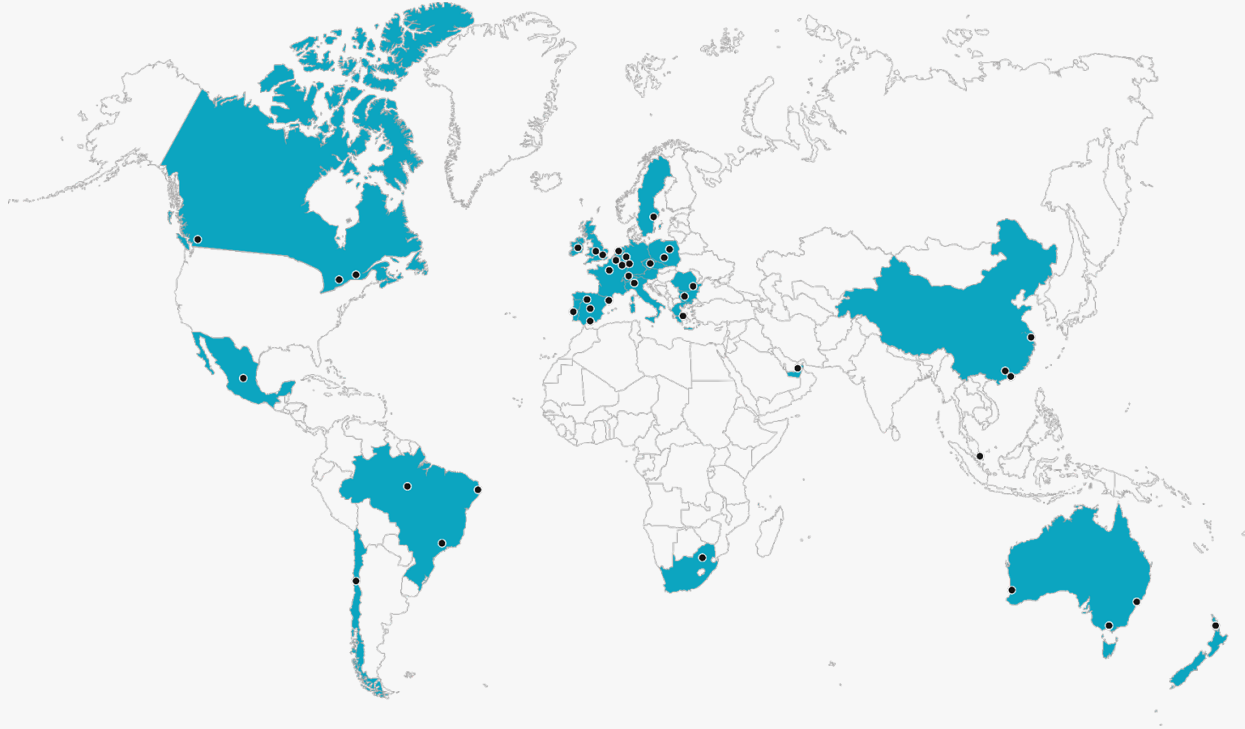


Ebury

Helping Businesses Grow in a Digital World

Global presence to support our clients operating cross border.



Africa

Johannesburg, Nairobi

Australia & New Zealand

Sydney, Melbourne, Perth, Auckland

Asia

Dubai, Hong Kong, Singapore, Shanghai, Shenzhen

North America

Toronto, Vancouver, Montreal, Mexico City

South America

São Paulo, Santiago

Europe

Amsterdam, Athens, Barcelona, Brussels, Bucharest, Budapest, Dublin, Düsseldorf, Stockholm, Frankfurt, Katowice, High Wycombe, León, Lisbon, London, Luxembourg, Madrid, Málaga, Milan, Ostrava, Paris, Prague, Riga, Sofia, Vilnius, Warsaw, Zurich

A local collections footprint like no other.

Scheme Integration

Participation in the local payment scheme(s) with Ebury IBANs



Licensed Model

A regulated entity holding a resident bank account.



Local Entity Model

A non-regulated entity holding a resident bank account.



