

StoneX Payments

International payments for businesses without borders

Send money worldwide efficiently, securely,
and cost-effectively with StoneX Payments



Where markets connect

StoneX is a Fortune 50 company dedicated to connecting markets and driving global financial growth. With nearly 80 offices across six continents, our expertise spans financial services, local market insight, liquidity, and secure delivery, making us a trusted partner for businesses worldwide.

StoneX Payments: Your single solution for global currency needs

StoneX Payments offers a single, comprehensive solution for companies with international disbursement requirements. With over 35+ years of experience, we help deliver funds efficiently and cost-effectively to some of the most challenging markets worldwide. Our goal is security and risk mitigation, ensuring funds are delivered accurately.

Our payments platform

Designed for businesses operating globally, our platform provides efficiency, transparency, and scalability. By leveraging our expertise and infrastructure, StoneX Payments helps companies manage international transactions more effectively.

Key features

- ✓ **Ensure complete amount delivery**
Secure full payments in local currencies without intermediary or beneficiary bank deductions, ensuring your funds reach the intended recipients in full.
- ✓ **Achieve reliable delivery**
Payments are delivered within 2 business days or earlier to all locations, providing certainty and consistency wherever you operate.
- ✓ **Expand your global reach**
Send payments in 140+ currencies to 180+ countries using our unique network of 385+ correspondent banks, helping you deliver funds to your business partners.
- ✓ **Streamline connectivity options**
Access our range of seamless and secure connectivity options, including APIs, Swift, and file-based uploads, to simplify your payment processes.
- ✓ **Reduce operational costs**
Minimize transaction expenses by leveraging our local banking network, so more of your budget supports your business operations.
- ✓ **Benefit from local expertise**
Rely on our dedicated teams to navigate country regulations, currency needs, and industry trends, supporting your international business.

Industries we support

StoneX Payments partners with businesses across a wide range of industries, where secure and efficient cross-border payments are essential to success.

Insurance

Efficient settlement of claims and premiums worldwide

Shipping and Logistics

Streamlined payments across global supply chains

Pensions

Secure disbursements to international beneficiaries

Payroll

Reliable salary payments to global workforces

Pharmaceuticals and Biotech

Timely supplier and research funding worldwide

Manufacturing

Payments to overseas partners and suppliers

Agriculture

Local currency solutions for producers and distributors

Renewable Energy

Secure project funding and operational payments across markets

With global reach and local delivery, StoneX Payments helps businesses in these sectors, as well as many others, operate with confidence and efficiency.



Maximize your impact with smarter payments

Businesses face increasing challenges in managing global payments. Limited currency options, high costs, and inefficient processes can slow delivery and increase risk. StoneX Payments helps you overcome these barriers with scalable, cost-effective solutions tailored to your operations.

How we help

- **Reduce costs** – Avoid unnecessary conversions and reduce FX fees through local currency delivery.
- **Consolidate payment networks** – Access our correspondent bank network through a single relationship.
- **Navigate compliance** – Meet local regulatory requirements with confidence.
- **Access expert support** – Dedicated multilingual teams available 24/5.
- **Simplify connectivity** – Integration options that align with your existing systems.



- StoneX Payments business activity
- Areas not currently serviced by StoneX Payments*

*Due to US/UK sanctions, we cannot make payments to Belarus, Cuba, Iran, North Korea, Russia, Somalia, or Venezuela.

StoneX Payments integration solutions

StoneX Payments offers comprehensive integration solutions that are designed to simplify and streamline the cross-border payments process for our clients.

