

TransferMate
GLOBAL PAYMENTS

TRANSFERMATE RISK MANAGEMENT

**CONTROL YOUR RISK.
PROTECT YOUR MARGINS.
PLAN WITH CONFIDENCE.**



FX Forwards and global payments built to protect your margins, manage currency exposure, and deliver certainty.

WHAT IS RISK MANAGEMENT?

A smarter way to manage FX exposure and protect your business from currency volatility.



TransferMate's Risk Management solution combines our industry-leading global payments infrastructure with advanced FX tools, enabling businesses to manage currency exposure, stabilize cash flow, and plan with confidence.

Execute international payments, manage balances across currencies, and lock in future FX rates, all from a single platform.

OUR GLOBAL INFRASTRUCTURE

100

Proprietary Licenses

200+

Countries and Territories

140+

Currencies

35+

Virtual Currency Accounts

WHY IT MATTERS



Deliver Certainty

Mitigate the impact of currency fluctuations and protect profitability on international transactions with FX Forwards.



Improve Cash Flow Visibility

Lock in FX rates in advance and forecast costs more accurately.



Simplify Workflows

Manage FX, payments, and balances all on a single platform, reducing manual processes and complexity.

CORE CAPABILITIES

Tools designed to help you manage risk, improve predictability, and optimize global payments.



Manage risk with our forwards and multi-drawdown offerings powered by our partner, Grain Finance B.V.

FX MODELS



SPOT FX

Make a payment with competitive spot FX rates held for 48 hours.



FX FORWARDS

Lock in pricing certainty with forward contracts to secure a competitive rate for up to 24 months*, mitigating risk.



MULTI-DRAWDOWNS

Utilise a multi-drawdown contract to guarantee payments with guaranteed rates over the terms of procurement cycles and long-lead costs.

GLOBAL PAYMENTS AND VIRTUAL ACCOUNTS



HOLD

Hold funds in segregated accounts across 35+ currencies and automate transfers between those accounts at any time.



PAY

Pay out to over 200 countries & territories in more than 140 currencies, with competitive FX rates across all currency pairings, and settlement** in 24 hours.



RECEIVE

Receive payments to Global Accounts directly to reduce conversion costs via a wide range of local payment rails.

CURRENCY PAIRS AND SETTLEMENTS FOR FX FORWARDS

A robust range of currency pairs to support global trade and operations.



CATEGORY 1: CURRENCY PAIRS ARE AVAILABLE TO ALL ELIGIBLE CLIENTS:

EUR/USD	EUR/GBP	EUR/SEK	EUR/NOK
EUR/HKD	EUR/AUD	EUR/NZD	EUR/SGD
EUR/CAD	EUR/CHF	EUR/JPY	GBP/USD
GBP/SEK	GBP/NOK	GBP/HKD	GBP/SGD
GBP/CAD	GBP/CHF	GBP/JPY	USD/SEK
USD/NOK	USD/HKD	USD/SGD	USD/CAD
USD/CHF	USD/JPY	AUD/USD	NZD/USD

CATEGORY 2 CURRENCIES AVAILABLE SUBJECT TO APPLICATION:

AED – UAE Dirham	BHD – Bahraini Dinar	BRL – Brazilian Real
CNH – Chinese Yuan	CNY – Chinese Yuan	CZK – Czech Koruna
DKK – Danish Krone	HKD – Hong Kong Dollar	HUF – Hungarian Forint
ILS – Israeli Shekel	JPY – Japanese Yen	MXN – Mexican Peso
MYR – Malaysian Ringgit	OMR – Omani Rial	PHP – Philippine Peso
PLN – Polish Zloty	QAR – Qatari Riyal	RON – Romanian Leu
SAR – Saudi Riyal	SGD – Singapore Dollar	ZAR – South African Rand

CATEGORY 2 ROAD-MAPPED CURRENCIES:

COP – Colombian Peso	IDR – Indonesian Rupiah	INR – Indian Rupee
KRW – South Korean Won	THB – Thai Baht	TWD – Taiwan Dollar
VND – Vietnamese Dong		

Initial Collateral Deposit Margin: Avail of a competitive market rate for initial collateral deposit – 1.5% of total settlement (notional) for Category 1 currencies. Category 2 and tenors of over 350 days may differ based on the limit and application.

