

A nighttime photograph of a city street with light trails from cars and buildings in the background. A large white 'L' graphic is overlaid on the left side of the image.

WELCOME
TO ECAP

ECAP / YOUR FX, BANKING & PAYMENTS PARTNER

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ECAP IS AN AGGREGATOR OF FINANCIAL SERVICES ENCOMPASSING FOREIGN EXCHANGE, PAYMENTS AND BANKING.

SINCE INCEPTION, ECAP HAVE PROCESSED IN EXCESS OF \$2BN IN TRANSACTIONS ON BEHALF OF IT'S CLIENTS.

OUR AGILE AND FORWARD - THINKING APPROACH HAS BROUGHT SIGNIFICANT VALUE TO CORPORATE, INSTITUTIONAL AND PRIVATE CLIENTS.

ECAP, QUITE SIMPLY, HAVE EVERY ANGLE COVERED.

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WHO ARE WE

A LEADERSHIP TEAM
WITH EXPERT
CURRENCY MARKET
KNOWLEDGE

THE LEADERSHIP TEAM AT ECAP
IS COMPRISED OF INDIVIDUALS
WITH DEEP KNOWLEDGE,
UNDERSTANDING AND PASSION
FOR DELIVERING
UNCOMPROMISING VALUE
TO OUR CLIENT BASE.

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DAN COLLIER: MANAGING DIRECTOR



Dan started his career in FX in 2007 in a hybrid sales and dealing role which gave him a great insight into all aspects of the sales process. With a passion for trading, both personally and on behalf of his clients, Dan has excelled in dealing roles for several tier-one brokers

Along with his dealing responsibilities, Dan has shown a real aptitude for management and as such has relished the opportunity of becoming a Managing Partner, overseeing all aspects of the sales and dealing functions and plays a fundamental role in the company's overall growth and development plans.

AARON SINGH: DEALING DIRECTOR



Aaron gained an entry level sales role at a tier 1 broker and, in working his way through various sales roles for the next 3 years gained a broad understanding of the trials and tribulations of being an FX consultant. Aaron then moved into a sales/dealing role with one of the industry's leading players where he progressed from a junior role to associate director level during his 7-year tenure.

Aaron was thrilled to undertake a Directorship and maintains a continued hunger to provide tailored solutions to his broad range of clients.

JONATHAN GRAY: RISK DIRECTOR



As the veteran of the board, Jonathan has enjoyed a long and fruitful career in finance spanning over two decades, taking him around Europe working for several prestigious financial blue-chip institutions. Having finished a 3-year tenure with the Prudential in Ireland, Jonathan secured a position in a private client stockbroker based in Frankfurt where he went on to become a Senior Dealing Partner in the firm.

In 2008 Jonathan was head-hunted from Germany to London where he accepted a position on the dealing desk of one of the UK's leading brokers and subsequently has enjoyed success within a number of organisations before accepting a role as a Managing Partner at ECAP.

BROOK LONGHURST: SALES DIRECTOR



Brook entered the financial services sector back in 2010, gaining experience in both the emerging markets and foreign exchange space before becoming the figurehead of the FX Desk at a well-respected financial institution.

Following this successful entry into financial services, Brook was headhunted by a Tier 1 broker and quickly established himself as a cornerstone of the company's success. His tenacity, drive and leadership skills led to him spearheading both the corporate and fin-tech sales arms of the organisation, allowing him to increase expertise in all aspects of a rapidly changing FX market. His well-grounded and approachable persona means that Brook is well equipped to lead ECAP's growth as Sales Director, where he manages the sales function and is directly involved with the development of all client relationships.

OUR SERVICES

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FOREIGN EXCHANGE

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SPOT CONTRACTS

The most commonly used foreign exchange transaction designed to address any imminent currency requirements, a spot transaction allows clients to process payments and have funds settled in the beneficiary account within the same trading day. Clients are also afforded up to two further working days to make settlement.

FORWARD CONTRACTS & HEDGING

Forward contracts allow clients to lock in a rate for up to 5 years at a time, offering protection from adverse currency fluctuation, mitigating the inherent risks associated with operating within a live marketplace. A 0% deposit facility enables our clients to offset their currency exposure, even if they have limited cashflow or capital without the need for any margin committed.

