

WORKING WITH UK BUSINESS LENDERS

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 UK business lenders 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 lending 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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WITH COMPETITIVE
AND EFFICIENT
OVERSEAS PAYMENT
SOLUTIONS
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WHY PARTNER WITH US



**ADDITIONAL
REVENUE STREAM**



**ENHANCING THE
LENDING DISCUSSION**



**LEVERAGING THE
CLIENT PORTFOLIO**

HELPING YOUR BUSINESS CUSTOMERS



**INFORMING THE
BUSINESS OWNER**



**EFFECTIVE FX
MANAGEMENT SOLUTIONS**

LUMON



At Just Cashflow we believe that lenders have a responsibility to provide SME's with more than just money - which is why we have partnered with Lumon to provide SMEs with competitive and efficient overseas payment solutions.

John McLellan, Director, Just Cashflow.



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.

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**.



WHAT WE CAN HELP WITH

ADDITIONAL REVENUE STREAM

A partnership with Lumon can allow for an additional revenue stream for your business. Every time a customer introduced by you carries out a transaction with Lumon, our partners are entitled to a commission share.

ENHANCING LENDING DECISIONS

By supporting your customers to plan currency requirements you are assisting them in achieving certainty of profitability therefore allowing you to better understand their credit worthiness.

LEVERAGING THE CUSTOMER PORTFOLIO

Introducing trusted partners to your customers allows for potential upsell opportunities which means your customers do not need to access solutions from competitors.

WORKING WITH BUSINESS OWNERS

We work with business owners to help them better identify and understand the impact of overseas payments risk on their business. We then use this approach to formulate and implement an appropriate hedging strategy. This gives customers a better understanding of their ongoing costs and revenues which can benefit business cashflow and future funding discussions.

EFFECTIVE OVERSEAS PAYMENTS MANAGEMENT

We aim to offer flexible credit solutions and fair pricing to all businesses using the Lumon platform.

We ensure efficient settlement and payment processes which gives customers confidence that their suppliers are paid on time. We can act as an 'outsourced' treasury-style function which reduces the time that the business needs to spend on overseas payments and risk management strategies.

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.

Lumon Pay Limited ("LPL"), trading as Lumon, is a company registered in England with its registered address at 40 Holborn Viaduct, London, England, EC1N 2PB. LPL is authorised by the Financial Conduct Authority as an Electronic Money Institution (FRN: 902022).

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