Non-resident Model

Ebury entity holding a non-resident account with virtual accounts



Ebury International Account

Ebury collection account based in Europe and/or the UK



Partner Collection Model

Working with market specialists who collect on our behalf



Pooled Account
Not in name of client





Virtual Account
In client's name powered by partner bank BIC

Ebury IBAN
In client's name (Ebury BIC)

What is a collection?

Our clients receiving money.




























Third parties

-  Customers
-  Marketplaces
-  Platforms
-  Acquirers



Sending money to our clients

Ebury

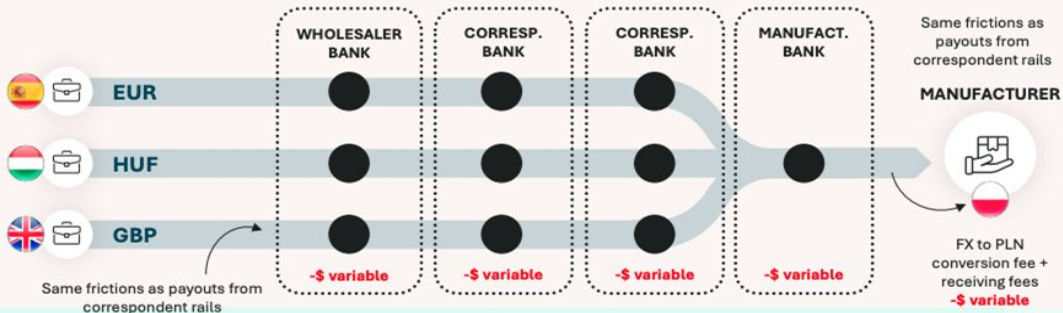
 BGN	 CAD	 PLN	 AED	 ZAR	 CZK
 HKD	 EUR	 DKK	 JPY	 SAR	 CHF
 GBP	 CNY	 AUD	 ILS	 OMR	 TRY
 SEK	 NZD	 NOK	 RSD	 THB	 MXN
 HUF	 SGD	 USD	 QAR	 JOD	 BRL

Local accounts Global accounts

Collecting money across markets is difficult for SMEs

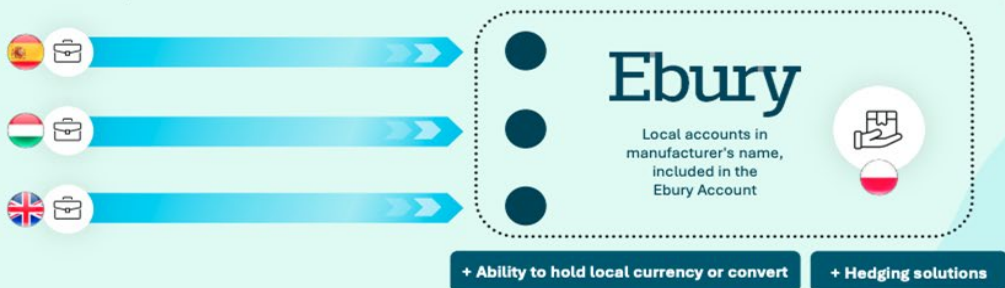
Example: a Polish food manufacturer sells food to wholesalers in Spain, Hungary and the UK

Without Ebury



- ⚠ Manufacturer loses value to banks in FX and payment fees
- ⚠ Additional cost to wholesalers lowers the manufacturer's competitiveness
- ⚠ Up to 72 hours wait
- ⚠ No hedging solutions: manufacturer converts to avoid FX risk

With Ebury



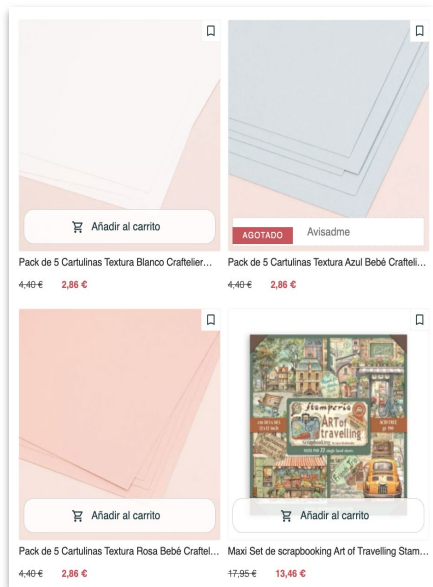
- 😊 No payment fees in the chain
- ✦ No more than 2 banks involved
- ✦ Same day delivery (often instant)¹
- ✦ Competitive advantage with local pricing
- ✦ Protected from FX risk

Ebury

Notes: ¹ Varies based on geography and scheme.