ECAP is proud to boast a team of experienced dealers with expert market knowledge and many years of professional trading experience. Your dedicated dealer will help you identify and implement a hedging strategy that best suits your organisation and is tailored to achieve your objectives. They will consider your company budget, payment timescale, risk appetite, cash flow and the current market trends. We work proactively with our clients to mitigate risk in a perennially volatile market.

MARKET ORDERS

A very useful set of tools when used appropriately, market orders allow a client to designate a desired rate to provide them with upside on the current market level while also offering a safety net to the downside to ensure that bottom line profits are adequately protected. Orders include but are not limited to; limit orders, stop-losses and trailing stop-losses.

MARKET COMMENTARY

We offer market commentary in the form of daily, weekly and monthly reports, supplementing the personalised commentary and consultancy that all clients can access via their dedicated dealer.

MASS PAYMENTS

Bulk payment runs have traditionally meant one of the following for corporate clients; either further resource or increased protocols to mitigate flaws in legacy banking platforms. Whether this be a limit of only single payment capability or multiple checks on beneficiary details, both lead to time and cost inefficiencies within payment processes.

This no longer needs to be the case. ECAP's proprietary payment platform encompasses a bulk payment solution. We provide a template that allows data to easily be imported from an ERP or manually updated, before being uploaded and screen checked by the system for any potential error. This allows clients within sectors such as insurance, payroll, royalties, travel and hospitality to process thousands of payments with significantly reduced risk of non-delivery. The platform caters for multiple-currency and offers cost and time improvement against industry peers.

Our systems incorporate a "Check & Fix" software, letting you know if there are errors in the payment credentials prior to submitting the file for processing. This allows our clients to either adjust the template to send or send the remaining payments whilst the error is queried. This ensures optimum efficiency and minimal returns/rejections on your payment runs.

Regular payment templates can also be saved to your account, with the ability to edit the amounts and other sensitive information if required. This avoids the need to repeat the initial upload process.

Leveraging our well-established banking relationships, our payment pricing is highly competitive, allowing ECAP to price each payment and any FX incurred at our usual, industry-leading levels.

For more information or perhaps a demo of our mass-payment solutions, please contact our team on +44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading 'Mass Payment Services' to arrange your consultation.



CUSTODIAN SERVICES

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When it comes to holding client monies for investment purposes, ECAP recognise that offering client segregated fund accounts or named IBAN's is simply not enough for our institutional clients. Our partner offers a full custodian service, holding Part IV permissions from the FCA, giving us full client money permissions and the highest degree of fund protection by offering both the investment vehicle and investor access to our CASS regulated accounts, in multiple currencies.

Combined with our traditional services, ECAP now offer a full suite of products to institutional clients, breaking the otherwise archaic mould which has been the legacy offering of prime-brokers and banks for many years.

FX and mass payments facilitating international payments and tailored mass payment and payroll solutions, backed by Tier One banks.

Client money and investment solutions; providing cash custody and payment processing services including compliance, investor due diligence and the safeguarding of clients' funds.

Hedging solutions: providing active and passive solutions to manage the performance of the investment, to give clients control on hedge ratios and overall FX exposure thus helping clients to navigate market risks and volatility.

With visibility and transparency being vital assets to our institutional clients, ECAP ensure that commercial terms of any facility are agreed in writing prior to engagement, with no hidden costs or charges incurred mid-way through the relationship.

Our platform provides the investment manager with a full overview on all open positions within their portfolio, with real-time reporting on the P & L and mark-to-market positions of trades. This provides full clarity and transparency for both the investment manager and the investor at all times.

Our objective is to ensure that the full potential to maximise the NAV of the investment is reached, with any downside risk mitigated at every opportunity.

For more information about ECAP's custodian services and how we can build a bespoke institutional offering for your investment, please contact our team. Each initial contact offers the client a full pricing review on the current service offering under a no-obligation proposition. If we can improve the processes, you have the decision as to whether or not you wish to proceed.

Contact our team on on +44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading 'Institutional Services' to arrange your consultation.

