



INTRODUCING  
**CAMBRIDGE**  
GLOBAL PAYMENTS



NOVEMBER 12, 2020

Amir Shuster  
Senior Foreign Exchange Dealer  
[ashuster@cambridgefx.com](mailto:ashuster@cambridgefx.com)  
Direct: 747-800-1662

# US - Israel | Trade Facts

- **Israel is our 23rd largest trading partner**
- **\$47B in goods traded in 2019 (20B exports, 27B imports)**
- The US/Israel FTA entered into force in 1985 and is the US's first FTA which is still in force
- Sales of services in Israel by majority US owned affiliates, \$4.5B
- Difficulties in transferring funds to/from Israel
  - Heightened money laundering concerns and audits
  - Often, Israeli banks will reject funds, and send back to sender
  - Forced conversion into ILS on the receiving end
  - Invoice translation issues





---

## Reasons for Fund Transfers | To/From Israel

---

- Paying an invoice for purchase of a good/service in Israel
- Offices in Israel (Payroll, Rent)
- Making an acquisition in Israel
- Repatriation of funds back to US parent
- Israeli customers that want to pay you in ILS

# Cambridge Global Payments | Corporate Profile

Over 14,000 global businesses trust Cambridge to power their cross-border payments, execute plans to manage their currency risk and ultimately help grow their businesses around the world.

At Cambridge, we aim to deliver unmatched service and expertise with respect to moving money globally. Utilizing our proprietary payment automation technology and currency risk mitigation solutions, we take pride in connecting businesses large and small with the global financial markets and businesses all over the world.

- 
- ❑ Founded in 1992 and headquartered in Toronto, Ontario, Canada
  - ❑ Over 25+ years have grown to be one of the largest financial technology companies in the world focused on B2B cross-border payments and currency risk management solutions
  - ❑ 500+ employees operating across North America, Europe and Australasia
  - ❑ More than 14,000 clients globally, including:
    - Tier One global financial institutions, regional banks, national governments, international NGO's and charities, Fortune 1000 corporations and small-to-medium sized businesses around the globe
  - ❑ \$78.6B+ CAD in payments transacted globally per annum, in more than 145 currencies to more than 200 countries
  - ❑ Partnered with 100+ correspondent banks and counterparty trading institutions in 6 continents, comprising a vast and efficient network of payment gateways and in-country processing networks
  - ❑ **We make payments globally, leveraging local relationships**

Powerful & Specialized  
Payment Solutions

# FLEETCOR Technologies | Our Parent Company

Our parent company is FLEETCOR Technologies, Inc. (NYSE:FLT), a leading global business payments company based in Atlanta, Georgia, USA.






- 7,600 employees globally
- Fortune 1000, NYSE-listed firm (NYSE:FLT)
  - Debuted at #988 on Fortune 1000 list in 2017, trading within the S&P 500
- One of the most profitable companies in the USA with a market cap exceeding \$24B USD
- \$2.6B USD in annual revenue and 2.9 Billion transactions/year, \$11.2 Billion in total assets and \$1.36 Billion in total cash on balance sheet as of 2018 YE
- Solutions used by 800K+ business customers and 800K merchants across 80+ countries

## Payment Solutions Offered:

- **Payables:** solutions that automate and simplify the entire accounts payable process
  - **Workforce Payment Solutions:** payroll cards and pre-paid corporate cards (i.e. corporate spending cards)
  - **Virtual Card Solutions:** secure, single use card solutions for both AP & AR automation, and travel expenses
- **Fuel:** smart business solutions for purchasing fuel and managing expenses
- **Tolls:** RFID technology & convenience for toll-related payments
- **Lodging:** provides businesses a better way to book and save money on hotel rooms



