



# Mondial Change

Our solutions for e-commerce companies  
to optimize foreign currency income

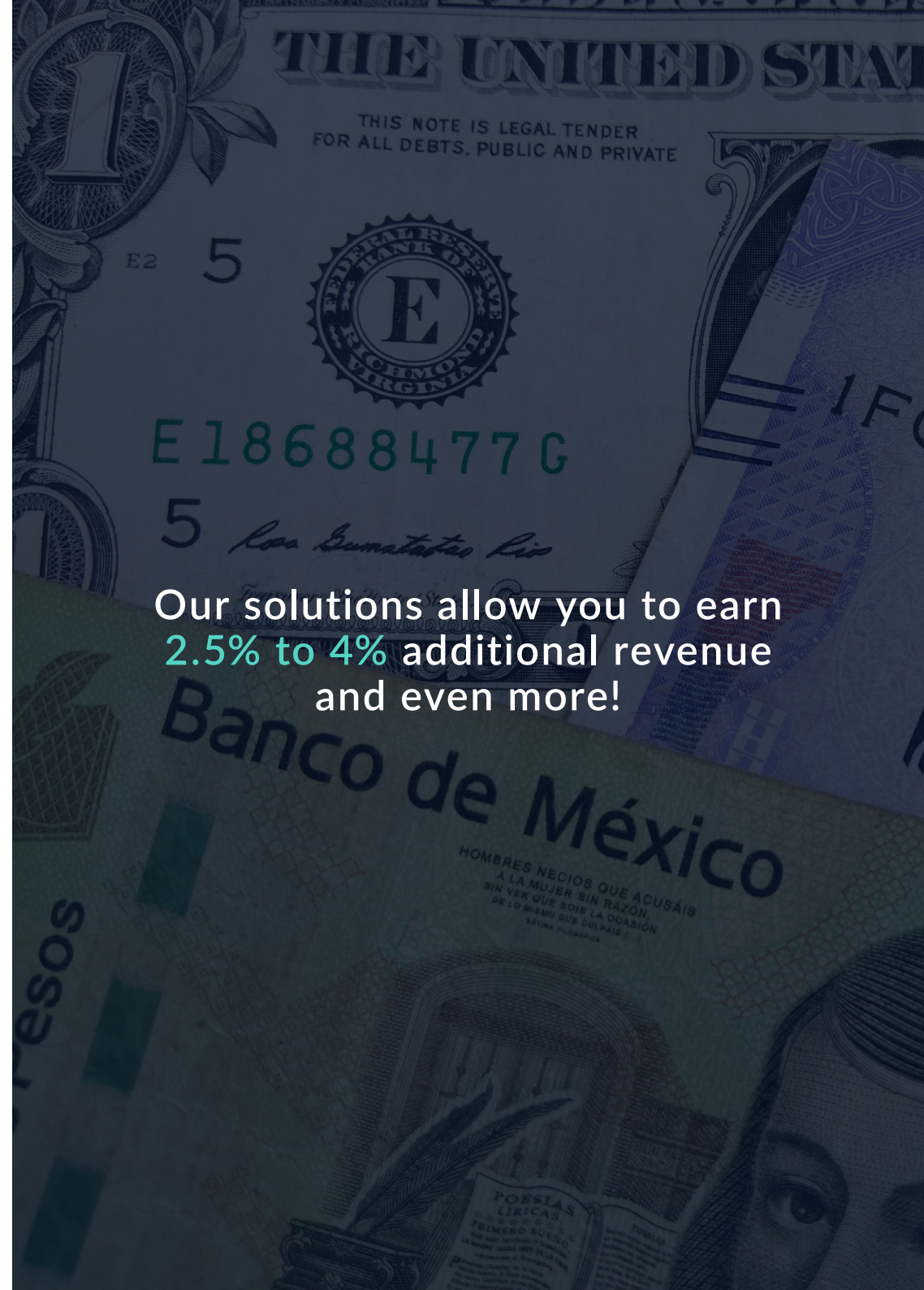


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# Introduction

Payment collection systems such as Adyen, Stripe, Paypal or online marketplaces like Amazon Pay are widely used by e-commerce companies carrying out transactions internationally. These systems are effective but:

- **1.** If you don't have an account in the foreign currency collected, your income in this currency is automatically converted into euros at a very degraded exchange rate. You then lose between 3.5% and 5% of potential income.
- **2.** Even when you have a bank account in the currency collected, this account must often be located in the country where the sale is made to be able to recover your funds in that currency without converting them. As it is complicated, you are often forced to convert your income at a very degraded exchange rate.