CRYPTO SOLUTIONS

A new age of payment solutions is dawning, with ECAP at the forefront. Crypto presents a new level of risk, AML, compliance and performance. However, the mainstream banks and MSB's are yet to acclimatise to this seismic adjustment in the payments landscape.

Via our carefully selected and FCA authorised partners, ECAP are able to offer solutions for Crypto-exposed clients that include but are not limited to the following services:

Named IBAN for the requirement holder in EUR, USD or GBP.

Onward payment delivery to both first and third party accounts.

Client facing platform enabling client to view, reconcile and execute via both OTC and Crypto-Processing (Crypto-Fiat, Fiat-Crypto & Crypto-Crypto).

Full statements available for transaction history.

Proactive account management team on hand to ensure a premium service from onboarding to trade management.

It is important to note that these services are not available via our traditional foreign exchange providers and are referred to an ECAP preferred partner. Our FX providers are not able to handle the proceeds of crypto-related funds.

For more information, please contact our team on +44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading 'Crypto Services' to arrange your consultation.

COLLECTION ACCOUNTS

Banking. A global issue that worsens by the day. ECAP recognise the minefield that is sustainable and competitive commercial banking, particularly in an age where banks are still struggling to adapt to an ever changing global landscape

ECAP via our partners are able to eradicate this issue. Via our partners, we are able to onboard clients with our usual processes and provide multi-currency IBAN's, with our Tier 1,2 and 3 banking partners as custodian of the funds, whilst all being accessible via ECAP platforms.

With our multiple banking relationships, we're able to cater for a very broad spectrum of risk, typically solving problems and allowing business to operate that the traditional bank or MSB would turn away.

Whilst ECAP are not a bank and the accounts we offer are not full bank accounts with FSCS coverage, we are able to alleviate banking pressures with our collection account products. These enable clients to both receive and settle payments from their own named accounts, with fully licenced banking partners the key fund custodian behind the solutions.

No matter the jurisdiction, sector, or structure, we will find a solution to fit you.

To find out whether we can assist with your current IBAN requirements, please contact our onboarding team on + 44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading "IBAN Enquiry – Company Name" to arrange your consultation.

EXOTICS

There are many countries across the world with illiquid or restricted currencies which companies and individuals can carry exposures in.

Whether this be corporate entities looking to repatriate profits or UHNW individuals looking to obtain investment or entrepreneurial VISA's, ECAP have strategically partnered with several regulated and licensed entities in key jurisdictions in order to assist these clients with movement of funds.

We provide regulated, secure and fast routes to get this money into G10 currency, granting clients access to previously unavailable capital.

We have worked with a number of clients ranging from listed organisations, UHNW individuals and corporates with market exposures across Asia, Latin America and Africa. If this resonates with your operation, then we are in a position to assist.

Please reach out to our team on + 44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading 'Exotics Assistance' for more information.

PRE-PAID CARDS

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As one of the fastest growing payment methods in the world, pre-paid cards are essential for many businesses, whether this be for customers or employees alike.

ECAP are proud to promote an exclusive facility in pre-paid card solutions to you, your company, employees or clients, in any branding you desire.

We work closely with one of the world's leading independent FCA authorised providers of outsourcing and white-labelling electronic payment card solutions.

Pre-paid cards are a perfect fit for companies looking to manage a variety of functions, such as payroll, expenses, withdrawal from a life company policy, QROPS/QNUPS transfers, and pension transfers.

Some of the clients already benefitting from our PPC solutions are those involved in contractor-payroll, shipping, and yacht management and those within hospitality. We can cater for both bulk and more bespoke requirements, with a flexible pricing strategy that makes this accessible for all.

For more information on our Pre-paid card solutions, please contact our team on on + 44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading 'Pre-Paid Card Services' to arrange your consultation.



API INTEGRATION

Through our multiple partners, ECAP can offer a variety of API's depending on the purpose and requirement of the client. Our reliable API infrastructure allows clients to integrate our bespoke payment solutions seamlessly into their platforms and encompasses every payment tool that we offer here at ECAP.

In a world where automation is becoming an integral part of client servicing, ECAP will assess which partner and in turn which API is the most efficient for your requirement.

