StoneX® Payments

Global **reach**, local **impact**

Transforming how international development organizations move funds—efficiently, securely, and cost effectively.



Where markets **connect**

StoneX is a Fortune 100 company dedicated to connecting markets and driving global financial growth. With a presence in nearly 80 offices across six continents, our expertise spans a broad range of financial services, including local market pricing, liquidity, and secure delivery, making us a trusted partner for organizations worldwide.

StoneX Payments:

Your single solution for global currency needs

StoneX Payments offers a single, comprehensive solution for global currency needs, with specialized expertise in frontier and emerging markets. With over 35 years of experience, we partner with international aid and development agencies, UN agencies, NGOs, religious entities, governmental agencies, and charitable organizations worldwide. Our goal is to simplify cross-border payments, ensuring funds are delivered securely, and efficiently.

Our payments platform

Designed for international development organizations, our platform offers real-time payment tracking, automated compliance checks, and seamless connectivity through APIs, Swift, and web-based systems. Backed by deep local market expertise, StoneX Payments empowers organizations to fulfil their missions with confidence.



Key features

Ensure complete amount delivery
Secure full payments in local currencies without intermediary or beneficiary bank deductions, ensuring your funds reach the intended recipients in full.

Achieve reliable delivery
Count on payments arriving within two business days to all locations, providing certainty and consistency wherever you operate.

Expand your global reach
Send payments in 140+ currencies to 180+ countries using our unique network of 385+ correspondent banks, helping you deliver funds to your projects.

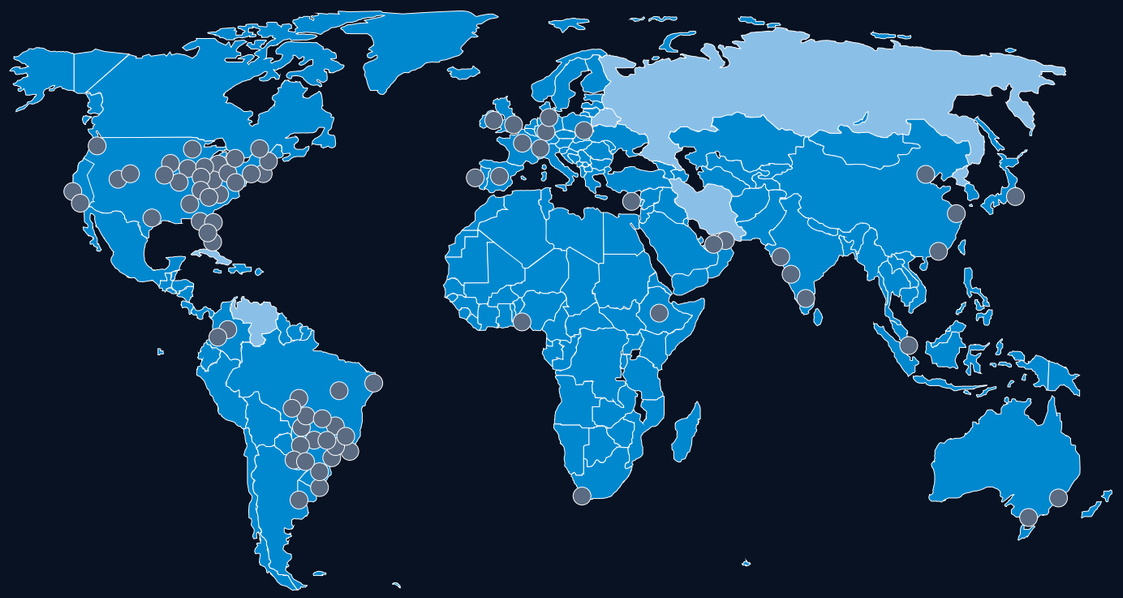
Streamline connectivity options
Access our range of seamless and secure connectivity options, including APIs, Swift, and file-based uploads, to simplify your payment processes.

Reduce operational costs
Minimize transaction expenses by leveraging our local banking network, so more of your budget goes toward your mission.

Benefit from local expertise
Rely on our dedicated teams to navigate country regulations, currency needs, and industry trends, supporting your international programs.

