

# solutions OVERVIEW

Businesses trust Global Exchange to power their cross-border payments, execute plans to manage their currency risk and ultimately help grow their businesses around the world. At Global Exchange, we aim to deliver unmatched service and expertise with respect to moving money globally. Utilizing our proprietary payment automation technology and currency risk mitigation solutions, we take pride in connecting businesses large and small with the global financial markets and businesses all over the world.

Also, through our affiliated company, Comdata, we have the ability to provide our customers access to a broader range of payments solutions, including virtual cards and prepaid cards.

You can feel confident working with Global Exchange and Comdata, as we are backed by our parent company, FLEETCOR Technologies, Inc. (NYSE:FLT), a leading global business payments company based in Atlanta, Georgia, USA. FLEETCOR is a Fortune 1000 firm, an S&P 500 member and has \$2.6B in annual revenue with a market capitalization of \$24B USD.



## CROSS-BORDER PAYMENTS

Global Exchange has built a world-class cross-border payments

and trading operation that is renowned for its innovation and exemplary service. Our extensive selection of products and services, supported by leading-edge technologies, are tailored to support the unique way businesses operate. From mass payment automation to providing access to intuitive validation tools, we help businesses maximize their potential, connecting them with global markets.

- Dedicated account management and award-winning customer service
- Delivery to over 200 countries, in over 145 currencies, including same-day payments and in-country capabilities
- Intuitive, scalable online trading technologies giving you access to multiple settlement and payment accounts
- Securely store value in over 25 currencies and issue payments with no minimum or maximum transaction limits
- We have an established payment network with access to quality, reliable partners, providing a global footprint



## CURRENCY RISK MANAGEMENT

Currency risk management can be a highly valuable

part of the business operations of firms with significant exposure to the market. Global Exchange supports customers who are implementing currency risk management solutions to manage their exposures, and we work with you to collaboratively identify and manage those exposures. Our process is built on developing a deep understanding of the risks that your business faces, as well as your specific objectives and market position.

- Confidence-inspiring experts who stay on top of markets, helping you take advantage of currency fluctuations
- Harness volatility and reduce FX exposure by implementing a hedging strategy to protect against currency risk
- Capture upside risk while protecting against downside risk, and manage your liquidity or solvency, and debt obligations
- Smooth out short-term earnings volatility and protect reported earnings per share by hedging your balance sheet



## INVOICE AUTOMATION

Our solution provides businesses and their AP departments with a fully integrated and secure way to simplify the management of foreign vendor payments - from invoice receipt through to reconciliation. The international payments lifecycle, from the importance of timely invoice processing, to competitive rates and fees, to administration and system integration, are all taken into account through Invoice Automation, and customized to meet your needs.

- Our solution combines data processing with validation, document imaging, approval routing and system integration
- We check for duplicate payments throughout the process, and validate data thereby eliminating errors
- Protect against currency fluctuation, take advantage of low service fees and gain access to competitive rates
- Customized reporting meets your unique requirements and payment strategies
- Automatically send remittance invoices and make room for new and important tasks in your AP department



## VIRTUAL CREDIT CARDS | CHECK ELIMINATION

Comdata's virtual credit card programs allow you to deliver domestic payments electronically using a secure, single-use MasterCard account number. Like a check, these payments can only be processed by a single vendor for a specific amount, but without the cost and hassle of printing and mailing. Comdata's offers virtual credit card solutions for both AP Automation and Travel.

- Turn your payables into a revenue generator with monthly rebates on spending
- Submit consolidated invoices for your suppliers electronically
- Send the exact payment amount—nothing more, nothing less
- Improve compliance by applying additional controls based on your company's travel policy
- Reduce fraud and manual errors associated with paper payments

## WEB-BASED PORTAL FOR PAYMENT PROCESSING & MANAGEMENT

At Global Exchange, we believe our technology should help make your international payments process easier, and we are always working towards that goal. Our suite of solutions can be managed on our customized online payments platform.

- Intuitive User Experience - Compatible with all modern browsers on PCs and tablets, our modern user interface allows you to upload documents and make payments easily and efficiently
- Multi-user capabilities with custom permission levels
- Customized desktop reporting
- Secure multi-factor authentication



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