We assess the customer journey, pricing matrix, user transparency, live data feeds and user reporting functionality before determining the best spec to pass across to your team to review.

Please reach out to our team on + 44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading 'API FX / Payments' to book a consultation to discuss your online payment requirements and potential integration.



INVOICE FINANCING

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A refreshingly simple product allowing clients access to a lending facility with no hidden fees and with no obligation, our invoice finance facility offers clients the option of funding their international imports with no upfront fees or collateral.

Clients can repay the loan up to 150 days after funds have been released. All you need is a copy of the invoice you are looking to pay, ECAP will pay the supplier in their requested currency then you can focus your attention on selling the product and realizing your profits before the loan is repayable.

Invoice finance also allows clients to mitigate the risk of currency fluctuation from the time the deal is agreed to delivery of funds thus, once again, offering a great deal of protection to that crucial bottom line.

For more information regarding our Invoice Finance product, please contact our team on +44 (0) 203 950 5482 or alternatively email sales@exchange-capital.com under the subject heading 'Invoice Finance Query – Company Name' with your requirement and a member of our team will be in touch to arrange a consultation.

AFFILIATE PROGRAM

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Partnerships are an integral function within the ECAP engine, and we firmly believe in allowing our partners an opportunity to enhance their reputation and business offering, all the while potentially adding a new revenue stream to their repertoire.

We work with a number of partners across a variety of sectors such as accountancy, legal, corporate services, real estate and sole proprietors who have contacts and clients they would wish to receive industry leading service, competitive pricing and a personal touch to the handling of their FX exposures.

When passing over a contact, ECAP understands that it is both ours and the partners' reputation at stake and thus we endeavour to do our utmost with every client and introduction presented to our team.

Commission arrangements are available and cater for longevity and sustainability amongst both partners and clients alike.

If you would like to know more, please contact our team on +44 (0) 203 950 5482 or email sales@exchange-capital.com under the subject heading 'Affiliate Proposal – Your full or company name' and a representative will be in touch to arrange a consultation.

ONLINE PLATFORM

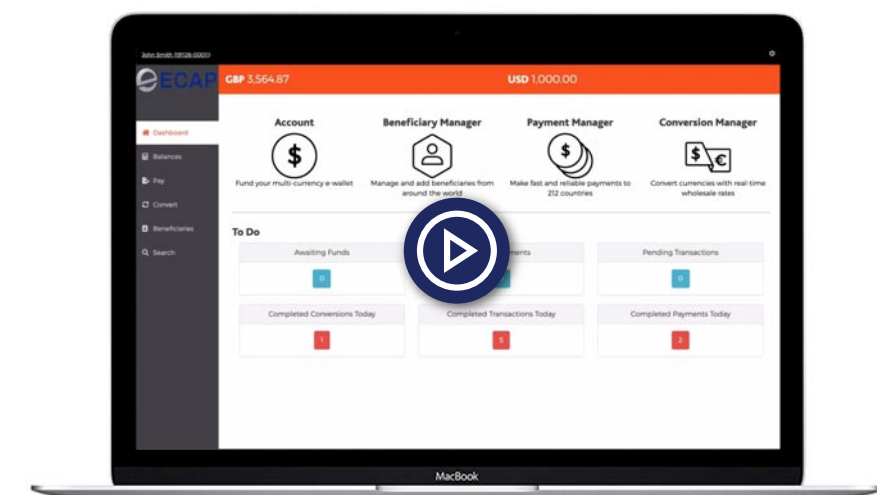
In an age where high-spec technology and automation is crucial in enhancing efficiencies, ECAP partner with the finest financial institutions within FX, Banking and Execution in order to ensure our clients can process with a minimum of fuss.

Whether it's a multi-level authorisation mandate, a centralised treasury function or simple FX and payment reconciliations, our platforms can provide you with an all-in-one suite which is appropriate to your business needs. You can find a demo of one of our platforms below.

The platforms can cater for single or multiple payments, in a basket of currencies, with instant MT103's and SWIFT GPI available for most. We use various platforms in order to ensure that we can service a broad spectrum of clients, and a quick consultation with our team will allow ECAP to determine which partner platform would be most suited to your requirements.

