



PAYMENTS



# Global payments for borderless businesses

**1 PAYMENT DETAILS**

**2 BENEFICIARY DETAILS**

EXISTING BENEFICIARY    NEW BENEFICIARY

RECENTLY USED BENEFICIARIES

- JON PETER SMITH
- FIRST STATE INVESTMENT MANAGEMENT (UK) LTD
- BOBBY ANDREWS

BENEFICIARY

Alexander Aslim

ACCOUNT DETAILS

Current account 78901234

**CONTINUE**

**3 SCHEDULE PAYMENT (OPTIONAL)**

**4 SEND YOUR PAYMENT FOR APPROVAL**

**EUR - EUROS**  
Last active: 03/08/2022  
€10,500.00  
Available EUR

**GBP - POUND STERLING**  
Last active: 04/08/2022  
£11,231.00  
Available GBP

Account number	65787812	Available	GBP 11,231.00
Sort code	09-01-26	Converts to	EUR 12,618.00
IBAN	GB1234 5678 45678	GBP to EUR*	1.1234
SWIFT / BIC	IFXSGB2L		

**SEND GBP**

**USD - US DOLLARS**  
Last active: 03/08/2022

**AED - EMIRATI DIRHAM**  
Last active: 03/08/2022

**AUD - AUSTRALIAN DOLLAR**  
Last active: 03/08/2022

DATE RANGE    FROM    TO

All    20/07/22    28/07/22

TRADE CURRENCY

GBP    EUR

SETTLEMENT CURRENCY

GBP

STATUS

Confirmed

BOOKED BY

Alex Lambert

CANCEL    **APPLY**





Introducing ibanq, an innovative platform designed to cater to the complex financial needs of businesses.

This all-in-one platform offers an unparalleled level of convenience and efficiency, allowing businesses to manage their finances with ease and streamline their banking operations. With ibanq, businesses can handle multiple financial tasks from a single platform, eliminating the need for multiple accounts and reducing the time and costs associated with traditional banking services.

With its cutting-edge technology and reliable support, ibanq is the ultimate solution for businesses looking to simplify their financial operations and optimise financial performance.

■ OVERVIEW

## Use cases



### Collect

Accept and collect 38 currencies, via a single IBAN. This is one of the widest collection capabilities in the market, as we allow you to receive major, minor and exotic currencies from nearly anywhere in the world.



### Accounting and Operations

With the ability to easily reconcile funds, download transaction history and obtain instant payment confirmations, ibanq helps to aid all your accounting needs. Furthermore, with multi-level authorisation, our platform allows you to customise user roles and permissions, ensuring secure payment approvals.



### Foreign Exchange

Exchange funds in real time, at competitive, pre-agreed margins. With transparent pricing, our clients always know what they're paying. We work with you, to create a structure that works for your business, to save you money.



### Pay

Send out in 100+ currencies to over 130 countries via SWIFT, SEPA and local payment routes. Whether you're sending a single payment or want to send 5,000 payments at once, ibanq can offer same day delivery on all major currencies.

■ SOLUTION

# Virtual IBAN

Our virtual IBAN empowers businesses to effectively manage incoming and outgoing payments from a single IBAN .

Segregate remittance flows with 100% accuracy without the need for reconciliation via a master account, ensuring a secure and streamlined experience for businesses and their end customers.





# Features



## Total visibility

Track payments and account activity with real time reporting, statements, and audit logs, so you are always in control.



## Multicurrency

Accept up to 38 different currencies into one single account, eliminating any conversion fees typically incurred when receiving foreign currency payments.



## Auto-reconciliation

Create purpose specific sub-accounts in your name, for better transaction tracking and reporting accuracy.



## Configurable accounts

Centralise your cash management system with an account structure that mirrors your business functions.



## Local Routes

Circumvent needless delays and charges by tapping into our local knowledge and payments network.



## Instant proof of payment

Download irrevocable payment confirmations for every SWIFT transaction with MT103s\*.



## Competitive pricing

With access to multiple wholesale liquidity providers, you gain from competitive market rates.



## Multi-level authorisation

Sophisticated user permissioning allows for granular control over payment approvals, and robust controls to eliminate unauthorised or fraudulent payments.

\*MT103s are standardised SWIFT payment messages used specifically for international wire transfers. They are globally accepted as proofs of payment and include all payment details such as date, amount, currency, sender and recipient.

## ■ SOLUTION

# Mass pay

Streamline your large scale payments with our advanced mass payments capabilities.

Our international liquidity network gives you access to over 100 currencies in over 130 different countries, so you can process international payments in bulk without having to open local currency accounts.

## ■ OVERVIEW

# Features



### Automatic validation

We make sure your payments are delivered on time by automating country rules and prevent avoidable returns by using our pre-validation screening system upfront.



### Transparent pricing

Don't get caught out by retrospective pricing and last-minute rate movements. Our system confirms all currency rates and route charges, so you always know what you're working with.



