

StoneX® Payments

Cross-border payments excellence

Unlock the power of seamless cross-border transactions with StoneX
Payments' all-in-one payment solution



Where markets connect

One of the fastest-growing Fortune 100 companies, StoneX is an institutional-grade financial services firm that provides local market pricing, liquidity, and best-in-class delivery to our global customer base.

Our diverse global workforce spans six continents in nearly 80 offices – providing high-touch service to over 54,000 commercial and institutional clients, and 400,000 retail clients across more than 140 countries.

Payments at a glance

In today's global business landscape, enterprises are increasingly searching for a unified solution for their international currency payments, turning to their service providers for streamlined processes. This shift prompts financial institutions to reassess and broaden their capabilities, focusing on efficiently facilitating payments across a diverse array of currencies, including those in markets they do not directly serve.

StoneX Payments delivers a tailored service to financial institutions, leveraging our extensive network of over 350 local banking relationships. This allows institutions to conduct payments to more than 180 countries in over 140 currencies at competitive exchange rates.

Key features



Complete amount delivery

Choosing local currency payments ensures accurate, full payments, with StoneX absorbing any intermediary or beneficiary bank deductions, guaranteeing principal protection.



Become borderless

Send payments in 140+ currencies to more than 180 countries worldwide using our network of over 375+ correspondent banks.



Seamless connectivity options

From APIs or SWIFT, to electronic trading platforms and file-based uploads, we have a range of seamless connectivity options to suit your needs.



Cost efficiency

Not only avoid the costs of maintaining your own correspondent network, but also transaction processing costs, for agreed-upon transactional activity.



Maximize revenue streams

Provide your clients with access to new currency corridors, unlocking additional FX revenues for your business.



Global reach, local expertise

Benefit from our 35+ years of emerging market expertise, with dedicated teams focused on country regulations, industry trends, and currency needs.

Amplify your payment strategy

Financial institutions today face a dynamic landscape. Offering a limited selection of currencies restricts your ability to serve a global clientele. StoneX empowers you to break free from these limitations.

Complete your currency coverage

Stand out from your peers with StoneX's unparalleled network, providing access to 140+ currencies. By accessing a broader range of currencies, you can cater to a wider customer base and tap into new markets with ease.

1 connection for
140+ currencies
into **180+** countries

Fee Schedule	FI Provider	StoneX
Implementation	\$5,000	\$0
Payment repair	\$20	\$0
Re-process	\$5	\$0
Stop & recall	\$5	\$0

Reduce your costs

Traditional payment providers charge you in fees at every stage of the process, with costs exceeding \$5,000. StoneX is different. We offer \$0 fees across a range of crucial processes.

Consolidate bank providers

Managing individual relationships with countless banks is a burden. StoneX's network of 375+ correspondent banks provides a single point of access, streamlining your operations and granting you unparalleled global reach.

Commercialize your payments proposition

StoneX empowers you to differentiate your offerings by providing a robust and cost-effective global payments solution. Integrate our services seamlessly into your existing platform and leverage our extensive network to expand your reach and attract new clients seeking a streamlined international payment experience.

Client management

Our 24/5 dedicated, multilingual support team is always available to address your inquiries and ensure smooth operation for you and your clients.



Dedicated



24/5



Multi-lingual

Comply with local regulations

Local regulations are complex and hard currencies can cause unexpected issues. By providing access to local currency payments, StoneX empowers you to facilitate compliant transactions and avoid legal and bureaucratic hurdles.

Connect to our network

Every institution has unique needs. StoneX offers a variety of integration options to seamlessly connect to our powerful payment network.

