

## Global Payments Solutions

# UC PayFX – Giving your business efficient, transparent, and low cost global cross-border payments

### YOUR CHALLENGE

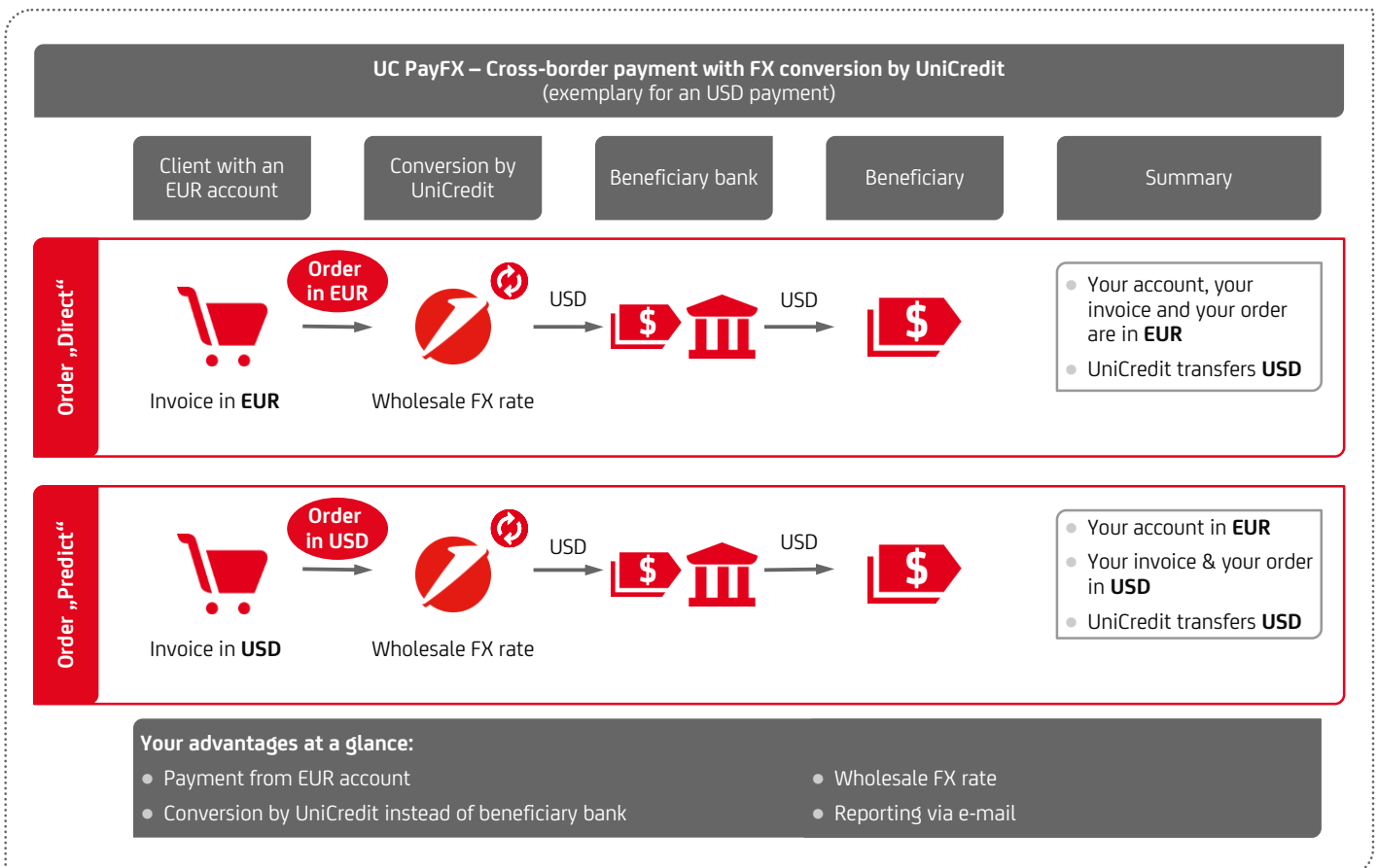
For a business with an international reach in the global economy, cross-border payments are an integral part of your operations. Yet market volatility and the challenge of an efficient management of foreign funds across multiple accounts in multiple currencies and across multiple institutions can be a headache – and often a costly one.

### OUR SOLUTION

UC PayFX solves this problem. Convert inbound and outbound FX payments in multiple currencies, all from your single UniCredit EUR account. Reduce costs, raise efficiency, and increase your global reach.

### WHAT IS UC PAYFX?

UC PayFX engine integrates currency conversions resulting from your cross-border payments, offering FX conversions from EUR into more than 140 major foreign currencies – and vice versa – at pre-agreed and known spread. UC PayFX is integrated into UniCredit's cross-border payment – and FX – systems, offering a fully automated end-to-end process that is always the same, regardless of what currency you instruct or receive a payment in.



## YOUR BENEFITS

- **Competitive rates:** UC PayFX converts funds via wholesale FX rates rather than retail FX rates, benefiting all transacting parties.
- **Market rate and price management:** Choose to convert based on either a dynamic real-time rate with every payment, or a stable full business day rate where we absorb rate movements for you.
- **From multiple accounts to just one:** No need to maintain, reconcile, and square multiple accounts to make cross-border payments. Use your one EUR UniCredit account to convert all your payment orders automatically in all currencies, so your business can follow the opportunities, wherever they may be.
- **UC PayFX Webservice** allows you to retrieve your relevant detailed information, such as client reports and overviews of converted FX payments, new “Currency Guides”, etc., in an easy and efficient manner.
- **Transparency and reporting:** We report on all spread data with every transaction and provide a monthly inventory report. And given the spread of wholesale FX rates is known and pre-agreed, you always know amounts debited to your account ahead of time. Your rates, time stamped for every payment, are displayed on your account statement<sup>1</sup>.
- **Customisation and choice:** Create self-defined, individual conversion exception rules. Choose between dynamic real-time FX rates, or stable day rates for more exotic currencies.
- **Ease of implementation:** No ramp-up costs or sign-up fees, and no other investments on your side.

## LEAN ON UNICREDIT’S EXPERTISE

Cross-border payments and FX are a complex matter. Yet for you, UC PayFX keeps things simple – ensuring all complexity is internalized on our side. UniCredit monitors the market to know ordinary market spreads and the costs of payments, and we cater for all country particularities of target markets, so you don’t need to worry. Should you choose to use UC PayFX, there is no disruption or additional costs on your side, the integration is seamless. Talk to us today.

## UNICREDIT – YOUR PARTNER FOR CROSS-BORDER PAYMENTS

### SUPPORT YOUR SUPPLIER NETWORK

Smaller suppliers in your global supply chain are unlikely to be able to negotiate favorable FX rates with their respective banks.

Through UC PayFX and the competitive rates offered by UniCredit, you can pass these savings on to your wider supplier network – a win-win scenario for all participants.

### ADDED VALUE FOR ACCOUNTING

If you are operating an ERP system with a single currency (e.g. EUR), you may experience difficulties instructing payments in other currencies, it often requires manual conversions back and forth to ensure proper booking.

UC PayFX can help. This is because the only account you maintain is an EUR account – transactions remain EUR to EUR. Your corporate account with UniCredit and your EUR-only ERP system are linked, ensuring your foreign payments are processed smoothly and efficiently.

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<sup>1</sup>Common formats are supported e.g., account statement, SWIFT MT942, camt56

## Disclaimer

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