

CURRENCY RISK MANAGEMENT SOLUTIONS FOR SMES

If your small or mid-sized business operates across borders as an importer, exporter or both, foreign exchange fluctuations can have a devastating impact on your bottom line. Our solutions are designed to simply and effectively protect your cash flows – helping your business grow internationally.



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 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.





CURRENCY RISK MANAGEMENT SOLUTIONS FOR SMEs



SOLUTIONS

- ▣ **Leverage Technology:** Monitor markets, place trades, and settle payments in more than 130 currencies – all on one online platform.
- ▣ **Gain Visibility:** Access a full suite of reporting tools, designed to provide real-time information on your current and past transactions.
- ▣ **Take Control:** Set authorization levels for staff, creating the rules that users will follow in setting up or approving transactions.
- ▣ **Reduce Risk:** Lock exchange rates in advance, protecting your bottom line against negative movements.
- ▣ **Retain Flexibility:** Settle trades in deliverable or cash terms, deliver early, or extend and roll contracts as needed.
- ▣ **Protect Cash:** Hedge against currency risk without tying up scarce working capital in deposits and margin calls.
- ▣ **Harness Volatility:** Place automated market orders to protect a budget rate or capitalize on favorable moves in the currency market.
- ▣ **Maximize Participation:** Use zero-cash option strategies to protect your bottom line - while providing participation in favorable movements.
- ▣ **Gain Insight:** Subscribe to breaking news alerts, economic data updates and in-depth analysis, sent throughout the trading week.
- ▣ **Move Quickly:** Open an account and begin trading within days.



PROCESS

Maximize the value of receivables and minimize the cost of your payables by following a simple three-step process:

1 ANALYSIS

Discuss your business with us. Our currency risk experts will help identify the activities that generate exchange rate exposure, map operational procedures, measure your risk tolerances and work with you to define key priorities.

2 STRATEGY

With this information in hand, we will build a strategy specifically customized to your requirements – one that reduces currency risk, preserves upside participation, and is easy to implement and maintain.

3 EXECUTION

Lock in exchange rates for future transactions using deliverable or cash-settled forward contracts, swaps, or option strategies in a range of major and exotic currencies. You'll receive a worst-case rate at which funds will be settled – giving you the peace of mind to focus on managing your business.

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