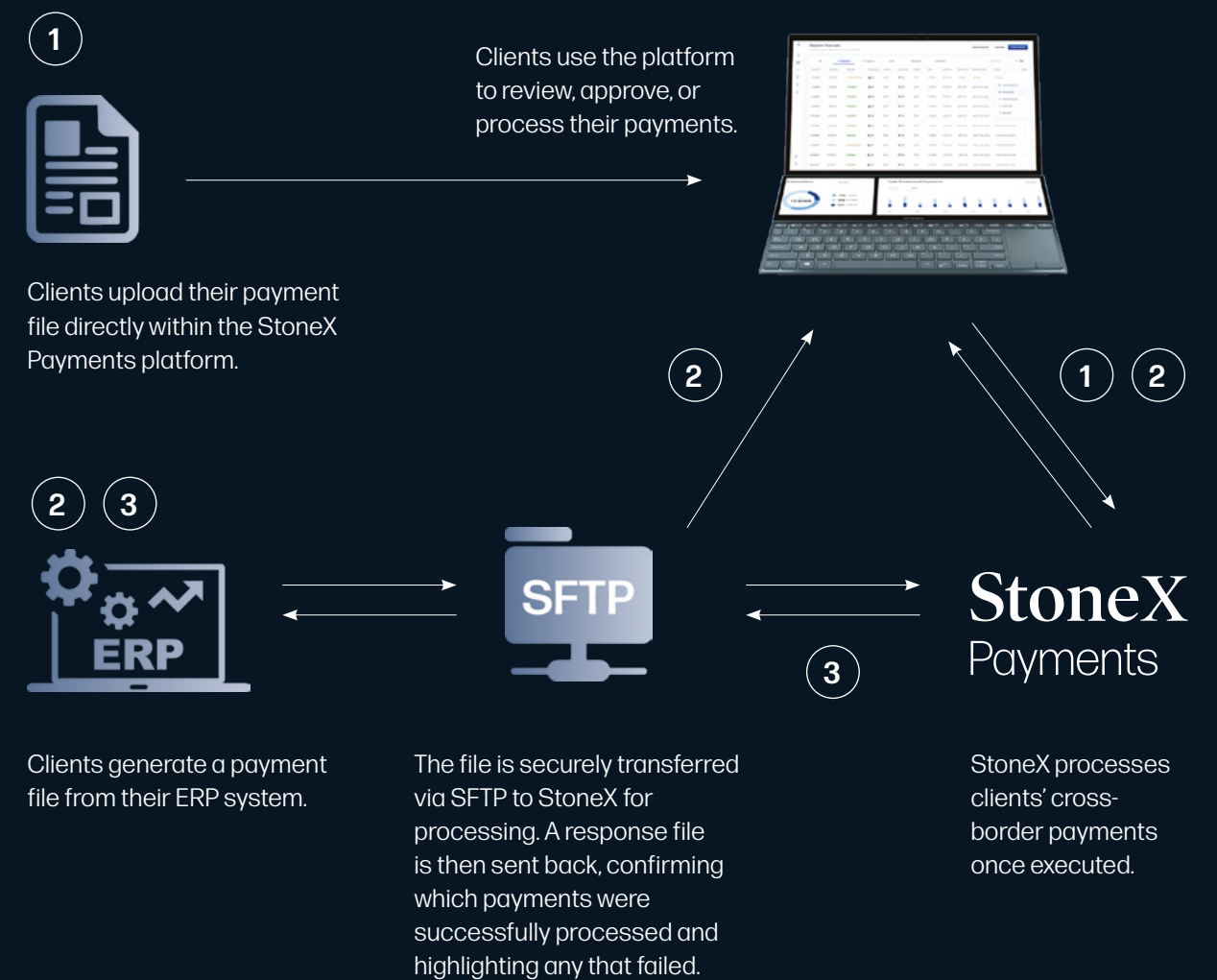
Flexible connectivity and deployment

- Customizable web-based proprietary platform that provides real-time rates and execution capability in more than 140 currencies and 180 countries.
- Seamless, secure and automated host-to-host integration with your treasury or ERP system.
- Plug-and-play APIs which easily embed our payments capabilities into your platform.
- Our partnership models give clients the power to launch their own payments solutions, whether built directly in their platform or delivered as a white-label service under your brand.
- Easily integrates with third-party platforms to simplify payment management and tracking.

File upload options

Our payments platform offers three options for clients who want to upload a payment file:

1. Upload the payment file directly within our platform.
2. Upload payment files via SFTP and use the approval, repair, and/or execution process on screen in our platform.
3. Implement a fully automated SFTP workflow that connects your system directly to ours.



How it works

- Lock in rates before sending your payment so you have visibility of the exact amount the beneficiary will receive.
- All costs are built into the FX rate quoted and there are no hidden fees deducted from the amount delivered to the beneficiary.
- Payments are delivered within 2 business days or earlier to all locations depending on the currency.
- Our solutions can be tailored to replicate your unique payments and approval process.