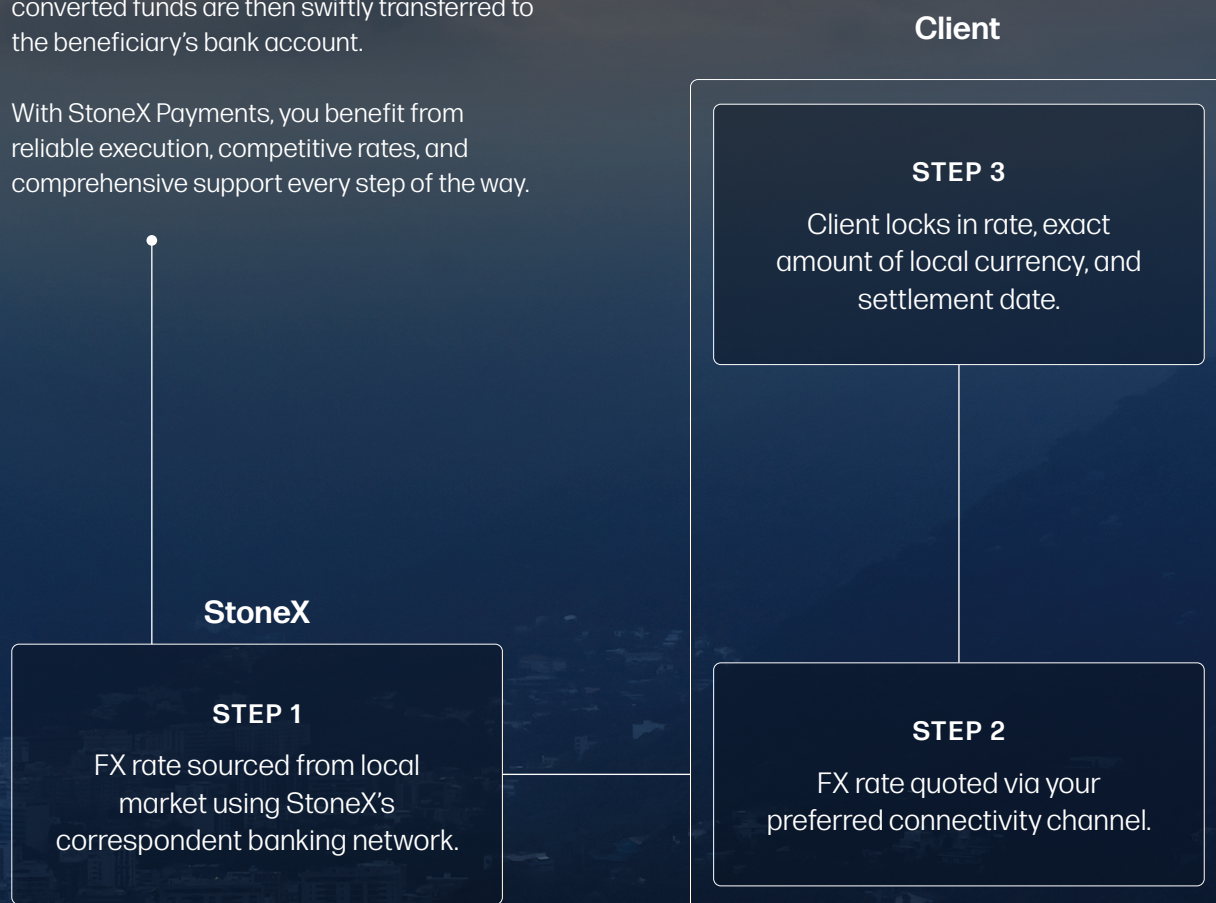
Channel	Supported
API	✓
Swift	✓
Host-to-host	✓
FIX	✓
Bloomberg, Reuters	✓
360T, FXAll	✓

Mastering cross-border payments

An end-to-end snapshot

At StoneX Payments, we streamline your cross border payments from initiation to delivery. Utilizing our trusted correspondent banking partners, we execute the currency exchange and prepare the funds for settlement. The converted funds are then swiftly transferred to the beneficiary's bank account.

With StoneX Payments, you benefit from reliable execution, competitive rates, and comprehensive support every step of the way.



StoneX**STEP 4**

Payment is scanned against sanctions lists before it is routed to StoneX correspondent bank.

**StoneX
correspondent bank****STEP 5**

Guaranteed local currency amount sent to the beneficiary's account.