For more information, please contact our team on +44 (0) 203 950 5482 or email sales@exchange-capital.com under the subject heading "Online Platform – Company Name – Enquiry" and a representative will be in touch to arrange a consultation.

CLICK THE SCREEN TO VIEW OUR PRESENTATION



RISK POLICY

Safety and security are the driving force behind every decision we make at ECAP. Protecting your funds from unnecessary risk is our primary goal and this governs the way our business operates. ECAP operate under the license of our selected Tier One liquidity and infrastructure providers. Our primary and selected infrastructure providers include:

The Currency Cloud Limited (CC). CC is authorised by the Financial Conduct Authority (FCA) for issuing of electronic money and the provision of payment services. Firm Reference Number 900199. The FCA register can be viewed at <https://register.fca.org.uk>. CC is registered with FinCEN and is authorised in 22 states to transmit money.

The Global Currency Exchange Network Limited (GC Partners) Global Currency Exchange Network Limited (GCEN). GCEN is authorised by the Financial Conduct Authority (FCA) under the Payment Services Regulations 2017 for the provision of payment services. Firm Reference Number 504346. The FCA register can be viewed at <https://register.fca.org.uk>

Ebury Partners (UK) Limited ECAP operate under the license of our selected Tier One liquidity and infrastructure providers. Our primary and selected infrastructure provider is Ebury Partners (UK) Limited. Ebury are authorised by the FCA as an Authorised Electronic Money Institution (AEMI). FCA Reference Number 900797. The FCA register can be viewed at <https://register.fca.org.uk>

FCA REGULATED

The FCA requires our selected partners to meet and exceed standards across three areas:

CAPITAL ADEQUACY

The levels of capital requirements are based on the levels of financial activity. The FCA reviews capital adequacy on an annual basis.

CLIENT PROTECTION

Client funds are held in segregated accounts, entirely separate from both our own, and our selected providers' operating accounts. Client funds are always entirely safe and secure.

ROBUST INTERNAL RISK MANAGEMENT

Our liquidity providers have strict governance and operational processes in place, scrutinising the accuracy of each transaction, with appropriate involvement from Directors. All compliance policies and procedures are regularly audited.

INFORMATION SECURITY

Our partners comply with the best practices and regulations pertaining to the management of personal data under the UK Data Protection Act (DPA), as well as the European Union's General Data Protection Regulations (GDPR).

OTHER PARTNERS

Alongside our primary foreign exchange providers above, ECAP also partner with several other regulated institutions in a variety of fields to offer services in high-risk FX/IBAN solutions, asset management, escrow, re-financing, mortgages, swaps, derivative products, invoice-financing and more. For further information about how we can assist you in the above fields, please contact our team on + 44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading 'Alternative Products' to book a consultation to discuss your requirements in more depth.

RISK APPETITE - SECTOR

Whilst the majority of MSB's and banks follow the same rule of thumb when it comes to sector appetite, ECAP are different. We truly believe in approaching business opportunities with an open mind and assessing our clients based on a bespoke basis.

Clients should not be tarred by industry narrative and ECAP are a financial services organisation leading the charge on offering mainstream services to clients who usually find alternatives hard to come by.

Our multiple partners afford ECAP a very strong and robust approach to risk, and as such we have placed clients in fields where others would not even entertain the conversation.

Should you have a business case carrying an exposure to foreign exchange or you feel your business poses high-risk but requires any of our other services, please contact our team for a free and thorough consultation on + 44 (0) 203 950 5482 or sales@exchange-capital.com under the subject heading 'High Risk - Company name - Sector' to book your appointment with our risk specialists.

RISK APPETITE - JURISDICTIONAL

Whilst the majority of MSB's and banks follow the same rule of thumb when it comes to jurisdictional appetite, ECAP are different. We truly believe in approaching business opportunities with an open mind and assessing our clients based on a bespoke basis.

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OPEN ACCOUNT

If you have an enquiry that sits outside of a direct trading requirement whether corporate, institutional or private, please complete our contact form here

CONTACT FORM

Should you be looking for a direct facility, please download and complete the overview form, and send to sales@exchange-capital.com, under the heading "New Account - Corporate/Private/Institutional - Company name".

OVERVIEW FORM



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