

GLOBAL PAYMENTS DIVISION

The International Payments Solution for Financial Institutions



STREAMLINED CROSS-BORDER PAYMENTS

In today's global marketplace, companies increasingly seek a one-stop solution for international currency payments from their bank. This means that Financial Institutions now need to consider how they can efficiently support payments in a wide range of currencies, including those in markets that they do not service themselves.

The Global Payments team at StoneX (formerly known as INTL FCStone) offers a customized service to Financial Institutions which can be used to fill in any gaps in coverage. By maintaining its own network of local banking relationships, StoneX offers an unparalleled service with the ability to make payments to more than 180 countries at competitive exchange rates. Financial Institutions are now able to provide their clients with a single payment solution covering a full range of currencies and retain control over the entire payment process.

As a full SWIFT member, communication with banks is secure and streamlined. StoneX is authorized and regulated by the Financial Conduct Authority (FCA).

OUR TEAM SERVES AN EXTENSIVE AND WIDE-RANGING CUSTOMER LIST, COMPRISING:

- Financial Institutions, including many of the world's leading banks
- Non-Profit Organizations
- Non-Governmental Organizations
- Multinational Corporations

HOW CAN WE PROVIDE A CROSS-BORDER PAYMENT SOLUTION?

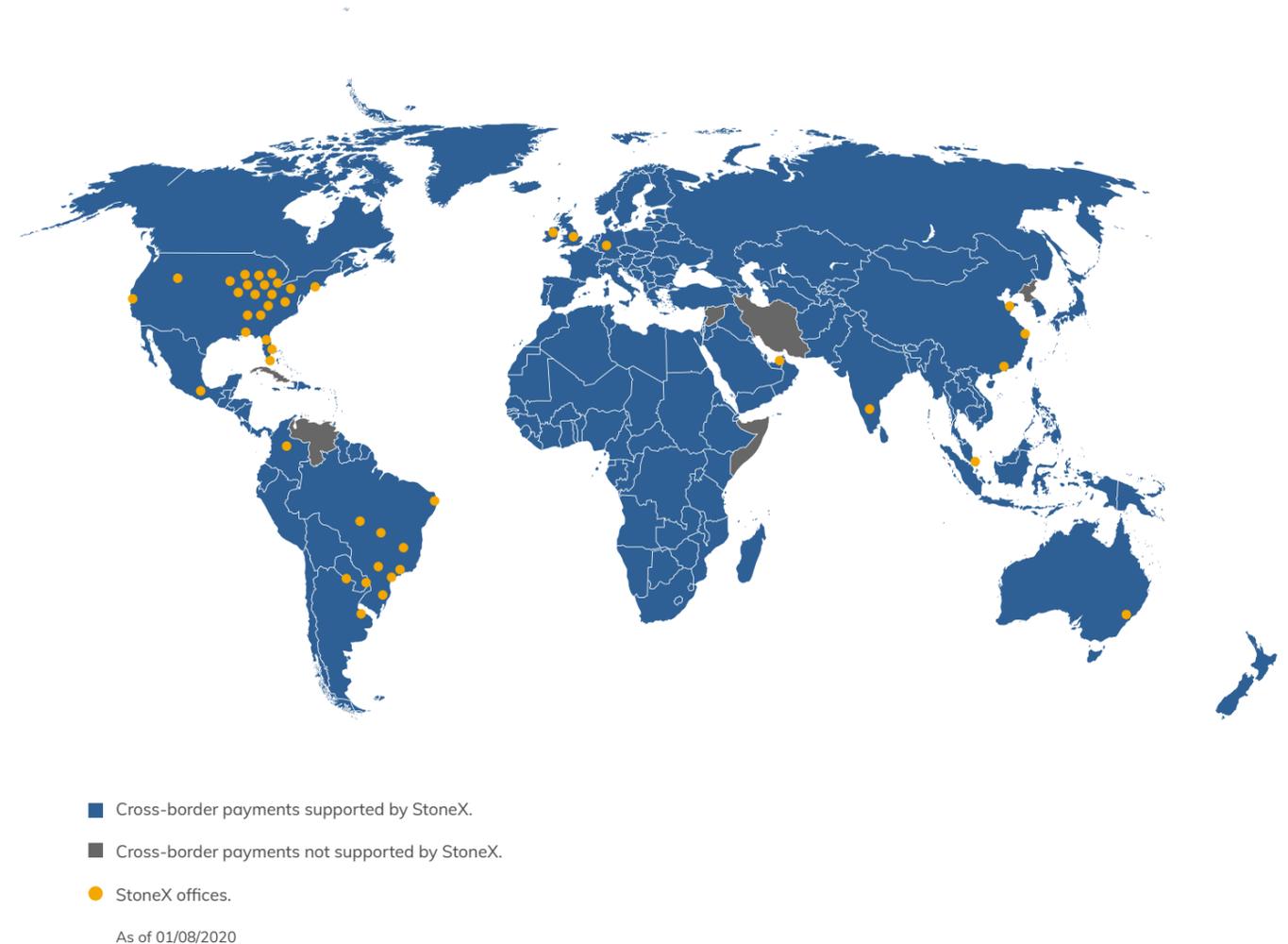
- Payments made in more than 180 countries
- 30+ years of experience
- No minimum transaction amount
- 24/5 pricing and service
- 2-business-day settlement
- Local market expertise
- Extensive correspondent network
- No transaction fees
- Competitive rates
- Customized technology solutions

COMPETITIVE ADVANTAGES FOR YOU:

Financial Institutions will be able to offer a competitive and comprehensive advantage to their clients:

- Local currency payments on spot basis
- Reduced costs: competitive FX quotes and no transfer costs
- Ease of use via existing e-banking channel
- Guaranteed upfront FX rate and known all-in costs at time of trade
- Single interface providing access to around 350 local correspondent banks

StoneX Group Inc. connects clients with the global markets across all asset classes – providing execution, post-trade settlement, clearing and custody services through one trusted partner. A publicly traded company (NASDAQ:SNEX) headquartered in New York City, StoneX is focused on providing value-added financial solutions to approximately 30,000 commercial and institutional clients around the world. We use our capital, expertise and knowledge to protect our customers' bottom-line margins, reduce costs and provide efficient solutions in complex markets.



