

## Sector Solutions: Global Workforce Mobility

Cambridge has always been at the forefront of payment innovation. As a result of our continued global expansion and focus on sector-specific payment solutions, we've developed products designed to address the unique challenges presented by your industry. From the expense of invoice processing, to managing delayed payments, to controlling costs, Cambridge can help streamline your workflow through our unique online platform, available to you 24/7.

You have the option of working alongside your dedicated account manager, or completing payments electronically through Cambridge Online, our fully integrated and award-winning trading platform. In addition, our Emerging Markets division has made it possible for us to offer capabilities in over  $150\,\mathrm{currencies}$ , often delivered sameday and accompanied by downloadable SWIFT copies.

## What our clients say about us

Making the change from our old global payment provider to Cambridge has surpassed our expectations in every way.

The system has been very easy to use, the service has been outstanding and the cost savings outlined at the onset have very quickly become apparent.

We make thousands of both domestic and international payments a year, and we are confident that Cambridge's Enterprise Solution is the future of processing payments in our industry.

**Leo DeRoy, Assistant Controller,** Arpin Group, Inc.

## Challenges with multi-bank payment transfers:

- ☐ Time-consuming manual process
- ☐ High error rate
- ☐ Delayed payments
- ☐ Unexpected fees and lack of transparency

## Key Benefits

- ☐ Significant reduction in payment processing cycle time with the acceptance of one payment file that can contain multiple bank settlement accounts, company codes, and all transaction types
- ☐ Full support team to handle any payment exceptions, beneficiary inquiries and changes to bank accounts.
- ☐ Access to foreign currency holding accounts to disburse funds and net foreign exposures
- ☐ Robust and enhanced reporting capabilities on a client and entity basis
- ☐ Customized email confirmations and flexible, structured remittance options to accommodate beneficiary needs and entity identification
- ☐ Payment file validation to substantially decrease payment exceptions known to disrupt workflow; improved error rate on wire transfers
- ☐ Post-transactional batch reconciliation of all payments including any exchange rate adjustments on FX disbursements

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