

A nighttime cityscape with numerous illuminated buildings and a body of water in the foreground, likely a financial hub like Hong Kong.

EQGLOBAL

Cross-border payments, made simple

We provide simplicity and efficiency to the complicated global payments process. In such a challenging environment, it is essential to be able to move money across borders quickly and friction-free. By making the global payments process easy, your business can focus on other priorities.

SIMPLE – RELIABLE - SECURE

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We enable organisations to:

01

Centralise operational processes

02

Outsource to global suppliers

03

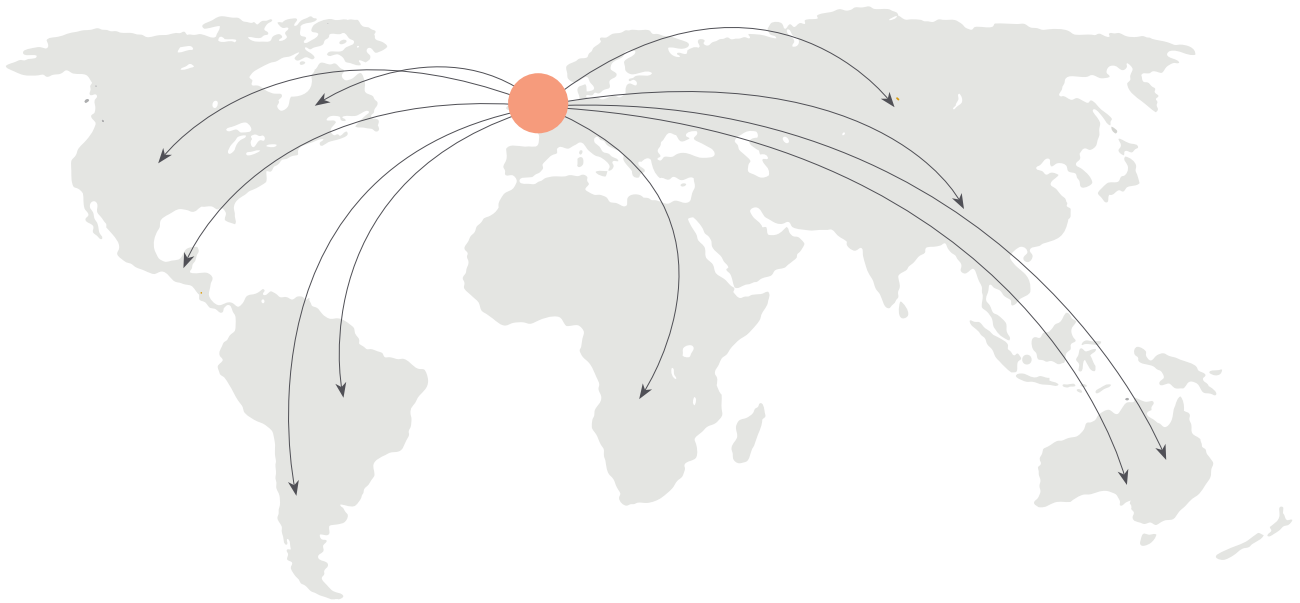
Expand workforces by recruiting internationally

04

Grow a product or service across new global markets

GLOBAL REACH

EQ Global benefits from extensive international reach through partnerships with major global banks, ensuring optimum reliability and scalability for your business.