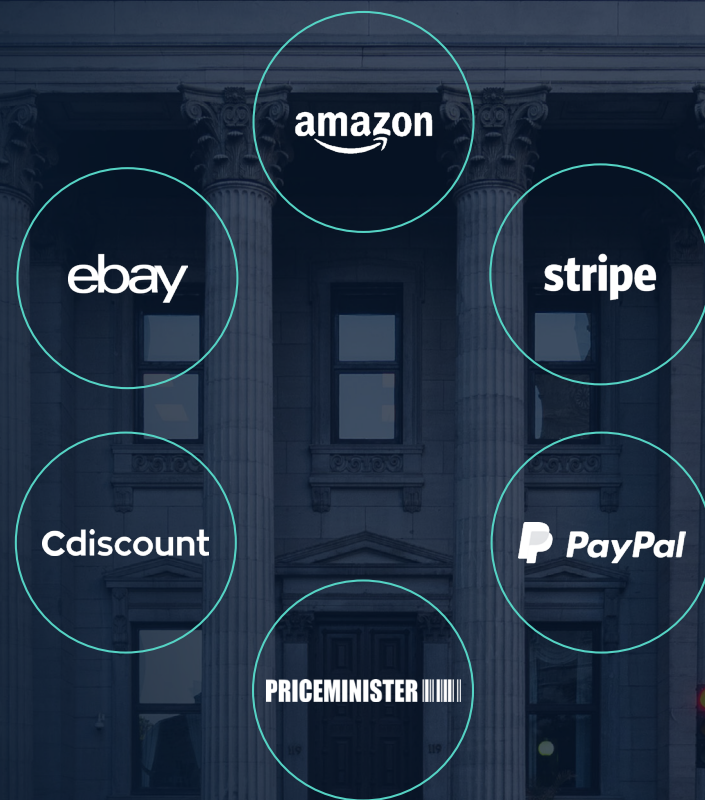
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## Open foreign currency accounts where you need it

Opening foreign currency accounts with traditional banks can be expensive and complicated to manage. Our services allow you to open accounts in your name in more than 35 currencies, at no cost, in less than 30 minutes.

These accounts allow you to give your customers the option to pay you in their local currency. You can then freely store the received currencies on the account, reuse them to make payments or convert them at very competitive rates.

They also make it possible to meet the constraints imposed by marketplaces like Amazon or payment systems like Stripe to have a bank account in the country of the currency in order to be paid in that currency.



Compatible with all of the main online marketplaces and the main payments collection systems



# Convert your income in foreign currencies at the best rate

Once your currency accounts have been opened with Mondial Change, you just need to provide the account details to the payment collection systems to start receiving your income in foreign currency at no cost.

You are automatically notified by email each time that a transfer is received on one of your accounts. You can then reuse these funds to make payments to your suppliers or convert these funds at a much more favourable rate than the one offered by collection systems like Stripe, Adyen or others.

This solution allows you to earn 2.5% to 4% additional income.

We collect ▶

USD

CAD

HKD

GBP

...

- Possibility of receiving payments in foreign currencies in more than 55 currencies
- Free provision of foreign currency accounts and no fees on receipt of funds

We convert ▶



Currency Accounts

Currency conversion at a very competitive spot rate  
OR  
at the guaranteed rate of your currency hedging

We pay



Your bank



Your suppliers

- Make payments anywhere in the world in over 130 currencies
- Funds transferred securely and credited within 24h to beneficiary accounts

