



A Financial Knowledge Company

In Association with Ebury a Cross- Border Trading Platform



Penhallow Associates Limited as a partner, would like to introduce **Ebury** who are a Fintech company specialised in international payments, collections, and foreign exchange services. It offers financial solutions aimed mainly at SMEs and midcaps. Ebury offers foreign exchange activity in over 130 currencies - for both major and emerging markets - as well as cash management strategies, trade finance, and foreign exchange risk management. Founded in London in 2009 by Spanish engineers Juan Lobato and Salvador García, the company has grown its global market presence to a network of 31 offices in 21 countries and more than 1,300 employees. Throughout its history, the company has received more than 20 international awards, including the Financial Times 1000 Europe's fastest-growing companies 2020 and The Sunday Times Tech Track 100. All these recognitions place **Ebury** as one of the leading European financial technology companies.
40 offices in 26 countries and more than 1,700 employees.

B2B offering is broken down into 3 key categories

1. Cash Management

- a. Make international business more accessible by providing **named business accounts** for collections and deposits; reducing costs and minimising delays when receiving funds internationally
 - i. Account details available in 30+ currencies
 - ii. Receive locally in 20+ countries with no local presence required

- b. **Cash back** on all balances for UK and EU based clients holding EUR, GBP and USD
- c. Payout to **196 countries**, helping companies reach new markets from all corners of the globe
- d. **Open banking** capabilities allow a company to connect to an entire banking infrastructure through the Ebury offering
- e. **Multi-payment** feature covering 100+ currencies improving efficiency and simplifying tasks such as international payroll
- f. Pay as a local in **37+ countries**, removing uncertainty surrounding costs and delays in payment delivery to beneficiaries
- g. Our “Get Paid” feature allows companies to utilise our **invoice control and reconciliation** services to easily track international credit control
- h. In depth **reporting available 24-7** to all clients
- i. **Escrow** services available

2. Foreign Exchange

- a. Access to **130+ individual currencies** allowing businesses to pay and collect in local currencies, opening the world to their services

Risk Management

- **Bespoke hedging strategies** designed around the individual needs of clients to protect them against market volatility, ensuring budgets are met when operating international contracts and/or future plans
1. Up to 7 year flexible forwards to cater for an array of individual and at times very specific needs
 2. Initial margin credit facilities ease cash flows when implementing both short and long term hedging strategies
 - b. **Proactive dealing support** working directly with your corporate base to guarantee high service levels, ensure client retention and maximise revenue
 - c. **Expert knowledge** of the market; Ebury is regularly cited as a “Top Forecaster” by Bloomberg on an array of currency crosses, ensuring your clients have the right information to make informed decisions when exchanging funds
 - d. An array of **Options and NDF** products available via our Mifid regulated arm, Ebury Partner Markets.

3. Lending

- d. Fully **unsecured trade financing** with zero debentures
 - a. Funding from **50k to 3m GBP**
 - b. Up to **150 days** to pay back
 - c. Interest rates from as little as **0.8% per month**
 - d. **Revolving credit line**, ready to be used over and over again
 - e. **Zero impact** on existing credit facilities
 - f. Support growth by **easing cash flow** concerns when paying company expenses

USP is a combination of the above

Ebury's ability to combine these capabilities seamlessly for specific customer needs is there USP against any competitor in the market; for example a trade finance loan to facilitate a drawdown against a window forward to pay a supplier. It is the combination of the above, our digital connectivity and there direct dedicated customer service where we believe we can bring the most value to your clients.

For More information and would like a demonstration of their practises, please contact Alan Penhallow,

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