We offer the following payment methods:

- ACH/SEPA
- Wire Transfers
- Remote Cheques
- Forward Contracts

NORTH AMERICA

ACH payments	2 countries
Wire payments	4 countries
Funding currency	2 countries
Remote cheques	2 countries

CENTRAL AMERICA AND CARIBBEAN

ACH payments	5 countries
Wire payments	31 countries
Funding currency	2 countries
Remote cheques	1 country

SOUTH AMERICA

ACH payments	2 countries
Wire payments	12 countries

AUSTRALASIA

ACH payments	2 countries
Wire payments	12 countries
Funding currency	2 countries
Remote cheques	3 countries

EUROPE, RUSSIA AND THE MIDDLE EAST

ACH payments	7 countries
SEPA payments	34 countries
Wire payments	58 countries
Funding currency	32 countries
Remote cheques	25 countries

AFRICA

ACH payments	3 countries
Wire payments	46 countries
Funding currency	2 countries
Remote cheques	4 countries

ASIA

ACH payments	4 countries
Wire payments	21 countries
Funding currency	4 countries
Remote cheques	8 countries

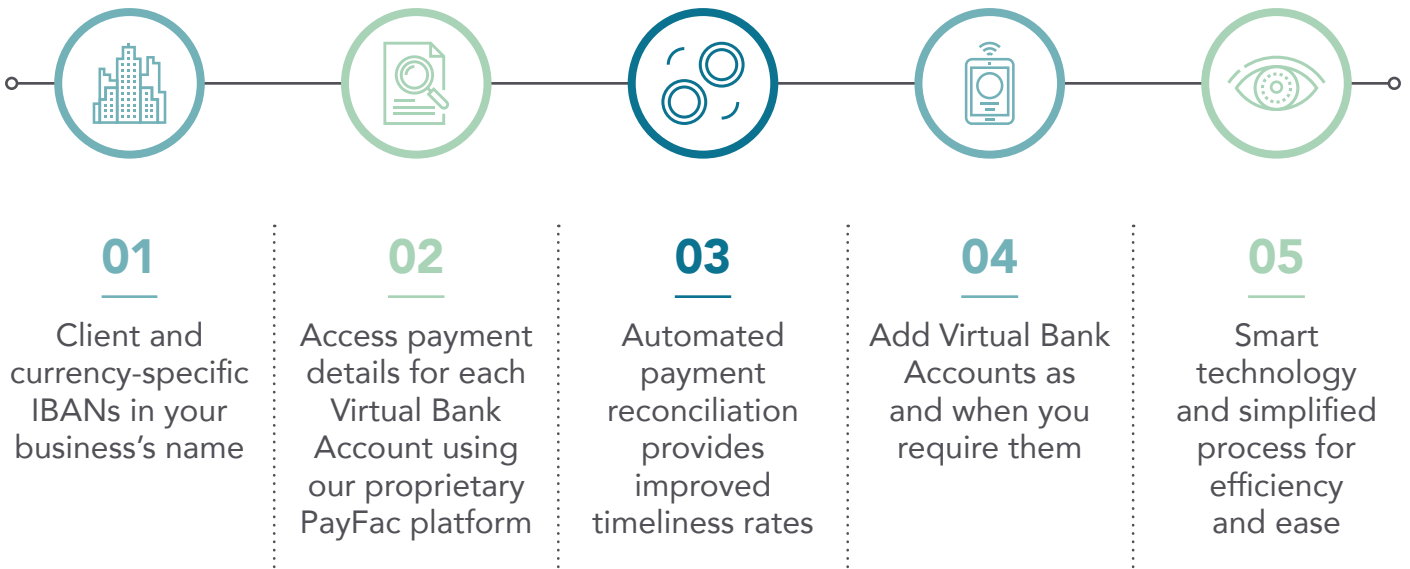
VIRTUAL BANK ACCOUNTS

EQ Global enables businesses to transfer money across a market leading 26 currencies with a Virtual Bank Account service.

Powered directly by Citi's Payer ID product, the Virtual Bank Account service is accessed via our smart technology platform, PayFac, helping medium to large sized businesses and institutions navigate their complex international payment networks.

Businesses are provided with an International Bank Account Number (IBAN), which allows them to instantly pay and receive money to their Virtual Bank Account. Additional benefits include automated payment reconciliation that increases the speed at which we can process payments in delivery to the ultimate beneficiary.