Local currency delivered to
in-country beneficiary account



Subsidiary account



Client's customer



Employee's account



Supplier



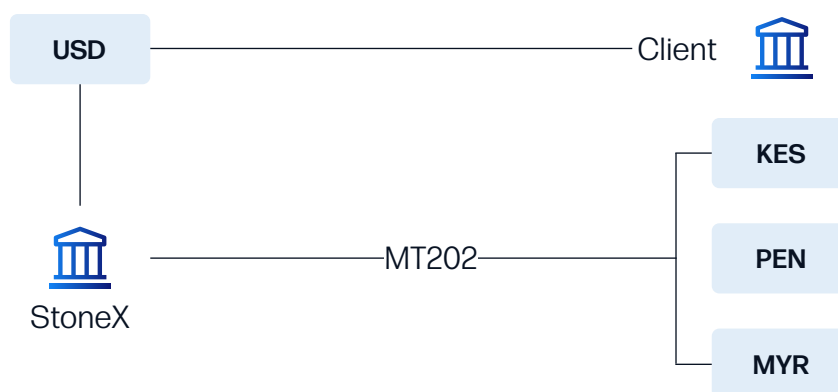
Client's in-country account

How can you use **StoneX Payments** within your business?

At StoneX Payments, our FX capabilities cater to a wide range of payment needs, ensuring seamless cross-border transactions for every scenario. Whether you're managing first-party transfers within your own accounts, executing third-party payments to external entities, or handling bulk transactions through batch payments, we have you covered.

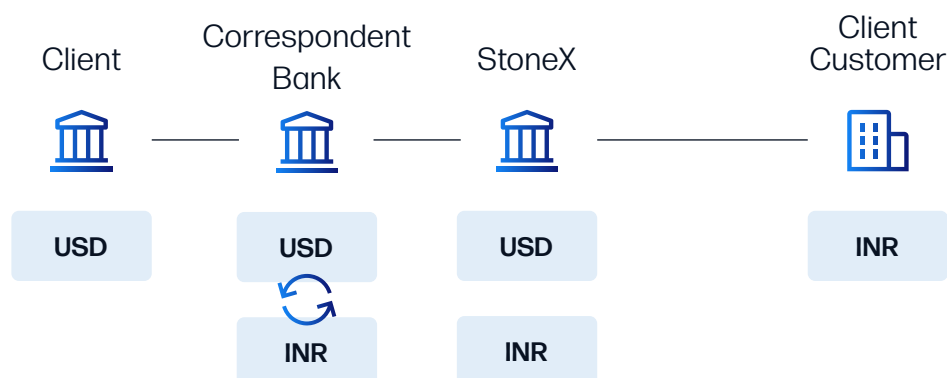
1st party - Treasury and finance

StoneX funding customers Nostros.



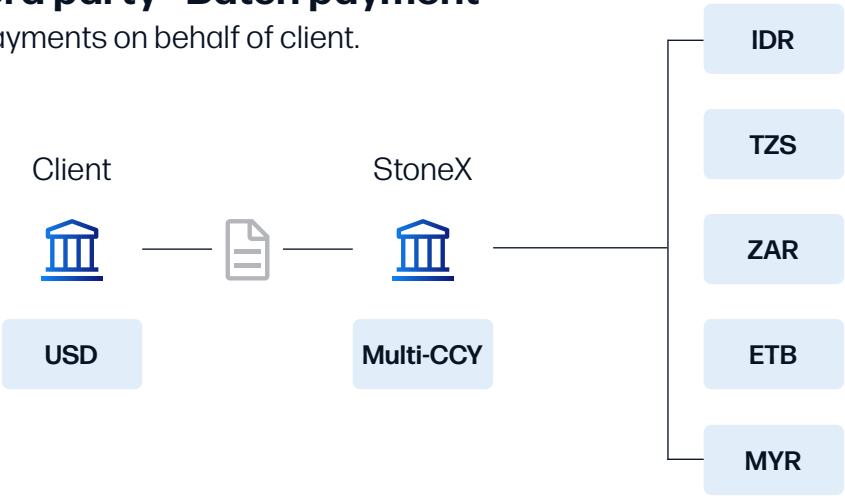
3rd party - Outbound

StoneX payments on behalf of client.



Mass 3rd party - Batch payment

StoneX payments on behalf of client.