Value added functionality

- **Bespoke reporting:** Reports that integrate transaction data into your ERP, making accounting and audit effortless.
- **Secure access made simple:** Multi-factor authentication (MFA) mandatory at login, optional trade execution MFA, and automatic sign-out, web-based system that can be accessed 24/7.
- **Payment tracking:** Real-time visibility of transaction status, from initiation to beneficiary receipt.
- **Beneficiary self-management:** Allow the beneficiary to securely manage their own banking details, ensuring successful settlement while mitigating returns and FX losses.
- **Automated reimbursement:** Clients can give StoneX the ability to automatically debit their account for reimbursement.
- **Customized payment process:** Streamline payments with transparent audits, robust controls, and configurable duty segregation with different user roles to fit your organization.
- **Compliance screening:** All payments are screened prior to release to ensure adherence to international AML/KYC standards and regulatory requirements.
- **Dedicated customer service:** Integrated case management solution ensures every query is handled securely and efficiently within the platform in multiple languages.

Beneficiary self-management



Enter your beneficiary's contact details



Submit the banking details request to your beneficiary



The beneficiary completes the secure form



Your approvers review the beneficiary's submitted information

Contact one of our representatives to request a personalized demonstration of the StoneX Payments platform

The impact of sending local currency payments

In many cases, businesses make cross-border payments without completely understanding the process. It is important to understand what can go wrong when sending hard currency to be converted locally, as well as the various ways efficiency can be improved by sending local currency.

Problems faced when sending hard currency

1. Intermediary banks are included in the payment process, which can cause delays.
2. The full payment amount may not be received by the beneficiary, due to fees charged by the intermediary bank.
3. The client may need to guess how much hard currency to send, as the conversion rate will be automatically applied by the beneficiary's bank.
4. The conversion must be done locally, which may lead to fraud, counterparty risk and country risk. The client may not be comfortable with giving this responsibility to the beneficiary.
5. Maintaining large sums of hard currency in-country leads to potential complications, including misappropriation of funds, substantial country and credit risk, and an overall slack of accounting transparency.

Resolving these issues with local currency payments

1. Sending local currency removes intermediary banks from the process, as well as associated delays and fees.
2. The client can participate in the conversion process and ensure that their payments are executed at a competitive, transparent rate with all costs known upfront.
3. Making a local currency payment will ensure that the full and accurate amount arrives with the beneficiary. All bank fees are absorbed by StoneX Payments.
4. By managing the currency-exchange process from its head office, an organization can ensure that it is compliant with current regulations regarding international currency transfers, and that all financial dealings are undertaken with reputable counterparties.
5. In-country regulators are moving towards acceptance of local currency, and prefer to reimburse in local currency, as opposed to USD or another hard currency.

Upgrade your payment infrastructure with StoneX Technology Services

We provide payment solutions to help you process transactions more efficiently. We specialize in connecting organizations to the Swift network, staying compliant with Swift initiatives (e.g., pre-validation, etc.), and customizing internal payment processes. We focus on delivering fast and accurate payments for customers that want to reduce the cost and friction involved in cross-border transactions.

Gain better visibility of your account balances around the world

Businesses often juggle multiple bank accounts across countries, projects, and operations, presenting challenges of knowing how much cash they have, where, and the accuracy of the information. Efforts and processes to understand the cash balances are mostly manual and the reconciliation exercise of digesting bank statements exposes the organization to 'manual errors' and security risks. StoneX enables businesses to standardize the multiple formats of bank statements and automate the reconciliation process by connecting your bank partners to your back-office accounting and financial systems.

Mastering cross-border payments

An end-to-end snapshot

At StoneX Payments, we streamline your cross-border payments from initiation to delivery. Utilizing our trusted correspondent banking partners, we execute the currency exchange and prepare the funds for settlement. The converted funds are then swiftly transferred to the beneficiary's bank account.

With StoneX Payments, you benefit from reliable execution, competitive rates, and comprehensive support every step of the way.



Why send local currency?

Developing and managing cross-border operations in local currency instead of hard currency (AUD, EUR, GBP, USD) allows organizations to participate in the conversion process. This ensures payments are made at competitive, transparent rates with all costs known upfront.