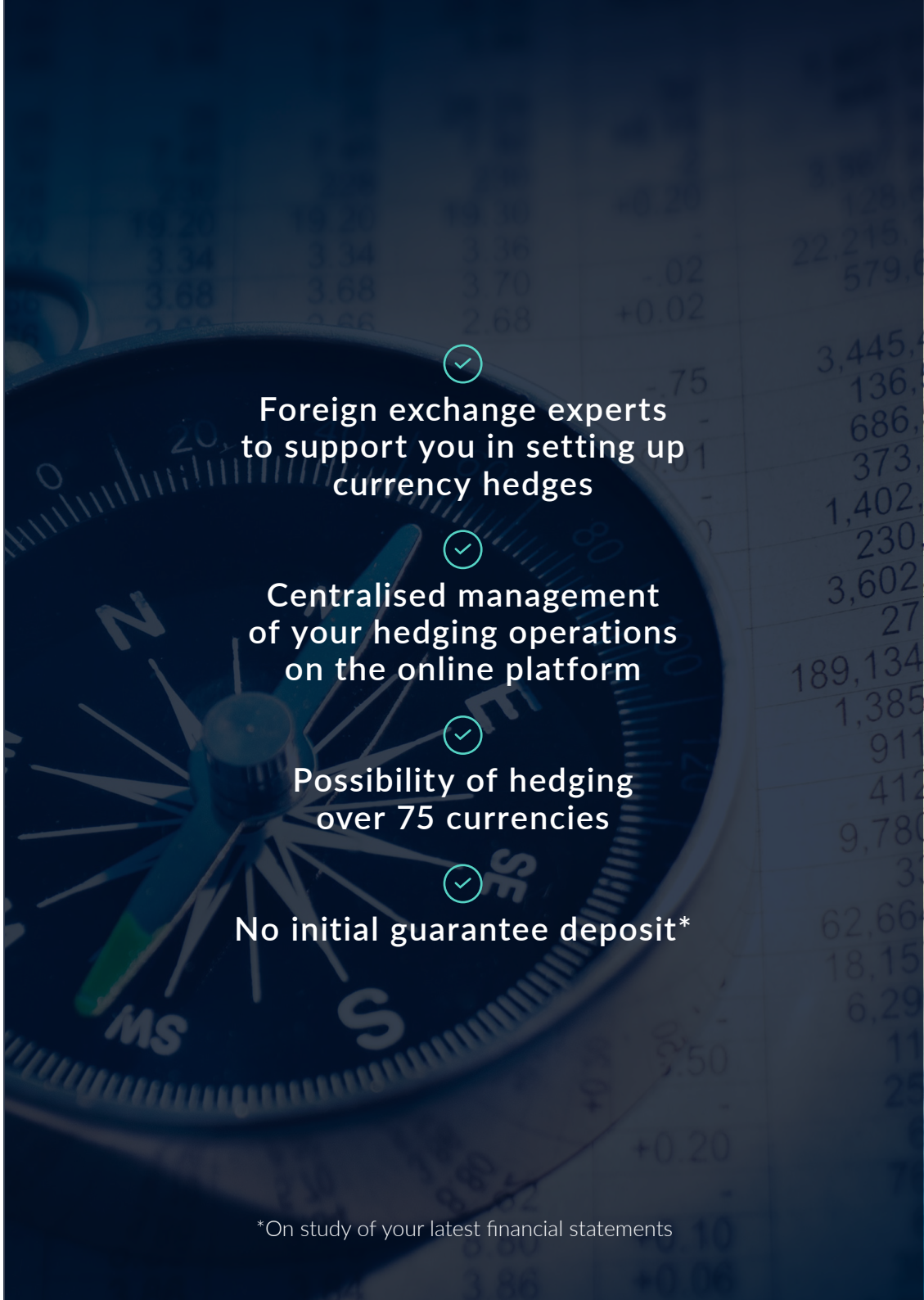
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## Protect your foreign currency income against currency risk

When you receive funds from clients and these funds are denominated in foreign currencies, you are naturally exposed to foreign exchange risk. Our risk hedging solutions are a very simple way for you to protect your trading margins from fluctuating exchange rates.

By booking an exchange rate in advance, you gain better visibility into your future cash flows and you lock in your budget rate.

Our risk team studies with you the nature of your flows in order to offer you flexible and tailor-made solutions for your currency hedging.



Foreign exchange experts to support you in setting up currency hedges

Centralised management of your hedging operations on the online platform

Possibility of hedging over 75 currencies

No initial guarantee deposit\*

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*« Stripe did not want to pay me the income from my UK sales in pound because I did not have a GBP account located there. Stripe was applying a commission of 4% to convert my GBP into EUR. Mondial Change opened a GBP account located in the UK within 2 hours! So I can now convert my GBP with Mondial Change and save 3%.»*

**Sylvie P.**

*« Paypal was charging me 3% to transfer my revenue in dollars to my bank account in euros! Currently my dollars are deposited directly into my Mondial Change dollar account and I convert them at the best rate.»*

**Charles D.**

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## Contact us

To obtain all the information on our services, contact our trading room:

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