From a local family business, to international scale with Ebury.

What they do



Four entities

From a shop in town to e-commerce across the globe

Global footprint:



How we support them

Ebury Collection Accounts



16 accounts to cover EUR (BE, DE, IR, NL, FR), US (UK and US), GBP, CAD, SEK, PLN

Ebury Instant

EUR and PLN Ebury Instant to sweep funds across the group entities

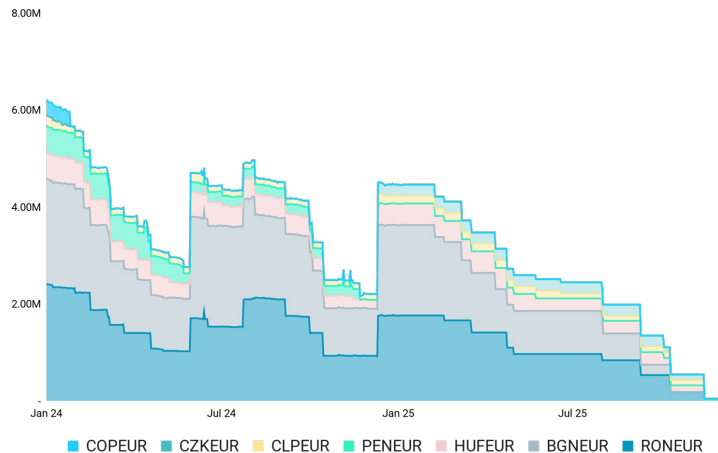
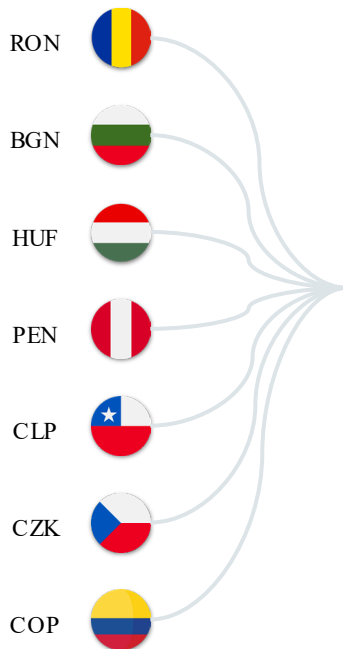
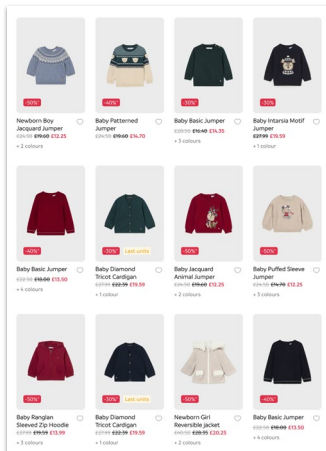
Hedging

In over 60 Currencies

Open Banking users

Our clients can combine local collection accounts with a hedging policy overlay in an unprecedented way.


Client with children's fashion brand with a global e-commerce





Built for ambitious businesses establishing a global presence.


Features

A stronger alternative to multinational banking.

 Onboard around the world

 Connect into your key systems

 Manage FX risk

 Control international cash flows

True global presence

30+

Geographies from which we can onboard clients

Multi-Entity Banking Alternative



Business Entity One



Business Entity Two



Business Entity Three



MT940



CSV



XLS



PDF



CODA

Connected into key systems

ORACLE
NetSuite

 Kyriba

xero

 Swift

odoo

 ebics

= exact

EDITRAN

cobase 



Ebury
API

REFINITIV
FXall

+ more
coming soon