Key benefits:



**Open up your
business to
the world.**



OUR TECHNOLOGY

EQ Global is a complete global payments solution powered by our cutting-edge proprietary cloud-based foreign exchange and payment platform PayFac.

Working to simplify the payments process using powerful technology and reducing the requirement for costly resources, we provide peace of mind for organisations by offering a simple solution which is completely secure. PayFac offers full payment control and visibility to the client within a secure and compliant environment.

PayFac allows you to securely transact international payments in just a few clicks. With built-in features that ensure compliance with in-country payment regulations, PayFac ensures a high level of accuracy on payment delivery and works in synergy with existing accounting systems directly via an API, resulting in a seamless payment process.

Key features of PayFac:

01

Secure access with data transfer between end user and the system encrypted over https

02

Wide global reach providing access to 130 wire currencies with payment delivery to over 180 countries

03

Low cost payment ACH and EUR SEPA payment delivery in over 60 countries

04

IBAN, SWIFT and Bank Code validation with payment default setting for three-click payment processing

05

Country payment rules engine that delivers over 99% STP accuracy at point of entry

06

Extract payment data with delimited file download wizard that allows you to extract only the data you need in your desired format

07

Multi-currency guaranteed exchanges rates via API supporting international e-commerce sales

08

Currency exposure risk management with fixed and open dated delivery forward contracts

09

Allow payees to maintain bank details, and upload and download documents through Beneficiary Self Service and Document Management capabilities



“

PayFac’s cloud-based platform supports automated file upload and allows direct integration between the Payroll (CloudPay Payroll) and the Payments (PayFac) applications respectively, thus reducing the need for manual intervention and minimising the risks. Its rich secure user-based privilege model makes it easy to control who has access to the payments application.”

ANDREW PEARSON,
CEO OF CLOUDPAY

PAYROLL

When running global payroll or distributing mass payments, timeliness and simplicity is key. We remove the friction and complications associated with mass global payments and ensure a smooth and simple payments process which is completely reliable and secure.

Despite the challenges associated with shifting legislation and local bank requirements, which can often cause delayed or rejected payments, EQ Global's expertise and in-country knowledge assures reduced error rates and a more streamlined payments process.

What's more, we take the pressure off accounts payable departments, reducing the need for manual processing, large teams, and high administration costs.

Our technology was built specifically for bulk cross-border payments and offers in-built adherence to local payment regulations. Missing information is flagged up before a payment is sent; minimising rejections and delays.

In partnership with global banking partners, EQ Global can access more clearing houses than most other UK providers.

Key Benefits of MCP:

01

Improves customer experience through local currency payments

02

Helps merchants expand to new international markets

03

Removes foreign exchange risks on international sales

04

Generates a new income stream through FX income

EQ Global's MCP uses an API to feed daily exchange rates into the front end of your eCommerce interface. It is a system which is entirely automated and ensures minimal maintenance.

TRAVEL

Travel businesses must make it as easy and efficient as possible for customers to pay in their local currency, without creating undue exposure to currency fluctuations and risk potential cost implications.

EQ Global's Multi-Currency Pricing with Guaranteed Rates tool goes a step further from a conventional multi-currency solution. Our tool allows both B2C and B2B travel businesses to sell to their customers in local currency whilst negating foreign currency risk. MCP ensures that an exchange rate is locked in when a customer makes a purchase and is guaranteed through to settlement to suppliers; ensuring that profit margins are locked in on a per purchase basis.

Travel businesses have typically turned to forward contracts to mitigate currency fluctuation risks but it's a costly, inaccurate and sometimes complicated process. EQ Global's technology removes the need for forwards and provides organisations with a tool that can micro-hedge risk on every sale in real-time:

- Expand into new countries using prices displayed in local currencies
- Eliminate FX risk
- Increase profits and customer loyalty
- Lock in a profit margin on every customer purchase
- No FX margin to pay
- No need to hedge 'ad hoc', predicting FX flows and trying to second guess currency movements

Delivered via our in house developed platform, PayFac, and utilising a simple set of API's, MCP helps to automate your foreign currency hedging and ensures you protect yourself with minimum effort and no manual intervention.