Compliance risk

With stricter global regulations, organizations must ensure compliance in international currency transfers. Actively monitoring exchanges from headquarters helps maintain regulatory adherence and ensures all financial dealings are conducted with approved counterparties.

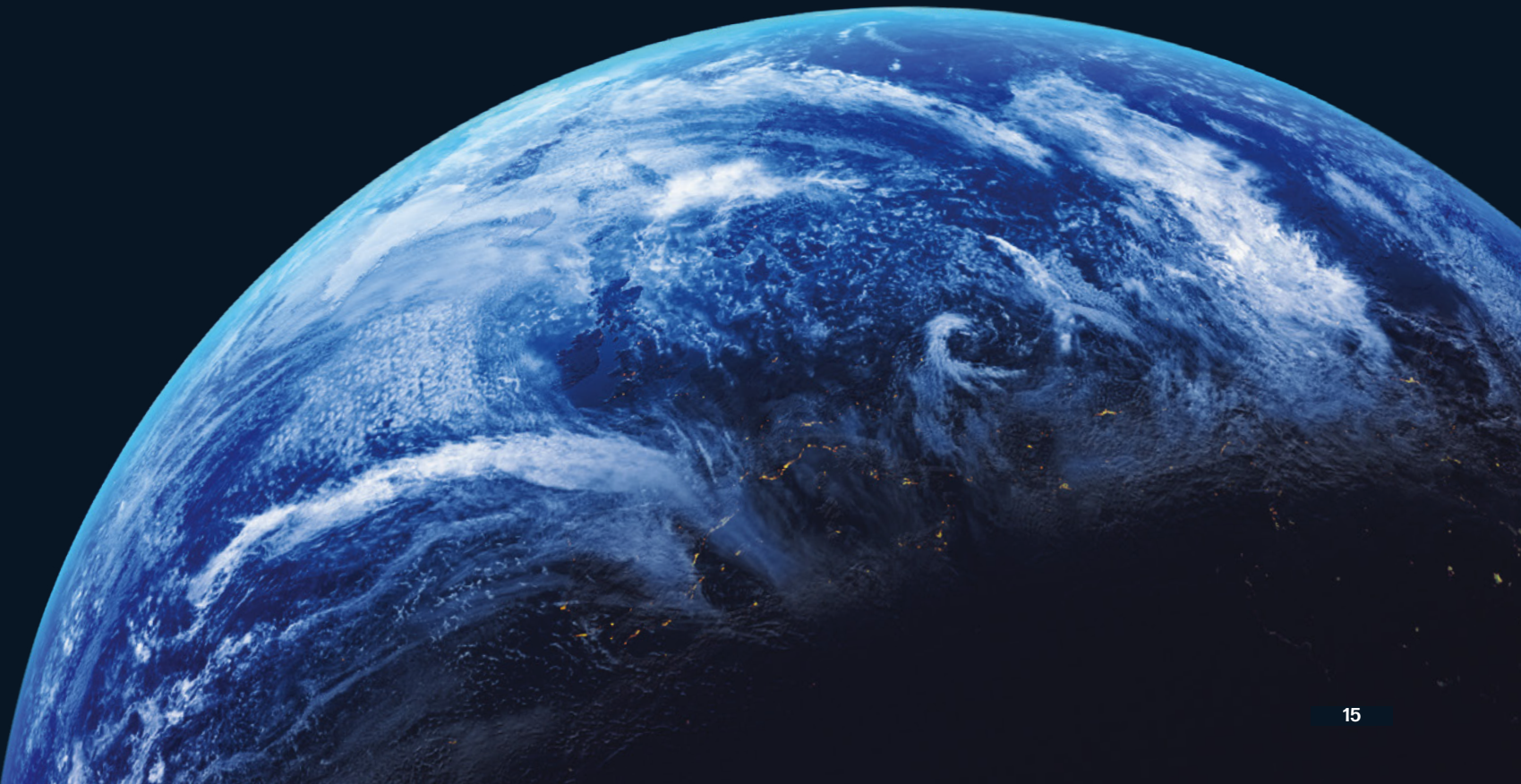
Market coverage

We offer 25+ base currencies which can be converted into more than 140+ currencies listed below.