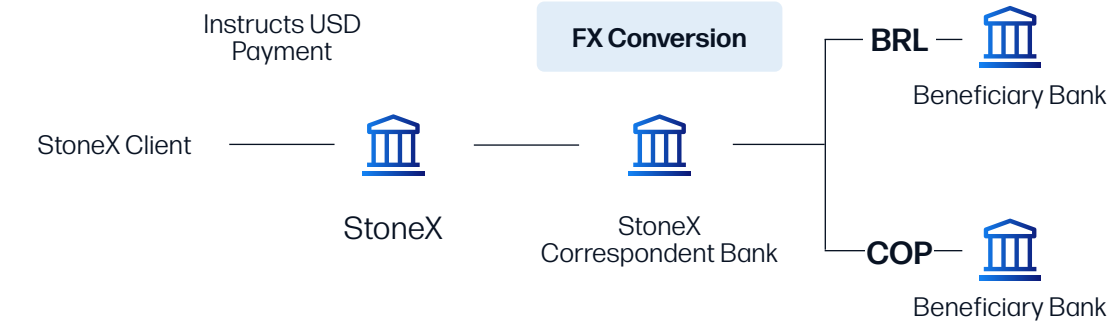
Receivables

StoneX providing BRL and COP receivables.



AutoConvert

Convert your hard currency flows into BRL and COP.



Upgrade your payment infrastructure with **StoneX Technology Services**

We provide payment solutions to help you process transactions more efficiently. We specialize in connecting organizations to the Swift network, staying compliant with Swift initiatives (gpi, pre-validation etc.), and automating manual payment processes. We focus on delivering fast and accurate payments for customers that want to reduce the cost and friction involved in cross-border transactions.

From multiple schemes, formats and connections, to **faster, more secure & standardized payments**

- ✓ Swift gpi
- ✓ ACH
- ✓ RTGS
- ✓ ISO 20022 ready
- ✓ Swift Services



Streamline Your Swift Services

As a Swift provider, partner, and member, we offer a unique perspective on the market. Our comprehensive understanding of Swift—from both user and provider viewpoints—enables us to navigate its complexities and keep you ahead of industry changes.

Join over 200 customers who trust us to simplify and stay compliant with Swift initiatives and services. With StoneX, you gain access to our expertise and dedicated relationship managers. Additionally, through connecting via our service bureau you benefit from a reduced scope for Swift's annual Customer Security Program and outsourcing the resource and expertise required to run and maintain Swift

Payment solutions



Swift products and services

We make Swift initiatives less costly and burdensome. We help organizations to be more secure and stay compliant with current Swift initiatives.



StoneX Messaging Hub (XMH)

We enable organizations to become agnostic to payment standards, formats, and networks. We specialize in ISO 20022 migrations, cash visibility, and many other payment processing services.

Market coverage

We offer 25+ base currencies which can be converted into more than 140+ currencies listed below.

Europe

ALL	Albania
BAM	Bosnia
BGN	Bulgaria
CZK	Czech Republic
DKK	Denmark
EUR	Euro Zone
HUF	Hungary
ISK	Iceland
NOK	Norway
PLN	Poland
RON	Romania
RSD	Serbia
SEK	Sweden
CHF	Switzerland
TRY	Turkey*
UAH	Ukraine
GBP	United Kingdom

Oceania

AUD	Australia
FJD	Fiji
XPF	French Polynesia
NZD	New Zealand
PGK	Papua New Guinea
SBD	Solomon Islands
TOP	Tonga
VUV	Vanuatu
WST	Western Samoa

The Americas

ARS	Argentina
AWG	Aruba
BSD	Bahamas
BBD	Barbados
BZD	Belize
BMD	Bermuda
BOB	Bolivia
BRL	Brazil
CAD	Canada
KYD	Cayman Islands
CLP	Chile
COP	Colombia
CRC	Costa Rica
DOP	Dominican Republic
XCD	East Caribbean
GTQ	Guatemala

GYD	Guyana
HTG	Haiti
HNL	Honduras
JMD	Jamaica
MXN	Mexico
ANG	Netherlands Antilles
NIO	Nicaragua
PYG	Paraguay
PEN	Peru
SRD	Suriname
TTD	Trinidad and Tobago
USD	United States of America
UYU	Uruguay

Asia

AFN	Afghanistan*
AMD	Armenia
AZN	Azerbaijan
BDT	Bangladesh
BND	Brunei
KHR	Cambodia
CNY	China (onshore)
CNH	China (offshore)
GEL	Georgia
HKD	Hong Kong
INR	India
IDR	Indonesia
JPY	Japan
KZT	Kazakhstan
KGS	Kyrgyzstan
LAK	Laos
MOP	Macau
MYR	Malaysia
MNT	Mongolia
MMK	Myanmar*
NPR	Nepal
PKR	Pakistan
PHP	Philippines
SGD	Singapore
KRW	South Korea
LKR	Sri Lanka
TWD	Taiwan
TJS	Tajikistan
THB	Thailand
UZS	Uzbekistan
VND	Vietnam