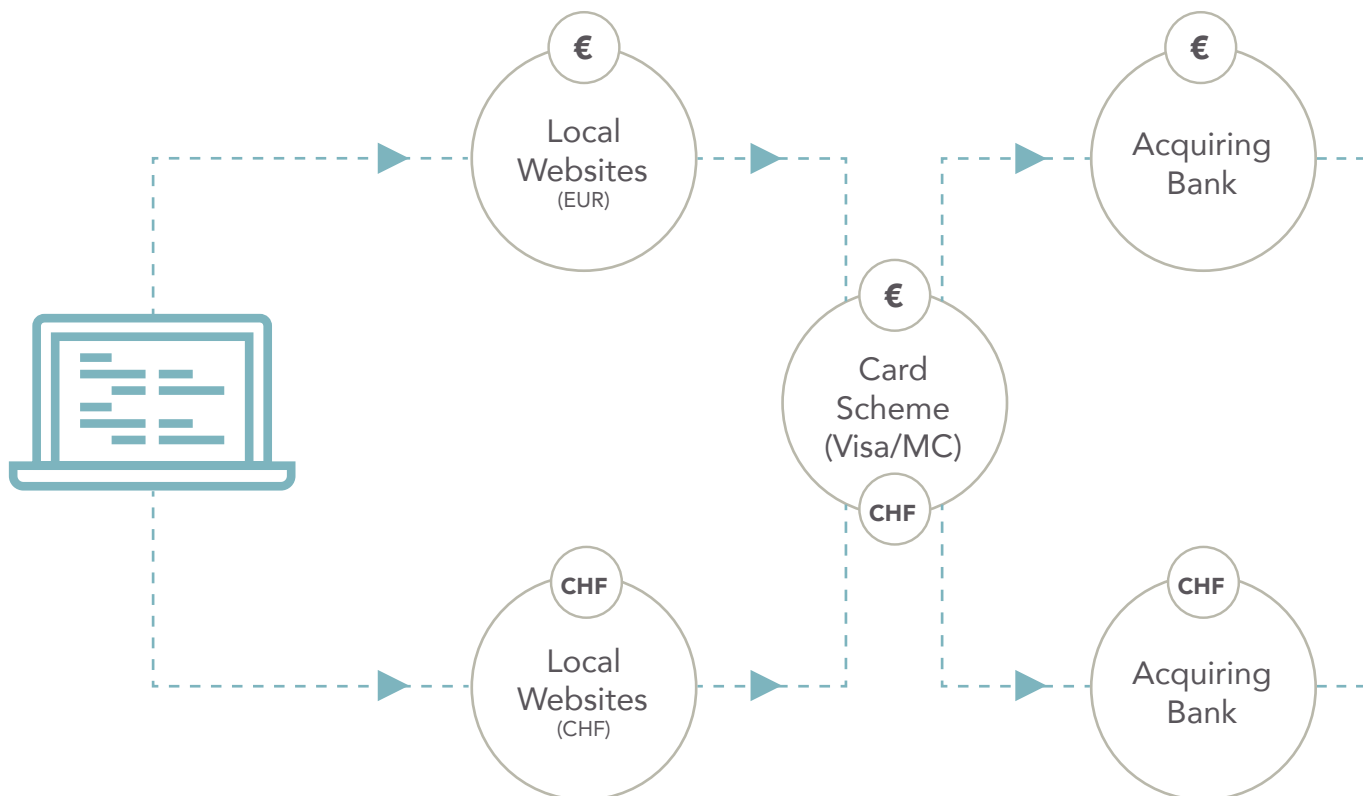


ECOMMERCE

In the highly competitive online retail marketplace, it is important for retailers to offer transparent pricing and a seamless consumer payment experience, and this includes allowing the consumer to pay in their local currency.

