

Welcome to Corpay Cross-Border Solutions

Global businesses and institutions trust Corpay Cross-Border to power their international payments, execute plans to manage their currency risk and support their growth around the world. 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 companies large and small with the global financial markets and businesses all over the world.

We partner with more than **100 correspondent banks** and counterparty trading institutions in **6 continents** comprising a vast and efficient network of payment gateways and in-country processing networks. We make payments globally, leveraging local relationships.

You can feel confident working with Corpay, as we are backed by our parent company, Corpay, Inc. (NYSE: CPAY), a leading global business payments company based in Atlanta, Georgia, USA. Corpay is a Fortune 1000 firm, an S&P 500 member and has USD \$4.53B in annual revenue with a market capitalization of USD \$21B (as of December 31, 2025).

Corpay Cross-Border is the exclusive provider of industry-leading currency risk management and integrated commercial cross-border payments solutions distributed to Mastercard’s financial institution customers. This partnership, combined with Mastercard Move’s cross-border solutions, enables Mastercard to provide financial institutions and their customers with simplified access to robust, end-to-end cross-border payments choices, including carded and non-carded solutions supporting all ticket sizes.

Cross-Border at a Glance

No. of Payments (in thousands)

Year	Payments
2021	3,288
2022	3,858
2023	4,196
2024	4,902
2025	7,250

\$ Vol. of FX Traded (in USD billions)

Year	FX Traded
2021	62.9
2022	73.7
2023	108.5
2024	133
2025	278



37,000+

Clients Globally

Tier One Banks, including Fortune 1000
Companies and SME Businesses



\$278

Billion USD in FX

Transacted Globally Annually, with Delivery in
145+ Currencies to 200+ Countries



1,800+

Employees

Across North America, EMEA and APAC, and
Headquartered in Toronto, Ontario, Canada

What our Customers Say

Matt Cenedella
CFO | Women's Tennis Association

Corpay Cross-Border's in-depth knowledge and expertise in managing many international, and often complicated, financial transactions set them apart - especially when time sensitive payments and on-demand delivery are a must. Their commitment to excellence reflects the high standards we expect at the WTA and we're very happy with this partnership.

Patricia Quinn
Managing Director | Tesla UK

Prior to working with Corpay, we had been bamboozled by complex FX products, so appreciate Corpay's clear and concise solutions, that are easy to understand and add value to our business. Corpay takes the time to understand our challenges and objectives, and the service we have received from them has been excellent. For businesses wanting a consultative, thorough and trustworthy FX partner, we would recommend engaging with Corpay.

Powering Global Payments and Keeping Currency Risk Under Control

Small and Mid-Sized Enterprises

Time and money are two resources businesses can't afford to waste. Further, FX movements can have a devastating impact on your bottom line. Our solutions are designed to simplify your payments process and maximize your resources to effectively protect your cash flows - helping your business grow.

Corporates

Cross-Border payments don't have to be complicated. Our expertise helps you streamline your process, while ensuring your payments are made quickly and accurately. We develop a deep understanding of how your business operates and help you execute a strategy to reduce FX exposure, potentially enhancing participation in favorable moves.

Partners

As your trusted partner, we help solve the challenges of processing payments, enabling you to create, integrate, service, and scale a world-class payments and risk management offering. We also support you by processing transactions on behalf of your customers, enhancing your strategic growth.

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"Cambridge Mercantile" and "AFEX" and "Associated Foreign Exchange" and "Corpay" are names that may be used for Corpay Cross-Border services (international payment solutions and risk management solutions) provided by certain affiliated entities, all using the "Corpay" brand. International payment solutions are provided in Australia through Cambridge Mercantile (Australia) Pty. Ltd.; in Canada through Cambridge Mercantile Corp.; in the United Kingdom through Cambridge Mercantile Corp. (UK) Ltd.; in Ireland and the European Economic Area through Associated Foreign Exchange Ireland Ltd.; in Jersey through AFEX Offshore Ltd.; in New Zealand through Corpay (NZ) Limited; in Singapore through Associated Foreign Exchange (Singapore) Pte. Ltd. and in the United States through Cambridge Mercantile Corp. (U.S.A.). Risk management solutions are provided in Australia through Cambridge Mercantile (Australia) Pty. Ltd.; in Canada through Cambridge Mercantile Corp.; in the United Kingdom through Cambridge Mercantile Risk Management (UK) Ltd.; in Ireland and the European Economic Area through AFEX Markets Europe Ltd.; in Jersey through AFEX Offshore Ltd.; in New Zealand through Corpay (NZ) Limited; in Singapore through Associated Foreign Exchange (Singapore) Pte. Ltd. and in the United States through Cambridge Mercantile Corp. (U.S.A.). Please refer to <http://cross-border.corpay.com/disclaimers> for important terms and information regarding this brochure.

