



BPA

Briars Powered by Axiom



**INTERNATIONAL
TREASURY &
FX SERVICES**



ONE GLOBAL TREASURY & FX SOLUTION

Current international banking options are slow to deliver; unwieldy, unhelpful and on the whole, out-dated.

- Why does it take so long to open an overseas bank account?
- Why do I need to set up a local company for my payment platform provider?
- Why is it so expensive and takes so long to exchange currencies?
- Why are the best deals only available to large companies?
- Is there a provider out there that will value you as a client?

There is now a single complete solution to these issues.

Whether you are on your first step of international expansion or the ball is already in play, there is a single streamlined and compliant solution that will cut your costs and reduce your stress.

For those whose growth depends on investors' monies, every cent that can be retained in your business extends your runway to success. If we can achieve that for you then we have done our job!



FX: TREASURY MANAGEMENT

Do you really need this?

Isn't this for large corporations only?

With international expansion no longer the domain of the big players, every business needs to be prepared for the silent damage that can be done when left holding the wrong currency at the wrong time.

This damage can be mitigated by a treasury team focused on your company's currency management processes. Your team will identify, implement and manage steps needed to reduce your foreign currency markets exposure.

For example, as your business expands, you may wish to switch from reactive transactions (which carry FX market risk) to proactive treasury management involving various solutions, such as hedging.

FX: DO IT YOURSELF

The BPA platform is easy to use but our specialists will provide initial training so that you can be self-sufficient as soon as your account is open. Our team will always be there if you ever need help!



THE BPA BUSINESS ACCOUNT

- Setup remotely and available to you within days.
- Available to businesses and individuals based in 65 countries.
- Multi-currency treasury facilities for more than 35 currencies from one IBAN.
- Funds are safeguarded by our FCA-regulated e-money partners at a credit institution.
- Dedicated Account Managers.
- Trade 140 currencies and send or receive funds to/from 180 countries.
- Same-day payments where available via SWIFT, Faster Pay, SEPA & BACS.
- In-country local collection in more than 25 countries (see next page).
- 24/7 access with up to five levels of authorization.
- No minimums or maximums on balances held or number of payments.
- Mass payment upload.

The multi-currency treasury facilities could remove the need for creating local country corporations so reducing costs and complications.



MULTI-CURRENCY TREASURY FACILITIES

What are these facilities and why are they so cool?

BPA multi-currency treasury accounts provide local collection and payment methods in the UK, EU, USA and Canada.

With streamlined and rapid set-up you are fully operational with control of your global finances.

You can receive payments in 35+ currencies with a single set of settlement instructions on one treasury platform. The funds are collected in their original currency ready to be paid out, converted or held on balance in your account.



WHAT CURRENCIES CAN WE CONVERT?

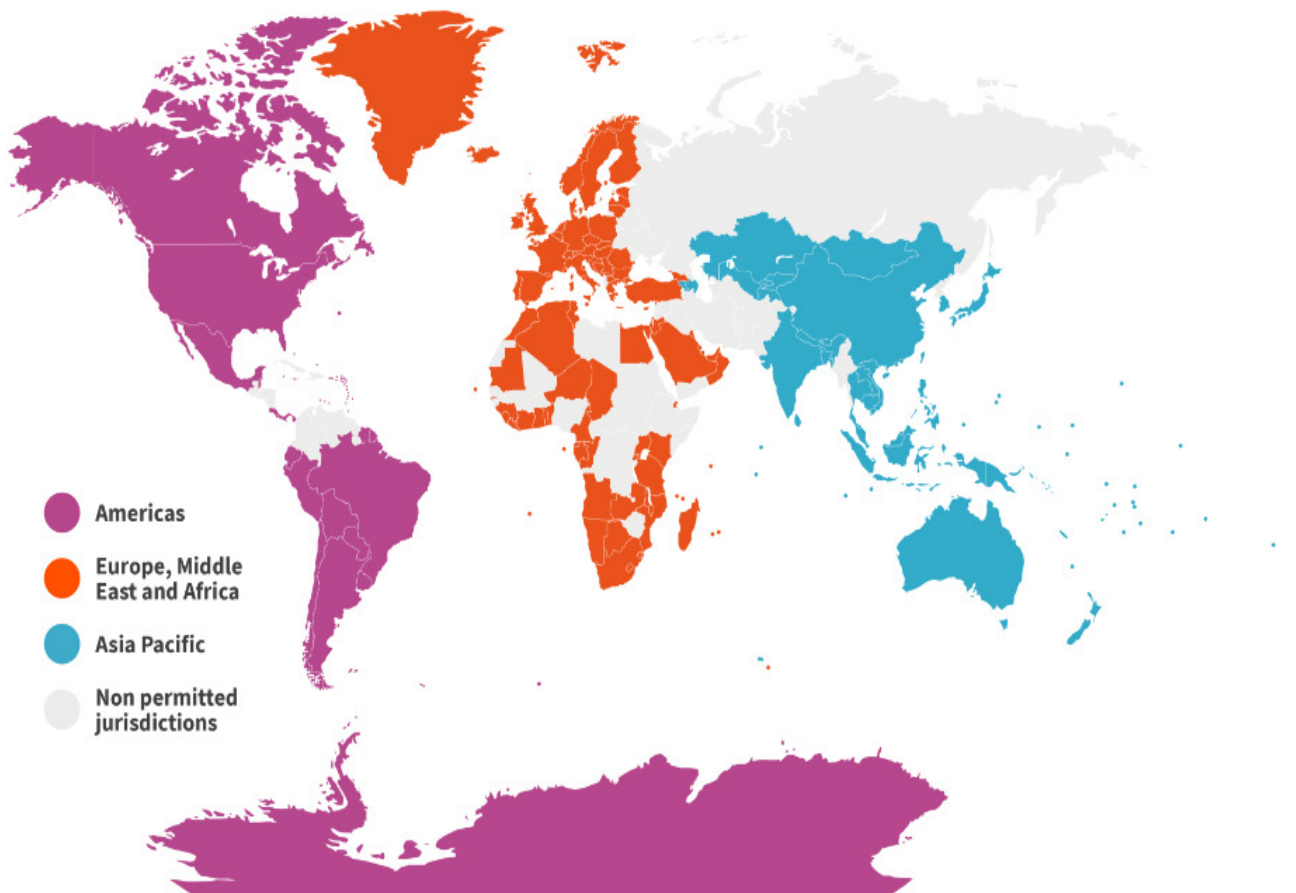
- Australian Dollar (AUD)
- Bahrain Dinar (BHD)
- Bulgarian Lev (BGN)
- Canadian Dollar (CAD)
- Chinese Yuan (CNH)
- Czech Koruna (CZK)
- Danish Krone (DKK)
- Euro (EUR)
- Hong Kong Dollar (HKD)
- Hungarian Forint (HUF)
- Indian Rupee (INR)*
- Indonesian Rupiah (IDR)*
- Israeli Shekel (ILS)
- Japanese Yen (JPY)
- Kenyan Shilling (KES)
- Kuwait Dinar (KWD)
- Malaysian Ringgit (MYR)*
- Mexican Peso (MXN)
- New Zealand Dollar (NZD)
- Norwegian Krone (NOK)
- Omani Rial (OMR)
- Philippine Peso (PHP)*
- Polish Zloty (PLN)
- Qatar Rial (QAR)
- Romanian Leu (RON)
- Russian Ruble (RUB)**
- Saudi Riyal (SAR)
- Singapore Dollar (SGD)
- South African Rand (ZAR)
- Swedish Krona (SEK)
- Swiss Franc (CHF)
- Thai Baht (THB)
- Turkish Lira (TRY)
- Ugandan Shilling (UGX)
- UK Sterling (GBP)
- United Arab Emirates Dirham (AED)
- US Dollar (USD)