Default Credit Line: Max Transaction Size: \$100k. Total Exposure \$500k.

Extended Credit: 2 years of financials and 3 months of bank statements. Typical reply time of less than 3 days. Complex cases up to 14 days.

***Tenor Range:** 5 days to 350 days. 12–24 months available subject to application

****Settlement Type:** Deliverable

THE BENEFITS

Reduce risk, improve predictability, and gain greater control over international payments.



IMPROVE FINANCIAL PLANNING

Forecast costs and revenues more accurately with known FX rates.



REDUCE ADMINISTRATIVE BURDEN

Manage payments, FX, and accounts in one place with streamlined workflows.



EXPAND INTO NEW MARKETS, INSTANTLY

Service your business's ambition to grow by expanding into new markets beyond the G10 and major currencies.



ACCELERATED FORWARD SETTLEMENT

Real-time settlement of funds and local withdrawal rails deliver a faster cash cycle.



DELIVER CERTAINTY

Lock in future rates and make cash flow more predictable.



24-HOUR PAYMENT SETTLEMENT

Settle payments within 24 hours to accelerate cash flow, reduce admin follow-up, and give clients confidence that funds will arrive when expected.

EXTRA FLEXIBLE BENEFITS



DRAW DOWN WHEN NEEDED

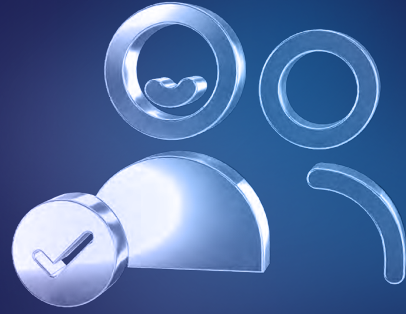
Use multi-drawdown contracts to align FX hedging with payment schedules.



EARLY SETTLEMENT AND EXTENDED SETTLEMENTS

Settle positions in full between 5 days post booking and the original settlement dates as adjusted for forward points pricing, or extend the settlement date up to 5 days.

WHAT OUR CLIENTS & PARTNERS SAY



delaware

We have saved 1.5% on all FX costs since the beginning of using it around six months ago. Banking fees have also dropped, so the total impact is quite significant. We're using this as a real-life example to get other entities on board.

Christophe Derdeyn,
Asia-Pacific Partner & Director

BPERFECT —COSMETICS—

With another provider, we'd have to convert from euro to sterling, then to USD. With TransferMate, we sent the euro directly, and they converted it and paid the supplier. That step we skipped saved us the equivalent of £17k.

Brendan O'Hea,
Chief Financial Officer

SECURITY AND ACCREDITATION

Meet local compliance rules and abide by regulations with TransferMate's infrastructure.



100+ LICENSES

We are locally licensed to transmit client funds, including Money Service Business (MSB) and E-Money Licenses.



DOCUMENT COLLECTION

We collect data through a secure online portal or encrypted email. Data in transit is encrypted using SSL certificates (TLS 1.2), while the TransferMate website is redirected to use HTTPS.



DOCUMENT STORAGE

We store data in line with all regulatory requirements, and only retain data for as long as is required under regulatory and legislative rules. All backup data is retained in AWS and encrypted as an extra redundancy measure.



COMPLYADVANTAGE

ComplyAdvantage is our AI-driven anti-money-laundering solution that operates 24/7.



SANCTION SCREENING

TransferMate implements advanced sanction screening protocols for all international payments. We go a layer deeper by screening any 3rd parties, 3rd-party banks, 3rd-party countries, and the counterparty BIC.



ISO27001 AND ISO2230

ISO certification for cybersecurity and data protection of all client information.



REAL-TIME RISK ASSESSMENT

All transactions that go through the TransferMate payment network are subject to real-time assessment, catching potentially fraudulent payments early.

For more on funds protection and security processes, visit [here](#).

RISK MANAGEMENT

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PLAN WITH CONFIDENCE.



GET IN TOUCH

Start managing your FX risk and global payments more effectively today by getting in touch with our team.

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[Contact Us](#)

www.transfermate.com