Statistics reveal that by not offering pricing in local currencies, consumers are less likely to complete the purchase, as the value that they will be charged is unknown and not guaranteed.

EQ Global's Multi-Currency Pricing with Guaranteed Rates solution allows UK retailers to not only offer the consumer an upfront local currency cost, but also ensures that the value of the retailer's product is secured.

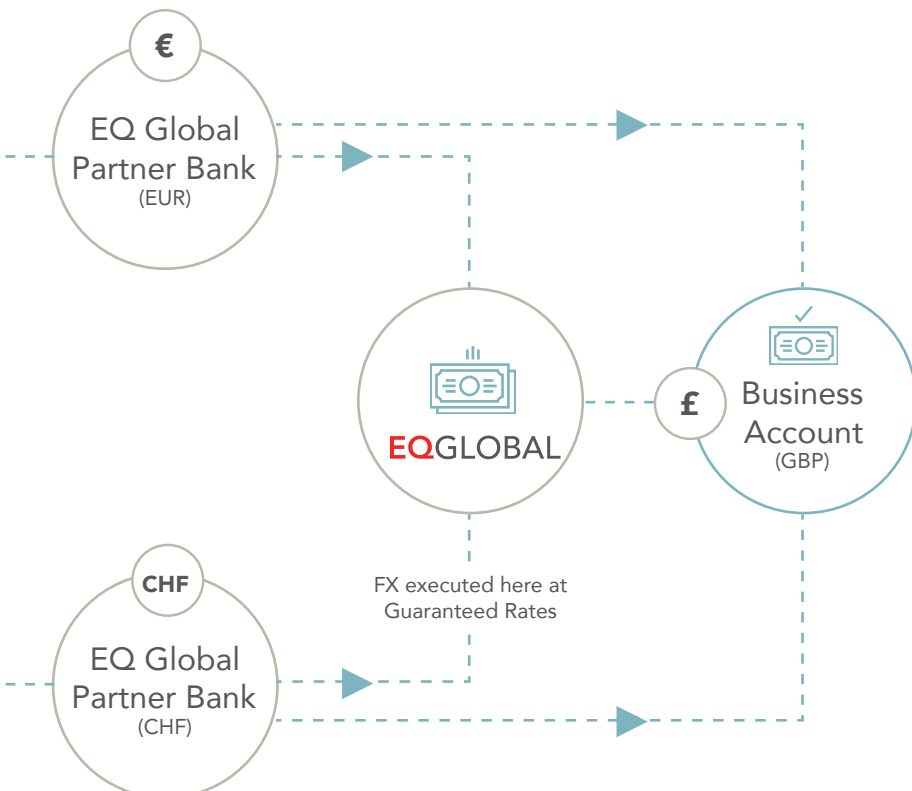


FINANCIAL SERVICES

EQ Global provides a comprehensive cross-border payments and foreign exchange solution for financial services companies and their clients, utilising our proprietary technology platform, PayFac.

This enables banks and other financial institutions to offer expanded services to their clients – wider global reach, greater efficiency, and more sophisticated technology which can handle the demands of high volume global payments quickly and with simplicity.

We eliminate the complexity around the global payments process, providing additional revenue streams for financial services companies by opening up new global markets to new and existing clients.



Key benefits:

- 01** Instant access to extended range of 130 currencies, above and beyond most financial institutions' capabilities
- 02** Expanded ACH payment network, reducing payment costs
- 03** Increased income stream via revenue share across a broader range of currencies
- 04** Significant cost saving as banking network and technology platform maintained by EQ Global and its partner organisations
- 05** Minimal IT development required - simple integration without costly investment
- 06** Greater automation, accuracy and STP means fewer returns and investigation costs
- 07** White label corporate platform as a clear value-add and market differentiator

**For more information about any of our services or to discuss
your business requirements with a member of our team, get in touch:**

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