



WORKING WITH ACCOUNTANTS

LET'S WORK TOGETHER

Do you have a customer that needs an overseas payments service? Or a currency risk management strategy? If so, we can combine our expertise with yours.

As a specialist overseas payments provider, we've got years of experience when it comes to assessing risk, making payments, and developing currency management strategies.

We work with accountants to give your customers a value-added service, while also growing your business. You'll work closely with one of our highly skilled experts. They'll make sure your customers' needs are always the very highest priority – and perfectly aligned to your business' needs too.

FLEXIBILITY IS EVERYTHING

We adapt our partnership model to work around our accountancy partners:

- If appropriate, you can receive extra revenue on customers you refer to us. Our revenue-share models can be negotiated to suit your business – we work on a profit share of the margin or a flat rate per referral.
- Provide your customer with an added additional service such as overseas payments, so they're not looking for services outside of your product set.
- Introduce your customers to our overseas payment services via your own marketing channels, using approved co-branded collateral.
- Get overseas payment expertise from our highly skilled and experienced foreign exchange managers.
- See tracking and reporting, so you're always in the know when it comes to your referred customer's business.

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AT EVERY STAGE OF THE PROCESS, THE STAFF WERE ACCOMMODATING AND PUT MY MIND AT EASE.

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WHY PARTNER WITH US



PROVIDES AN ADDITIONAL REVENUE STREAM IF APPROPRIATE



EXPOSE AREAS OF THE CLIENT'S BUSINESS WHERE ADDITIONAL FOCUS IS REQUIRED



ENHANCES YOUR SERVICE OFFERING

LUMON



It was very straightforward sending money to the US. At every stage of the process, the staff were accommodating and put my mind at ease. I am happy to report that my client was pleased; compared to the exchange rate provided by the bank, we saved over £2k.

Julia Leask, Partner, Leask Accountancy Solutions



OUR STEP-BY-STEP APPROACH

When it comes to tailoring a risk management and overseas payment solution that perfectly fits your customer's business, here's how the process works.

STEP 1

We begin by gaining an understanding of your customer's business and overseas payments needs

STEP 2

We develop a bespoke currency risk management strategy that matches their unique requirements, setting goals and agreeing on budgeted rates

STEP 3

Your customer's foreign exchange manager works alongside them, to discuss appropriate risk management products that match their currency needs.

STEP 4

Their business strategy is executed as agreed. Their foreign exchange manager reports back regularly on performance.

STEP 5

We make ongoing adjustments to their currency risk management strategy, responding to changes in the market or their business' needs.

WHAT WE CAN HELP WITH

AUDIT

An audit of overseas payments management may be relevant to re-assess the appropriateness of a hedging policy, or to consider one if the business is exposed to currency risk.

BUSINESS OUTSOURCING

Treasury support should include insights and analysis on how to best manage currency risk and payment requirements. This allows the client to focus on running the business.

BUSINESS RECOVERY

Restructured businesses could be assisted by a review of existing hedges – liquidity could be released, or currency risk managed more appropriately to assist with cash generation.

INTERNATIONAL EXPANSION

Businesses need support to understand how they can achieve certainty on the conversion of overseas revenues, or how they can manage the value of overseas assets.

CORPORATE FINANCE

A mismatch may exist between funding currency and acquisition currency. Currency volatility can impact the expected return on the investment.

WEALTH MANAGEMENT

Personal customers may have overseas payments exposures generated from their investment portfolio or their lifestyle choices.

IS A BUSINESS PARTNERSHIP RIGHT FOR YOU?

Then let's talk. Our team of experts can help bring together the perfect plan to help your business.

Email us at businesspartnerships@lumonpay.com, visit lumonpay.com or call us on **+44 (0)203 904 5699**.



This document is intended to provide you with information on the services Lumon Pay Limited (LPL) offer and should not be interpreted as advice or as a solicitation to offer to buy or sell any currency or as a recommendation to trade.

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