For an up-to-date list of currencies we cover, please refer to our Market Coverage, which your StoneX representative can provide.

GROUP HIGHLIGHTS:

- Global Payments and Treasury Services
- Risk Management Advisory Services
- Futures Brokerage and Clearing
- OTC and Structured Products
- Physical Trading in Select Commodities
- LME Metals Trading
- Equity Market-Making
- Foreign Exchange
- Fixed Income
- Asset Management
- Our Online Customer Portal, Connect
- Market Information
- NASDAQ Listed
- SEC & FCA Regulated

WHAT DIFFERENTIATES US?

TRUE GLOBAL APPROACH

Payments to more than 180 countries in 140 different currencies.

DELIVERY

The full contracted local currency amount is delivered within 2 business days, with no deductions for fees or correspondent charges.

EXPERTISE IN FRONTIER AND EMERGING MARKET CURRENCIES

Over 30 years of experience operating in developing countries, and broad expertise with settlement in difficult markets.

SYSTEM INTEGRATION

Customized technology solutions, facilitating smooth system integration.

ACCURATE & PRECISE

Ability to verify payment instructions before execution, which reduces returns and errors.

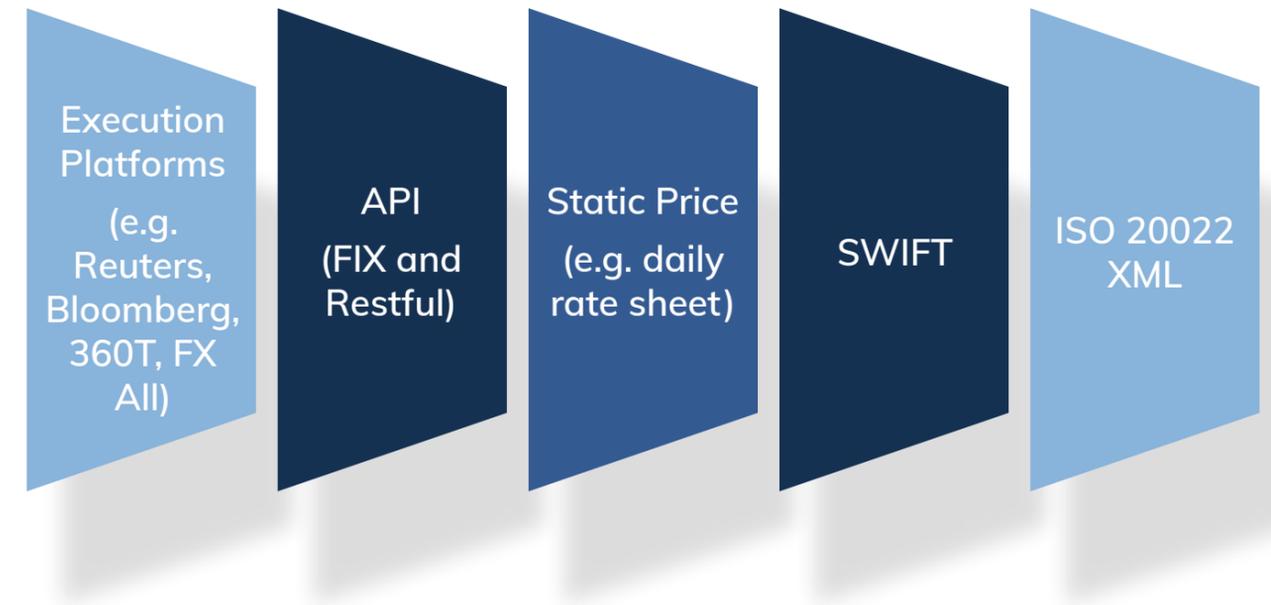
THERE FOR YOU – THE CLIENT

Dedicated customer service team in each region, available 24/5. Direct contact with the in-country banks to assist with resolving issues in a quick turn-around time.

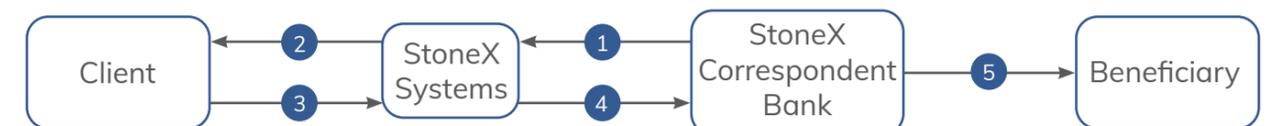
CORRESPONDENT NETWORK

Over 350 correspondent banking relationships, including nostros, in most currencies. Independent provider – not tied to a specific banking group.

TRADING CONNECTIVITY OPTIONS



THE PAYMENT PROCESS



1. FX rate sourced from local market
2. Competitive FX rate quoted via FXecute® system or API
3. Client locks in rate, exact amount of local currency, and settlement date
4. Payments routed into StoneX correspondent bank
5. Guaranteed local currency amount delivered to the beneficiary



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