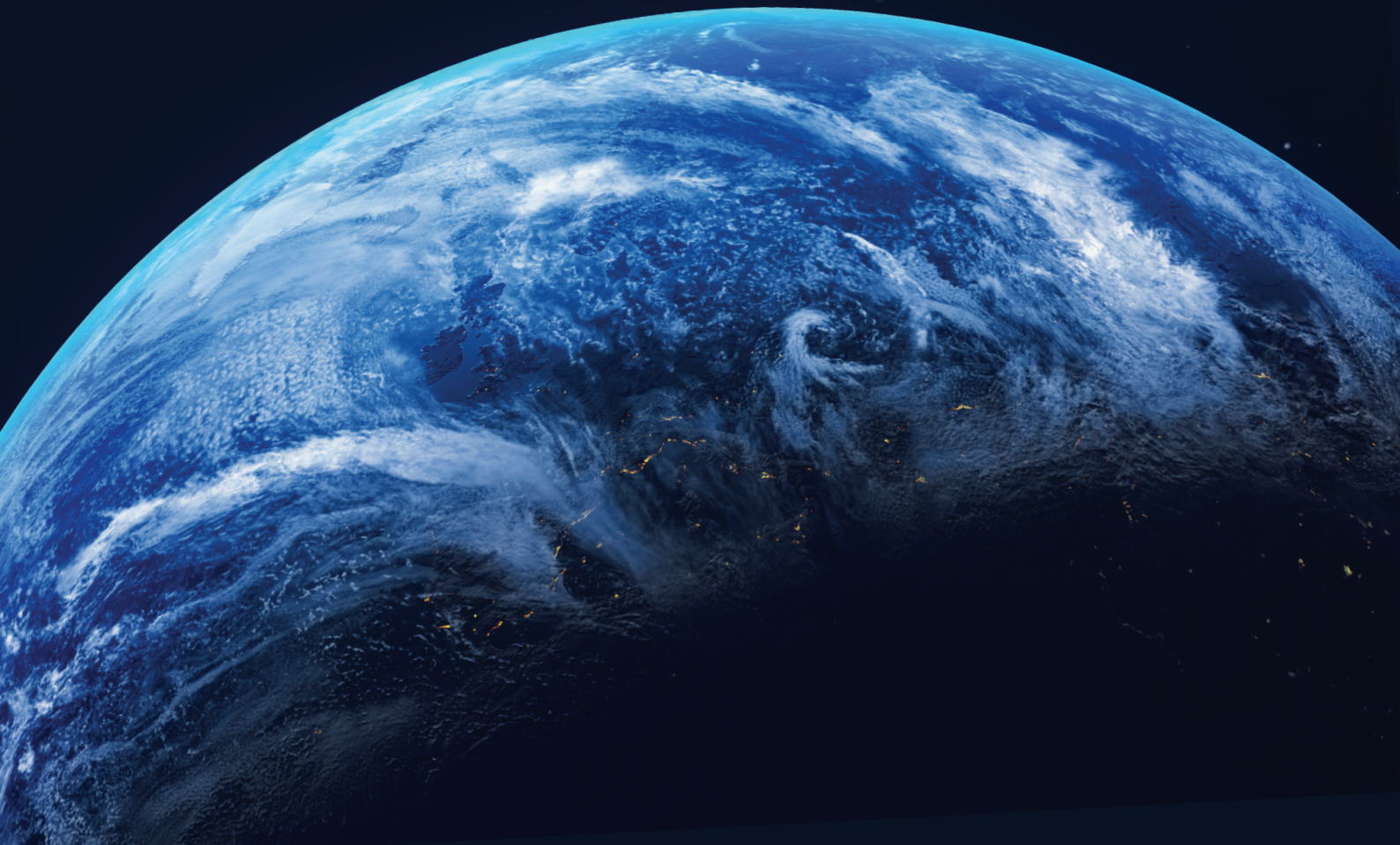
Middle East & North Africa

DZD	Algeria
BHD	Bahrain
EGP	Egypt
IQD	Iraq*
ILS	Israel*
JOD	Jordan*
KWD	Kuwait
LBP	Lebanon*
LYD	Libya
MAD	Morocco
OMR	Oman
QAR	Qatar
SAR	Saudi Arabia
TND	Tunisia
AED	United Arab Emirates
YER	Yemen