### Flexible integration

Via either API\*\* integration or web based platform, we tailor our solution to meet your existing process.



### Scalable solution

Whether you're making a hundred payments, or tens of thousands, through our cloud-based infrastructure we give you the freedom to scale up into new markets.



### Competitive rates

We have relationships with a host of financial partners and wholesale liquidity providers so you can gain from more competitive rates and faster settlements.



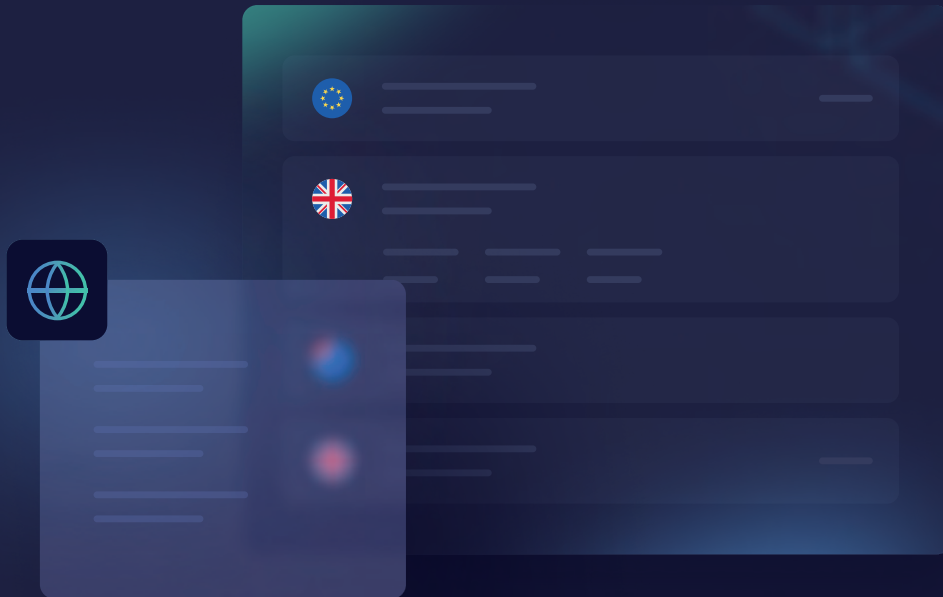
### Multicurrency

Pay out in over 100 different currencies to over 130 different countries via a host of alternative payments routes.

\*\*An API, or Application Programming Interface, is a set of rules and protocols that allows different software applications to communicate and interact with each other.



Our API is designed to support businesses through direct connection to payment infrastructure for real time processing.



## Just some of the functions that can be performed by accessing our API:



Creating beneficiaries.



Requesting real-time status updates on balances.



Accessing reports in relation to accounts and activity.



Instructing single and bulk payments.



Instructing FX between currency wallets.

■ SOLUTION

# FX for Corporate and Private Clients

If your business is exposed to fluctuations in foreign exchange markets, or you're an individual buying or selling assets overseas, we can help you to manage the risk associated with foreign exchange transactions and save you money.

■ OVERVIEW

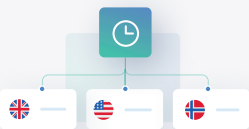
## Why choose IFX Payments?



**FCA Regulated**



**Competitive rates**



**Intelligently timed transfers**



**Access to a dedicated consultant**

## Our service



### Marketing information

We will act as your eyes and ears in the markets, monitoring currencies and keeping you advised about upcoming economic events or trends that may impact the exchange rates that matter to you.



### Active hedging

Our unparalleled FX solutions enable you to work alongside your dedicated financial expert to manage your currency exposures, using a bespoke strategy that will protect your margins and deliver certainty.





# Products offered

We offer a host of bespoke currency contracts to suit both the needs of businesses and individuals. Learn more about how we can help manage your foreign exchange requirements.



## Spot contract

Exchange funds instantly at the best rate, ready for transfer upon receiving cleared funds.



## Forward Contract

Lock in rates for future payments, up to two years, with flexible fund access.



## Limit Order

Set a target rate; we'll trade when it's reached, tracking market shifts.



## Stop Loss Order

Safeguard against market drops, specify a protective rate for buying or selling.







# Our offices



UNITED KINGDOM

## London

33 Cavendish Square  
London  
W1G 0PW  
tel +44 (0)20 7495 8888



UNITED ARAB EMIRATES

## Dubai

Office 401  
Index Tower West, DIFC  
P.O. Box 507009  
tel +971 (0)4 323 1894



UNITED KINGDOM

## Amersham

Cherry Lane  
Amersham, Buckinghamshire  
HP7 0QF  
tel +44 (0)20 7495 8888



POLAND

## Warsaw

WorkIN  
ul. Senatorska 2  
00-075 Warszawa



**33 Cavendish Square, London W1G 0PW**  
**T +44 (0)20 7495 8888 | [ifxpayments.com](https://ifxpayments.com)**

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