Maximize your impact with smarter payments

International development organizations face growing challenges in managing global payments. Limited currency options, high costs, and inefficient processes can slow the delivery of funds to projects in need. StoneX Payments empowers you to overcome these barriers with scalable, cost-effective solutions tailored to your work.



- StoneX Payments business activity
- Areas not currently serviced by StoneX Payments*
- StoneX offices

*Due to US/UK sanctions, we cannot make payments to Belarus, Cuba, Iran, North Korea, Russia or Venezuela. Please contact a representative of StoneX who will advise if payment can be made. Accurate as of 04/06/2025. StoneX's market coverage is subject to change at any time without prior notice.

Reduce your costs

Maximize your resources for international aid efforts by removing hidden fees. StoneX ensures your funds remain focused on your mission. Additionally, by serving as a valuable source of liquidity to local banks, we help strengthen economies in the regions you serve.

Consolidate your payment network

Simplify global payments with access to our network of correspondent banks through a single point of contact. Reduce admin complexity, ensure smooth fund delivery, and benefit from an upfront, transparent rate—enhancing financial stability in local banking systems.

Comply with local regulations

Navigating complex regulatory landscapes can be challenging for international development organizations. StoneX ensures compliance with local requirements, mitigating risks and avoiding unnecessary delays that could disrupt your operations.

Access 24/5 multilingual support

Our dedicated, multilingual team is available around the clock to address your needs, ensuring your payments are processed efficiently and securely. Whether you need support with urgent transactions or understanding currency requirements, we're here to help.

Seamlessly connect to our network

Each organization's needs are unique. StoneX offers integration options such as APIs, Swift, file-based uploads, and more, making it easy to connect to our powerful payment infrastructure. From an easy-to-use web-based platform to sophisticated custom solutions, we provide a solution for everyone. Our systems are compatible with your processes, ensuring a seamless experience while streamlining your operations.



StoneX **Payments Platform**

The StoneX Payments Platform simplifies global transactions with live rates in more than 140 currencies across over 180 countries, secure workflows, and accounting software integration. Enjoy electronic approvals, detailed reports, and a clear audit trail. Connect easily via API, Swift, or file uploads.

Payment tracking

See where your payments are in real time thanks to Swift GPI tracking built directly into our platform. See not only if the funds have been sent, but if they have been credited to your beneficiary account.

Beneficiary self-management

Enable recipients to enter their own bank account details into our system, saving your team time and effort. This fraud prevention feature avoids the need for insecure methods of account detail transmission (e.g. email).

Send directly to the beneficiary



Enter your beneficiary's contact details	Submit the banking details request to your beneficiary	The beneficiary completes the secure form	Your approvers review the beneficiary's submitted information

Submit the beneficiary template directly to the beneficiary themselves to provide their account banking details. A unique beneficiary ID will need to be given which will be used by your beneficiary to access the secure form.

Batch file upload

There are multiple methods to easily load batch payment files for both beneficiary and payment entry. We support multiple file formats including excel, CSV and XML file formats.

Bank account validation + IBAN checking

Automated bank code validation including intermediary look ups making it even easier to enter your beneficiary account details. Validate that IBANs (where available) entered are accurate and complete.

Clear audit trails and controls

Control all aspects of the payment creation process, including assigning and delegating approvals to each step from beneficiary entry to Payment creation to user management (up to five approval levels on the payment side). Full trackability and audit controls enforced with each changed tracked and monitored providing assurance and segregation of duties.

Bespoke analytical reporting

Retain and store all supporting documents in our system for audit purposes, download customized reports of all trade data and history going back seven years*.

Customize the payment process with full segregation of duties

Customize the payment process to suit your organization, lock rates up front or at the end of the approval process, you are in control. Assign roles for users to create, approve or view payments, delegate your own administrators to self-service manage your company account.

Automate reimbursements

Automate reimbursements using direct debits (ACH) authorities on a per transaction basis to pull funds from your nominated bank account (*USD, EUR, GBP and AUD only).

Security features

Mandatory multi-factor authentication for user sign in (and option for trade execution) leveraging OKTA plus many third-party code generator apps (e.g. Good Authenticator) or SMS to phone. Fixed platform sign-out due to user inactivity.

Payment Tracker

You can easily track and view the status of a payment on our platform using StoneX Payment Tracker.