Sub-Saharan Africa

AOA	Angola
BWP	Botswana
BIF	Burundi
CVE	Cape Verde
XAF	Cameroon, Gabon, Chad, Republic of the Congo, Equatorial Guinea, Central African Republic
XOF	Senegal, Ivory Coast, Niger, Mali, Benin, Burkina Faso, Guinea-Bissau
KMF	Comoros
CDF	DR Congo

DJF	Djibouti
ERN	Eritrea
SZL	Eswatini
ETB	Ethiopia
GMD	Gambia
GHS	Ghana
GNF	Guinea
KES	Kenya
LSL	Lesotho
LRD	Liberia
MGA	Madagascar
MWK	Malawi
MVR	Maldives
MRU	Mauritania
MUR	Mauritius
MZN	Mozambique
NAD	Namibia
NGN	Nigeria
SDG	North Sudan*
RWF	Rwanda
STN	São Tomé
SCR	Seychelles
SLE	Sierra Leone
ZAR	South Africa
SSP	South Sudan*
UGX	Uganda
TZS	Tanzania
ZMW	Zambia
ZWG	Zimbabwe





Contact us

We open markets for our clients, guiding them to opportunities they wouldn't ordinarily have a chance to seize. We empower them to take full advantage of today and propel them toward new opportunities in the future

For further information about StoneX Payments, please visit: stonex.com/payments

London

Moor House, 1st Floor
120 London Wall
London EC2Y 5ET
United Kingdom

Tel: +44 20 3580 6100

New York

230 Park Avenue
10th Floor
New York, NY 10169
USA

Tel: +1-212-485-3549
Toll Free: +877-279-9198

Singapore

#12-62, Tower 2
One Raffles Place
Singapore, 048616

Tel: +65 3163 4986

Bogotá

Av. Carrera 9#115-06/30,
Oficina 902,
Edificio Tierra Firme
Colombia

Tel: +57 601 3908205

Sao Paulo

Rua Joaquim Floriano,
413 - 14º andar, Itaim Bibi,
Sao Paulo - SP, 04534-011
Brazil

Tel: +55 11 3509 5400

Frankfurt

TaunusTurm, Taunustor 1,
D-60310
Frankfurt am Main,
Germany

Tel: +49 69 2222 94600

Twitter

@StoneX_Official

LinkedIn

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StoneX Payments

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United States: StoneX Payment Services Ltd. (U.S.A.) Washington Corporation (UBI 603 514 004) Florida HQ (F190000000068) FinCEN Registration as an MSB (31000225191175) Global Markets Entity Identifier (GMEI) (543008RP59ZQ3UC1882) NMLS Registration (1394445) FINTRAC Registration as an MSB (MSB registration no. M22868358) Revenu Québec Registration as an MSB (MSB license no. 15540)

Multiple states use the NMLS ID number (1394445) as StoneX Payment Services Ltd.'s money transmitter license number. This number, as well as any state-specific licensing numbers, are included below for all states in which StoneX Payment Services Ltd. is licensed as a money transmitter:

Alabama (MT 811), Alaska (AKMT-016908), Arkansas (129564), Arizona (MT-1000854), California (MT 2653), Colorado (500262), Connecticut (MT-1394445), District of Columbia (NMLS 1394445), Florida (FT2300000253), Georgia (65171), Idaho (MTL-240), Illinois (MT 0000338), Iowa (2019-0003), Kansas (MT.0000148), Kentucky (SC700740), Louisiana (1394445), Maine (NMLS 1394445), Maryland (NMLS 1394445), Michigan (MT0022015), Minnesota (NMLS 1394445), Missouri (MO-20-8525), Nebraska (NMLS 1394445), New Hampshire (22926-MT), New Jersey (1903874), New Mexico (NMLS 1394445), North Dakota (MT103229), Ohio (OHMT159), Oklahoma (NMLS 1394445), Oregon (30224), Pennsylvania (58690), South Carolina (NMLS 1394445), South Dakota (MT.2142), Tennessee (NMLS 1394445), Texas (3179), Utah (178), Washington (550-MT-116463), West Virginia (WVMT-1394445), Wyoming (7253).

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