

CURRENCY RISK MANAGEMENT SOLUTIONS FOR CORPORATES

Stay ahead of changes in the foreign exchange markets by engaging with our currency risk experts. We will work to develop a deep understanding of how your business operates and then deliver a strategy that reduces exposure, enhances participation in favorable moves - and ultimately puts a foundation in place for global growth.



PEOPLE

- ▣ **Commitment:** Our reputation is built on ensuring our clients are successful. Over the last three decades, we have proudly become vital strategic partners for thousands of small businesses, large enterprises, and institutions around the world - helping them thrive and prosper in global markets by giving them the tools to sustainably expand across borders.
- ▣ **Strength:** Your money is safe with us. Our NYSE-listed parent, FLEETCOR Technologies, Inc. has \$2.6 billion USD in annual revenue and a market capitalization of greater than \$24 billion dollars. FLEETCOR is also a member of the S&P 500.
- ▣ **Experience:** We have built an extensive track record working with organizations small and large, providing everything from customized hedging strategies to full-cycle technological integration. This background enables us to provide value throughout the organizational lifecycle - from early-stage start-up to Fortune 500.
- ▣ **Expertise:** Navigating complicated and volatile foreign exchange markets requires highly specialized knowledge and years of experience. All of our services are backed by dedicated account managers and dealing teams - experts in managing cross-border payments and foreign exchange risk who will provide assistance with the development and implementation of your strategy.

Above all else, we're genuine people who genuinely care. We believe in getting to know you, your industry and your business needs, and have been doing so since 1992. More than 14,000 clients worldwide understand the difference we can make. You can be one of them.

AS THE GLOBAL ECONOMY HAS GROWN EVER MORE INTERCONNECTED, A WORLD OF OPPORTUNITY HAS OPENED UP FOR ORGANIZATIONS THAT OPERATE ACROSS BORDERS.

BUT EXPANDING INTERNATIONALLY CAN BE EXTREMELY RISKY - PARTICULARLY IN THE FOREIGN EXCHANGE MARKETS, WHERE UNPREDICTABLE SHIFTS CAN NEGATIVELY IMPACT FINANCIAL VALUES IN THE BLINK OF AN EYE.

CAMBRIDGE PROVIDES CUSTOMIZED STRATEGIES THAT HELP ORGANIZATIONS MOVE MONEY ACROSS BORDERS EFFICIENTLY, MANAGE EXPOSURES, AND CAPITALIZE ON MARKET OPPORTUNITIES - BECAUSE WE BELIEVE EFFECTIVE CURRENCY RISK MANAGEMENT CAN BE A CRITICAL FACTOR IN THRIVING AND PROSPERING IN A WORLD OF UNCERTAINTY.

OUR TECHNOLOGY PLATFORMS, TRADING EXPERTISE, AND COMMITMENT TO GREAT CUSTOMER SERVICE ARE HARNESSSED BY THOUSANDS OF SMALL BUSINESSES, LARGE ENTERPRISES, AND INSTITUTIONS TO DRIVE GLOBAL GROWTH EVERY DAY.



SOLUTIONS

- ▣ **Streamline Operations:** Access our end-to-end solutions to send thousands of payments in a single file upload across over 145 currencies in over 200 countries and territories.
- ▣ **Leverage Technology:** Monitor markets, execute transactions and settle payments – all on one streamlined online platform.
- ▣ **Integrate Seamlessly:** Our solutions are designed to integrate smoothly with many of the most popular accounting and enterprise resource planning systems - and can be configured to match your workflow requirements.
- ▣ **Increase Transparency:** Gain access to a full suite of reporting tools - allowing you to manage accounting requirements, maintain operational controls, and monitor position valuations smoothly and efficiently.
- ▣ **Take Control:** A complete role-segregated approval matrix is at your disposal, allowing you to set internal approval levels and determine the rules that users follow in setting up beneficiary templates, creating or approving payments or executing foreign exchange spot, forward and option transactions.
- ▣ **Reduce Risk:** Utilize a wide range of hedging tools - including deliverable and non-deliverable forwards, swaps, and option strategies - that offer the flexibility needed to protect earnings against changing markets and evolving business conditions.
- ▣ **Maintain Liquidity:** Minimize deposit and margin requirements under our industry-leading credit terms. Cambridge hedging solutions are designed to reduce any negative impact on cash resources - and we offer early and late settlement alternatives to help you adapt to changing market conditions and business needs.
- ▣ **Reduce Administration:** Cost-efficiently shift some or all stages of your currency hedging program to us - we can handle calculation, execution, risk management, settlement, documentation and reporting – allowing you to focus on managing the business.
- ▣ **Retain Flexibility:** Settle trades in deliverable or cash terms, deliver early, or extend contracts as market conditions change and business needs evolve.
- ▣ **Harness Volatility:** Use automated market orders or algorithmic strategies to protect budget levels or capitalize on sudden favourable moves in the currency markets.
- ▣ **Maximize Participation:** Utilize a wide range of zero-cash option strategies to protect against adverse currency changes - while providing participation in favorable moves.
- ▣ **Move Quickly:** Open an account and begin trading within days.



PROCESS

Surviving and thriving in today's global economy isn't a matter of eliminating every exposure. Instead, managing risk in a disciplined and sophisticated manner will put the foundation in place for sustainable growth:

1 ANALYSIS

Our experts will work with you to identify the business activities that give rise to currency exposures, measure exchange rate sensitivity, and map out the processes and strategies that are currently in place.

2 STRATEGY

We will assist you in engaging with stakeholders across the organization, defining core objectives, and assessing risk tolerances. We will then work to design a simple, stable, and sustainable strategy that specifies instrument types, trading limits, designated currencies and other parameters that reduce risk and protect your operating margins.

3 EXECUTION

Incorporating market analysis, technological tools, and deep experience, Cambridge will use highly sophisticated tactics to optimize trade execution – harnessing short- term volatility, while protecting against potentially devastating long-term moves.

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