Europe	ALL	Albania	Asia	GYD	Guyana
	BAM	Bosnia		HTG	Haiti
	BGN	Bulgaria		HNL	Honduras
	CZK	Czech Republic		JMD	Jamaica
	DKK	Denmark		MXN	Mexico
	EUR	Euro Zone		XCG	Dutch Caribbean
	HUF	Hungary		NIO	Nicaragua
	ISK	Iceland		PYG	Paraguay
	NOK	Norway		PEN	Peru
	PLN	Poland		SRD	Suriname
Oceania	RON	Romania	TTD	Trinidad and Tobago	
	RSD	Serbia	USD	United States of America	
	SEK	Sweden	UYU	Uruguay	
	CHF	Switzerland			
	TRY	Turkey	AFN	Afghanistan*	
	UAH	Ukraine*	AMD	Armenia	
	GBP	United Kingdom	AZN	Azerbaijan	
			BDT	Bangladesh	
			BND	Brunei	
			KHR	Cambodia	
The Americas	AUD	Australia	CNY	China (onshore)	
	FJD	Fiji	CNH	China (offshore)	
	XPF	French Polynesia	GEL	Georgia	
	NZD	New Zealand	HKD	Hong Kong	
	PGK	Papua New Guinea	INR	India	
	SBD	Solomon Islands	IDR	Indonesia	
	TOP	Tonga	JPY	Japan	
	VUV	Vanuatu	KZT	Kazakhstan	
	WST	Western Samoa	KGS	Kyrgyzstan	
			LAK	Laos	
ARS	Argentina	MOP	Macau		
AWG	Aruba	MYR	Malaysia		
BSD	Bahamas	MNT	Mongolia		
BBD	Barbados	NPR	Nepal		
BZD	Belize	PKR	Pakistan		
BMD	Bermuda	PHP	Philippines		
BOB	Bolivia	SGD	Singapore		
BRL	Brazil	KRW	South Korea		
CAD	Canada	LKR	Sri Lanka		
KYD	Cayman Islands	TWD	Taiwan		
CLP	Chile	TJS	Tajikistan		
COP	Colombia	THB	Thailand		
CRC	Costa Rica	UZS	Uzbekistan		
DOP	Dominican Republic	VND	Vietnam		
XCG	Curacao & Sint Maarten*				
GTQ	Guatemala				

Middle East & North Africa	DZD	Algeria	DJF	Djibouti*
	BHD	Bahrain	ERN	Eritrea
	EGP	Egypt	SZL	Eswatini
	IOD	Iraq	ETB	Ethiopia
	ILS	Israel	GMD	Gambia
	JOD	Jordan	GHS	Ghana
	KWD	Kuwait	GNF	Guinea
	LBP	Lebanon*	KES	Kenya
	LYD	Libya	LSL	Lesotho
	MAD	Morocco	LRD	Liberia
Sub-Saharan Africa	OMR	Oman	MGA	Madagascar
	QAR	Qatar	MWK	Malawi
	SAR	Saudi Arabia	MVR	Maldives
	TND	Tunisia*	MRU	Mauritania
	AED	United Arab Emirates	MUR	Mauritius
	YER	Yemen*	MZN	Mozambique
	AOA	Angola	NAD	Namibia
	BWP	Botswana	NGN	Nigeria*
	BIF	Burundi	RWF	Rwanda
	CVE	Cape Verde	STN	São Tomé
	XAF	Cameroon, Gabon, Chad, Republic of the Congo, Equatorial Guinea, Central African Republic	SCR	Seychelles
	XOF	Senegal, Ivory Coast, Niger, Mali, Benin, Burkina Faso, Guinea-Bissau, Togo	SLE	Sierra Leone
	KMF	Comoros	ZAR	South Africa
	CDF	DR Congo	SSP	South Sudan*
			SDG	Sudan (Khartoum)
			UGX	Uganda
			TZS	Tanzania
			ZMW	Zambia
			ZWG	Zimbabwe

*Please contact your StoneX relationship manager/a representative of StoneX to discuss further. Accurate as of 11/19/2025. StoneX's market coverage is subject to change at any time without prior notice.



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