Supported integration channels include:

Channel	Supported
API	✓
Swift (MT & ISO MX)	✓
360T	✓
Bloomberg	✓
CSV/Excel	✓

The impact of sending **hard currency payments**

In many cases, international development organizations make cross-border payments without completely understanding the process. It is important to educate the client on what can go wrong when sending hard currency to be converted locally, as well as explaining the various ways they can improve efficiency when making cross-border payments.

Problems faced when sending hard currency

1. Intermediary banks are included in the payment process, which can cause delays.

2. The full payment amount may not be received by the beneficiary, due to fees charged by the intermediary bank.

3. The client may need to guess how much hard currency to send, as the conversion rate will be automatically applied by the beneficiary's bank.

4. The conversion must be done locally, which may lead to fraud, counterparty risk and country risk. The client may not be comfortable with giving this responsibility to the beneficiary.

5. Maintaining large sums of hard currency in-country leads to potential complications, including misappropriation of funds, substantial country and credit risk, and an overall lack of accounting transparency.

6. No visibility on tracking the payment and receiving status updates.

Resolving these issues with local currency payments

1. Sending local currency removes intermediary banks from the process, as well as associated delays and fees.

2. The client can participate in the conversion process and ensure that their payments are executed at a competitive, transparent rate with all costs known upfront.

3. Making a local currency payment will ensure that the full and accurate amount arrives with the beneficiary. All bank fees are absorbed by StoneX Payments.

4. By managing the currency-exchange process from its head office, an organization can ensure that it is compliant with current regulations regarding international currency transfers, and that all financial dealings are undertaken with reputable counterparties.

5. In-country regulators are moving towards acceptance of local currency, and prefer to reimburse in local currency, as opposed to USD or another hard currency.

6. The funding and accounting process is far more secure and accurate, because the client is aware of the amount to be paid in local currency.

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 (e.g., pre-validation, etc.), and customizing internal 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.

Gain better visibility of **your account balances around the world**

International development organizations manage multiple bank accounts globally across their projects and operations. Presenting challenges of knowing how much cash they have, where, and the accuracy of the information. Efforts and processes to understand the cash balances are mostly manual and the reconciliation exercise of digesting bank statements exposes the organization to 'fat fingers' and security risks. StoneX enables IDOs to standardise the multiple formats of bank statements and automate the reconciliation process by connecting your bank partners to your back-office accounting and financial systems.



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 1

FX rate sourced from local market using StoneX's correspondent banking network.

Client

STEP 2

FX rate quoted via your preferred connectivity channel.

STEP 3

Client locks in rate, exact amount of local currency, and settlement date.

StoneX

STEP 4

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

StoneX correspondent bank

STEP 5

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

Why send local **currency?**

Funding international programs in local currency instead of hard currency (AUD, EUR, GBP, USD) allows organizations to participate in the conversion process. This ensures payments are made at competitive, transparent rates with all costs known upfront.

Compliance **risk**

With stricter global regulations, organizations must ensure compliance in international currency transfers. Actively monitoring exchanges from headquarters helps maintain regulatory adherence and ensures all financial dealings are conducted with approved counterparties.

Local currency delivered to **in-country beneficiary account**

- Subsidiary account
- Client's customer
- Employee's account
- Supplier
- Client's in-country account

Market **coverage**

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

Europe

ALL	Albania
BAM	Bosnia & Herzegovina
CZK	Czech Republic
DKK	Denmark
EUR	Eurozone
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	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
XCG	Curacao & Sint Maarten*
GTQ	Guatemala
GYD	Guyana
HTG	Haiti
HNL	Honduras
JMD	Jamaica
MXN	Mexico
XCD	East Caribbean
NIO	Nicaragua
PYG	Paraguay
PEN	Peru
SRD	Suriname
TTD	Trinidad & 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
MVR	Maldives
MNT	Mongolia
NPR	Nepal
PKR	Pakistan
PHP	Philippines
SGD	Singapore
KRW	South Korea
LKR	Sri Lanka
TWD	Taiwan
TJS	Tajikistan
THB	Thailand
UZS	Uzbekistan
VND	Vietnam