# Our Five Core Solutions

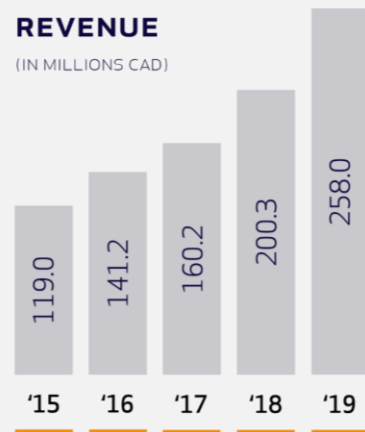
		Value Statement	Features and Benefits
	<b>CROSS-BORDER PAYMENTS</b>	Our world-class cross-border payments and trading operation is renowned for its exemplary service, which is supported by customizable leading-edge technology.	<ul style="list-style-type: none"><li>□ Delivery to 200+ countries in 145+ currencies, including same-day</li><li>□ Scalable online trading gives you access to many payment accounts</li><li>□ Dedicated account teams and award-winning customer service</li><li>□ Securely store value in 25+ currencies</li></ul>
	<b>CURRENCY RISK MANAGEMENT</b>	We support customers in executing plans to manage their FX risk, by implementing hedging solutions, and by collaboratively identifying their market exposure.	<ul style="list-style-type: none"><li>□ Benefit from potential upside movements while protecting against downside risk, helping to reduce exposure</li><li>□ Take advantage of currency fluctuations and harness volatility,</li><li>□ Smooth out earnings volatility, protect reported earnings per share</li></ul>
	<b>INVOICE AUTOMATION</b>	We provide AP departments with an integrated and secure solution to simplify their foreign vendor payments, from invoice receipt through to reconciliation.	<ul style="list-style-type: none"><li>□ Data processing is combined with validation, document imaging, approval routing, system integration, and customized reporting</li><li>□ Duplicate payments and data are validated, reducing errors</li><li>□ Automatically send remittance invoices, freeing up time in your AP</li></ul>
	<b>VIRTUAL CREDIT CARDS</b>	Our virtual credit card programs allow clients to process payments electronically, by a single vendor for a specific amount, using a secure, one-use MasterCard number.	<ul style="list-style-type: none"><li>□ Submit consolidated invoices for your suppliers electronically</li><li>□ Turn your payables into a revenue generator with monthly rebates</li><li>□ Improve compliance and reduce fraud by applying additional control</li></ul>
	<b>CORPORATE CARDS</b>	Our prepaid travel, entertainment and procurement cards help allocate and disburse funds quickly and easily, with the security and universal acceptance of MasterCard.	<ul style="list-style-type: none"><li>□ Mitigate the risk of delayed or lost checks; on-demand pay available</li><li>□ Manage employee payments on travel and company expenses</li><li>□ Eliminate the hassle of disbursing funds for per diems and reimbursements</li></ul>

# Financial Profile

---

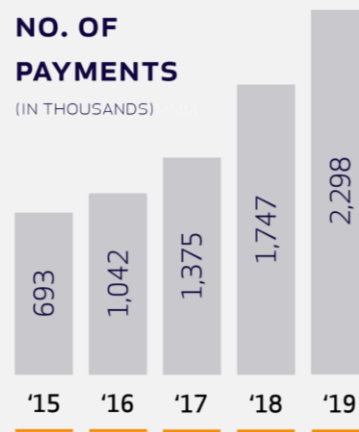
## REVENUE

(IN MILLIONS CAD)



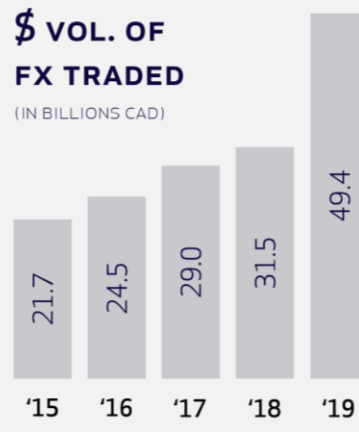
## NO. OF PAYMENTS

(IN THOUSANDS)



## \$ VOL. OF FX TRADED

(IN BILLIONS CAD)



- Cambridge is profitable, highly liquid, and a fast growing business with improving operating margins, profit margins and overall rates of growth.
- Our business benefits from our proprietary payments technology, geographic diversity, no customer concentration risk and multiple lines of business to support sustainable growth.
- Cambridge is fully supported by its parent company, FLEETCOR Technologies, Inc. (NYSE:FLT), a Fortune 1000, S&P 500 firm with more than \$22B USD in enterprise value and revenues in excess of \$2.4B USD.



# Thank You!

*Current as of December 31, 2019. Cambridge Global Payments is a trade name used by the following four legal entities: Cambridge Mercantile Corp. [an Ontario corporation], Cambridge Mercantile Corp. (U.S.A.), Cambridge Mercantile Corp. (UK) Limited, and Cambridge Mercantile (Australia) Pty. Ltd. Cambridge Mercantile (Australia) Pty. Ltd. operates under ABN # 85 126 642 448 and AFSL # 351278. Re Cambridge Mercantile Corp. (UK) Limited: 1) its registered office is at 71 Fenchurch Street, 10<sup>th</sup> Floor, London, EC3M 4BS; 2) its England/Wales Company # is 05271222; 3) it is authorised by the Financial Conduct Authority (FRN 900702) under the Electronic Money Regulations 2011 for the provision of electronic money and payment services, and 4) it is registered (#ZA031019) with the Information Commissioner's Office. Please visit [www.cambridgefx.com](http://www.cambridgefx.com) for more details and more information on Cambridge's legal, regulatory and privacy statements and terms of use. The foregoing information is provided as information on Cambridge Global Payments and does not provide any promise, warranty, covenants, agreements or guaranty. The information is confidential and cannot be shared without our permission. The information is of a general nature and does not take into account your financial objectives, financial situation or needs, and you will need to decide yourself whether our products are appropriate for you. If your business is located in Australia, please read the PDS and FSG before making any financial decisions.*