

MOVING BUSINESS FORWARD

**WESTERN
UNION** |[®]

business solutions



International Payment Services
Foreign Exchange Solutions
Risk Management Consultation
Online FX Payments
Corporate Account Management Services

LONDON
CHICAGO
TORONTO
ROME
SYDNEY
VANCOUVER
SINGAPORE

MOVE YOUR BUSINESS FORWARD

...with a trusted leader that you can depend on

We help companies compete globally. Through a strong focus on international payment services and a deep expertise in the foreign exchange industry, we design solutions with your business in mind.



WESTERN UNION COMPANY SNAPSHOT

- » 150 year history of connecting people
- » 135 year history of moving funds around the world
- » A global leader in cross-border payments
- » Operates in over 200 countries and territories through a global agent network
- » 415 million completed business payments in 2009
- » More than 140 available currencies
- » A Fortune 500 company
- » Solid financial strength
- » Strong credit rating

Western Union® Business Solutions is a division of The Western Union Company, a NYSE-traded, Fortune 500 Company with strong and stable investment grade ratings.

For the latest financial information, please visit ir.westernunion.com





...through a global network that empowers businesses

Specialised Solutions

Payments and foreign exchange is our business. We understand that volatile currency market fluctuations can raise your company's expenses, diminish profits, and make accurate long-term planning virtually impossible.

With our full suite of global payment solutions tailored for the business community, you can capitalise on market opportunities, mitigate risk, and give your business a competitive edge.

Industry Expertise

We take great pride in empowering our clients with the information they need to make informed decisions.

Through our vast understanding of the foreign exchange and payments industry, we help clients operate across borders and currencies in fast, reliable and convenient ways.

Client Focused

Our services and solutions are designed specifically with your business in mind. We are fully committed to serving you with trust, respect and the highest ethical standards.

Through our client centric approach, global banking network and dedicated specialist support system, we can help you do business with ease across borders and time zones.

World Class Service

We make it easy to find the right solution for your business. Let us help you navigate through the world of global payments and foreign exchange.

- » **Excellent customer service**
- » **Industry specialist support**
- » **Tailored hedging strategies**
- » **Simple online payment platforms**
- » **24/7 real time access**

FLUENT IN FOREIGN EXCHANGE

Protect profits by letting the market work for you

Currency markets never sleep, and exchange rates fluctuate by the second. Market volatility, when unmitigated, can pose significant risks to your business and profits. That same volatility can also present excellent opportunities to optimise your payments.

Knowing when and how to pay is a crucial, yet complicated business. Our experienced team of foreign exchange specialists can help you make intelligent, informed decisions to help reduce the risks associated with currency market fluctuations.

Working together, we can help you anticipate future costs, secure rates in advance, and create a strategy that allows you to do international business with confidence.

Seize global market opportunities

Stay on top of volatile currency markets through our team of industry specialists.

A strategic payment strategy will let you go back to what you do best, manage your business. It will also help your bottom line, and give you a competitive edge.

- » *Let our specialists watch the market for you*
- » *Pay suppliers when the time and price are right*
- » *Benefit from specialised market knowledge*
- » *Get back to your core operations*





GLOBAL PAYMENTS MADE EASY

SEND PAYMENTS AROUND THE WORLD ON YOUR TERMS

As the number of companies doing business internationally continues to grow, so does the need for fast and reliable global payment solutions.

Making payments the old way

Traditional methods of sending international payments can take days—or sometimes weeks.

While your funds are in transit, exchange rates can fluctuate dramatically, resulting in extra fees, short payments, additional delays, and frustration for you and your recipient.

The new way of making payments

Our online payment platform allows you to initiate and manage international payments on your terms—when and where you need to.

Let us help you with the transfer of funds across borders and currencies. Take advantage of Western Union's 135 years of experience moving funds around the world.

International payment transfers are crucial to the success and growth of your business. Isn't it time you turned to an industry professional and a new convenient way of making payments?

We'll make it easy for you to send payments globally.

Specialised products and services

Wire Transfers

- » Enjoy tracking capabilities that allow visibility into transaction processing
- » Deliver funds efficiently in more than 140 currencies
- » Simplify currency cash flow for better business planning

Electronic Transfers

- » Avoid trips to the bank
- » Enjoy efficient, accurate transfers

Foreign Currency Drafts

- » Increase currency delivery options and negotiate better pricing
- » Pay your suppliers in the foreign currency of their choice

Forward Contracts

- » Secure exchange rates up to a year or more in advance
- » Structure contracts in line with your changing business needs
- » Plan long-term budgets and help protect your bottom line

Exchange Rate Bids

- » Secure your ideal pricing and desired exchange rate when it becomes available
- » Optimise the value and timing of your foreign exchange trading
- » Ensure you have stable currency to facilitate better business planning



RISK MANAGEMENT SERVICES

TRANSFORM YOUR BOTTOM LINE RISK INTO NEW OPPORTUNITIES

Reduce risk and protect profits

Whether your company takes profits or suffers losses it shouldn't depend on the whims of an unpredictable currency market.

With an effective currency risk management strategy, you can conduct international business with confidence and success. In an uncertain time, we can help you protect your profits and control costs.

Business with ease and confidence

Our team can support you with currency risk management strategies built around your unique business needs, exposures, and goals.

With a full suite of versatile hedging products, and the support and vision of our industry specialists, you can take the gamble out of transacting across currencies and time zones—and gain a key competitive advantage in the process.

A strategy designed for your business

Our suite of versatile Forward Contracts and Market Orders can help protect your business against market loss and allow you to participate in favorable currency movements.

» Are you worried that rates will move against your business' best interests?

Forward Contracts allow your business to secure exchange rates for up to a year—or more. No matter where the market goes, your foreign exchange costs remain stable.

» Do you want to wait until favorable pricing becomes available before completing your transaction?

Request a **Market Order** for the rate you want and let us watch the market for you. You won't miss any market moves occurring in overnight sessions and you can execute your trade when it becomes available.

OPEN UP A WORLD OF OPPORTUNITY

EXPERIENCE A SERVICE PORTFOLIO DESIGNED WITH YOUR BUSINESS IN MIND

We connect businesses around the world by opening up new payment options.

Our diverse solutions suite helps clients of all sizes operate their business on a global scale. Through our strategic relationships and global networks, we can help you gain a competitive advantage in markets around the world.

- » ***Transfer funds globally***
- » ***Protect your business from rapid market fluctuations***
- » ***Send payments on your schedule 24/7***
- » ***Purchase currency in advance so you always know what rate you are going to pay***
- » ***Offer suppliers improved payment times***
- » ***Manage your currency risk with tailored hedging strategies***
- » ***Benefit from a diverse service suite***
- » ***Receive quality service from a team of professionals focused on your business transactions***
- » ***Save funds by paying in foreign currencies***
- » ***Make currency transactions when rates are most favorable for your company***



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For more information, please visit us online at:
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