+

Employees

24

International offices

**£350 million** strategic investment from Santander to accelerate Ebury's growth and further improve Santander's position as the bank of choice for SMEs trading internationally





# Client proposition

Global transaction  
banking made simple  
for businesses



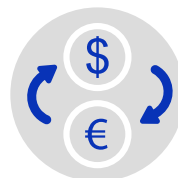
## Cash Management

Currency accounts in 30+ currencies in 30+ countries  
issued in hours with one sign up



## International Payments

Fast and secure cross border payments in 130+  
currencies



## FX

Extensive range of FX hedging solutions in 130+  
currencies with pre-approved lines

Best-in-class global transaction banking services



## Why Ebury?



### First class FX hedging capabilities

0% deposit on forward contracts with tenors up to 5 years in over 130 currencies



### Extensive product offering

Access to FX capabilities in over 130 currencies, domestic and international payments and named accounts



### Industry leading branded platforms

Get access to the most advanced front-end and back-end platforms, with your brand and your offer to your clients



### Global regulatory footprint

Don't limit your business: build your growth plans on our six licenses, covering four continents and over 50 countries



### Dedicated dealing team

Our team is here to support you if you have any issue or you simply need to cover your clients while you are not in the office



## Regulatory status

Regulated by 6 different regulators across 4 continents  
Onboarded by ~15 large banks that provide us infrastructure  
Supervised by the Bank of England as a direct participant of FPS



### Compliance and AML

Ebury maintain the highest standards in terms of Compliance and AML/CTF controls on the flows we process for our clients



### Capital Adequacy

The levels of capital requirements are based on our level of activity. The FCA reviews our capital adequacy on an annual basis.



### Client Protection

Our client funds are held in segregated accounts, which are entirely separate from our own operating accounts.



### Risk Management

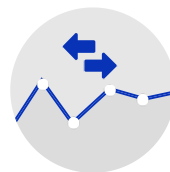
We have strict governance and operational processes in place to scrutinise the accuracy of each of our transactions.

Ebury regulated in: UK, UAE, Australia, Belgium, Hong Kong & Canada



# FX Risk Management

Flexible FX hedging  
solutions in over 130  
currencies



## Pre-approved FX forward lines

Pre-approved FX forward lines and same day approval for line increases and extensions



## Over 130 currencies

Full breadth of FX hedging solutions offered to companies of any size for tenor up to 5 years



## Flexible delivery

Up to 12 months window length for window forward contracts and same-day approval of contract extensions



## Seamless online access

~24h onboarding for corporate clients, with seamless online journey from onboarding to trade execution

A cost-efficient and flexible solution for your clients FX hedging needs

# International Cash Management

Dedicated currency accounts available in a few hours with one single sign up

## Dedicated currency accounts in the name of the client in 18 countries:



Australia AUD



Hong Kong CNH, EUR, HKD, USD



Norway NOK



Belgium 30 currencies\*



Hungary HUF



Romania RON



Bulgaria BGN



Ireland EUR, GBP, USD



Sweden SEK



Canada CAD



Luxembourg EUR, GBP, USD



United Arab Emirates AED



Denmark DKK



Netherlands 30 currencies\*



UK 30 currencies\*



France 30 currencies\*



New Zealand NZD



USA USD

\* EUR, AED, AUD, BGN, CAD, CHF, CNH, CZK, DKK, GBP, HKD, HRK, HUF, ILS, JOD, JPY, NOK, NZD, OMR, PLN, QAR, RON, RSD, SAR, SEK, SGD, THB, TRY, USD, ZAR

## Pooled currency accounts in the name of Ebury in 13 countries:



Austria EUR



Kazakhstan KZT



Spain EUR, GBP, USD



Czech Republic CZK



Kenya KES



South Africa ZAR



Germany EUR



Poland PLN



Switzerland CHF



Greece EUR



Portugal EUR



Italy EUR



Russia RUB

A better way to collect funds overseas





# Payment Schemes

Advanced pay-out capabilities with both domestic and international payment infrastructure

Last year we made payments in 101 currencies to beneficiaries in 225 countries

## Faster Payments (GBP, UK)

- Direct access (non-settling)
- First Non-Bank with direct access

AED, AUS, CAD, USD, HKD

New scheme connectivity in jurisdictions where we are growing

## SEPA (EUR, EU)

- STEP 2 & TARGET 2 Indirect access
- SEPA Instant Planned Q1 2020

SWIFT (100+ ccys)

First non-bank to go live on SWIFT gpi



Optimise cost and speed of your cross-border payments