* Restricted currencies

** Russian Ruble (RUB) - Please note that we're not currently supporting RUB transactions due to the conflict in Ukraine.



WHERE DO WE COLLECT FUNDS?





DEAL ACCOUNTS

Whenever you are working on a commercial deal that involves the eventual transfer of sizeable funds, an account is likely to be put into play by the stakeholders.

Examples cut across M&A, pensions, litigation, asset purchases and so much more.

- M&A - collection of funds, proof of funds, retention until required for release on completion.
- Fundraising - collection of funds, proof of funds and retention until either completion of fundraising or returning to potential investors.
- Litigation - ring-fencing monies under dispute until settlement of actions.
- Pensions - maintenance of assets as contingency against insolvency.
- Asset purchases - real estate, marine, trust assets until completion.

These accounts can be a notable cost in the transaction with banks typically charging 2-4% of the value of the account. ***As part of the BPA empowerment move, and our dual authorisation accounts, we aim to reduce your costs and simplify your processes.***



SECURITY AND REGULATION



Currencycloud are our payment platform provider. They facilitate FX conversions and process outbound payments for our clients as well as collecting, receiving and storing our clients' funds.

Keeping our clients' funds secure is what is important to us and Currencycloud allow us to do that. All funds are subject to safeguarding, which ensures the protection of our clients' funds, regardless of the value. Unlike holding money in a standard bank account, all of our clients' funds are protected, regardless of the value.

They are an authorized Electronic Money Institution (EMI) and the firm's reference number is 900199. Currencycloud are regulated by the Financial Conduct Authority (FCA) under the Electronic Money Regulations 2011 and Payment Services Regulations 2017.

Keeping your funds safe largely comes down to two things: separation and reconciliation.

Client funds are in safeguarding accounts held with well-respected UK and EU banks and are separated from their business funds and bank accounts. This ensures that client funds will always be available to be returned to the client in the event of administration or liquidation for Currencycloud.

Reconciliation: Currencycloud must be able to prove, at any time, that the total funds sent by clients match the total fund amount stored in safeguarded accounts.

If you have any questions about Currencycloud then you can see more [here](#).



WHO ARE BRIARS?



BriarsGroup

We are international land & expand specialists, supporting you through the global expansion program.

For your people:

- Global PEO, EOR
- International Human Resources, Payroll, Global Mobility and Expatriate Tax

For your corporate:

- Company Secretarial - incorporation, compliance and dissolution
- Corporate Governance
- Accounting and Tax
- Banking and FX
- Due Diligence
- Exit/IPO preparation



WHO ARE AXIOM?



Axiom are a team of financial experts with 30+ years combined banking, foreign currency, and treasury management experience.

Axiom was born from a desire to help customers cut through the complexities of modern banking.

Our streamlined, fast to market service, and culture driven business has the soul aim to make our clients lives easier when managing their cross-border payments, treasury, and expanding into new jurisdictions.

CONTACT US

BGPA Ltd

Oak House, Tanshire Park,
Shackleford Road, Elstead
Surrey GU8 6LB, UK

Tel +44 (0) 1483 413 400

33 St. James's Square
London SW1Y 4JS

Tel +44 (0) 207 129 1109

45 Rockefeller Plaza
New York
NY 10111 USA

Tel +1 212 332 1615

www.briarsgroup.com
info@briarsgroup.com
sales@briarsgroup.com

