



**IEFX has developed an established FX and International Payments Platform operated by a leading International fintech company, Ebury Partners UK Ltd.**

## Security

IEFX's clients' funds are held in **segregated accounts** with an **A rated bank**, entirely separate from Ebury's own operating accounts, so **your funds are always safe**.

The segregated accounts are held with Barclays Bank plc:

Rating Agency	Long Term Credit Rating	Outlook
Moody's	A2	Stable
Standard & Poor's	A-	Stable
Fitch	A	Stable

Source: Bloomberg (July 2015)

## Regulation

**IEFX is a trading name of Ebury Partners UK Ltd. Ebury is regulated as an Authorised Payments Institution by the Financial Conduct Authority. Registration number is: 522933. The FCA requires Ebury to meet standards across three areas. Ebury exceeds all three of these standards which cover:**

### 1. Capital Adequacy

The levels of capital requirements are based on Ebury's level of activity. The FCA reviews Ebury's capital adequacy on an annual basis.

### 2. Client Protection

Ebury's client funds are held in segregated accounts, entirely separate from Ebury's own operating accounts, so client funds are always safe.

### 3. Robust Internal Risk Management

Ebury has strict governance and operational processes in place to scrutinise the accuracy of each of its transactions, with appropriate involvement from our Directors. Compliance with Ebury's own governance and processes is regularly audited.

### Licensed with HMRC

Ebury is registered with HMRC as a Money Services Business (MSB). License number is: 12570621. This means that we apply the 2007 Money Laundering Regulations and other associated legislation.

IEFX is an innovative FX and International Payments Platform developed for Irish companies as an alternative to the non-transparent and inefficient international services provided by the Irish banks. The Platform has over 3,000 business clients across Europe and has traded €7bn over the past 3 years

# Innovative

## Spot and Forward FX

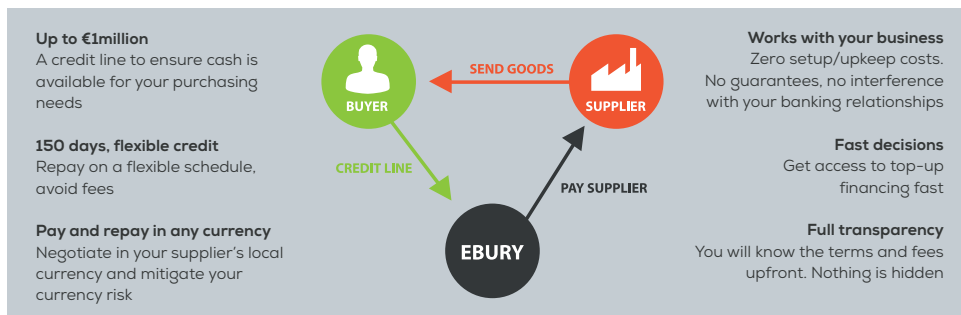
- Spot FX: Buy or Sell currencies for same day, next day or trade date plus 2 day settlement
- Forward FX: trade on a given day for settlement up to 2 years in advance
- We can facilitate clients in managing their ongoing FX needs and exposures into the future. Using these FX tools can allow IEFX's dealers to formulate the most appropriate short, medium and long term FX plan and solutions for each client.

## Multiple Payments to Multiple Beneficiaries

- Our Platform processes single payments to individual beneficiaries or multiple payments to multiple beneficiaries
- We can process payments to hundreds of beneficiaries from the same account e.g. payroll services, dividend payments etc.
- Our clients can download beneficiary account details in the form of a spreadsheet to our payments system and make payments to these large volumes of beneficiaries simultaneously

## Trade Finance

- Aim is to help businesses grow faster by financing trade. In partnership with Ebury, we provide business funding for your supply chain by lending to Irish buyers and by providing accelerated, non-recourse cash payments to your suppliers



www.iefx.ie

GENERAL ENQUIRIES: 01 254 4800 info@iefx.ie

DEALING DESK: 01 254 4810 dealing@iefx.ie