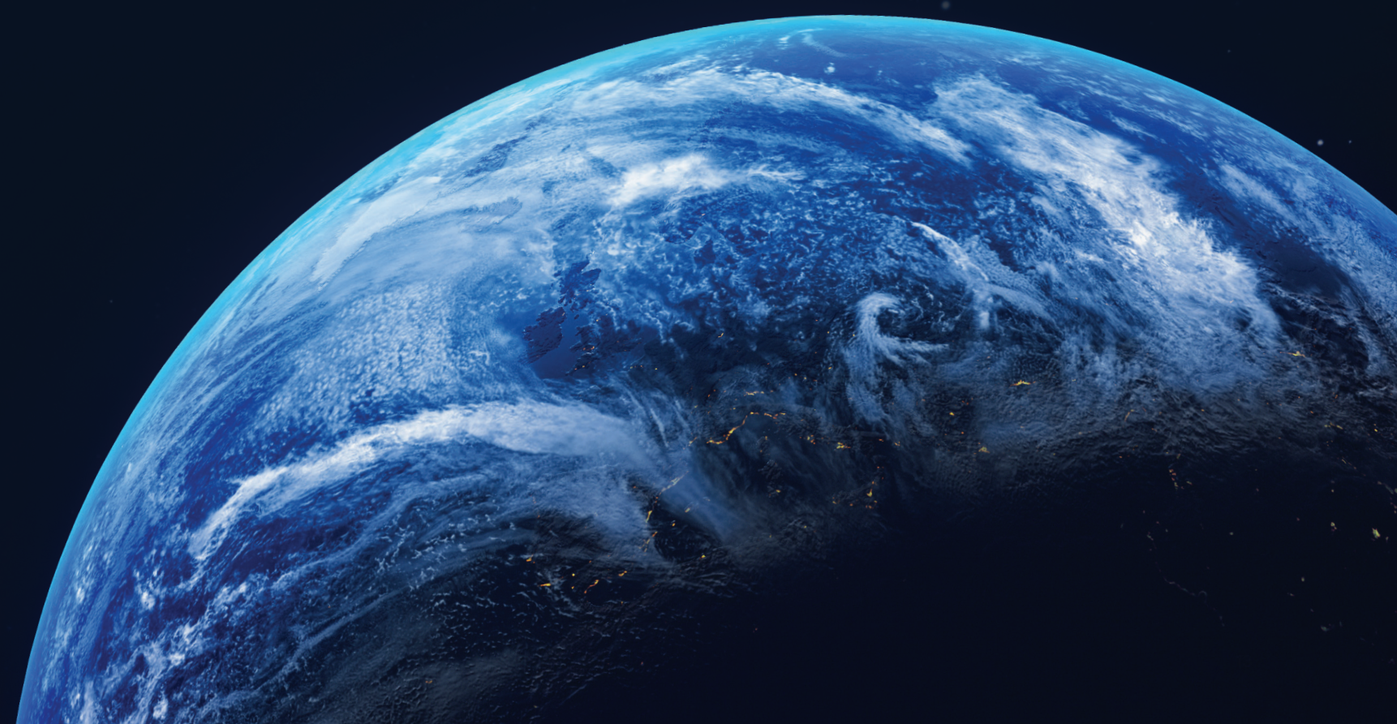
Middle East & North Africa

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, Togo
KMF	Comoros
CDF	Democratic Republic of the 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
MRU	Mauritania
MUR	Mauritius
MZN	Mozambique
NAD	Namibia
NGN	Nigeria*
RWF	Rwanda
STN	São Tomé
SCR	Seychelles
SLE	Sierra Leone
ZAR	South Africa
SSP	South Sudan*
SDG	Sudan (Khartoum)*
UGX	Uganda
TZS	Tanzania
ZMW	Zambia
ZWG	Zimbabwe

*Please contact your StoneX relationship manager or representative to discuss further.
Accurate as of 21/09/2026. StoneX's market coverage is subject to change at any time without prior notice.



Contact us

We are dedicated to supporting international development organizations, helping you deliver resources worldwide. With our global presence and deep local expertise, we're here to ensure your payments are secure, efficient, and impactful. Please contact any of our regional offices for tailored assistance or visit our website for more information.

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Florida HQ (F19000000068)
FinCEN Registration as an MSB (31000225191175)
Global Markets Entity Identifier (GMEI) (543008RP59ZQ3UQ1882)
NMLS Registration (1394445)
FINTRAC Registration as an MSB (MSB registration no. M22868358)
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