



International payments service

BRAL's international payments service, powered by Travelex, is an efficient and reliable method of handling your cross-border payments.

The service

The secure web-based payment platform streamlines the payment process. It allows for increased control and greater efficiency, eliminating the need for multiple banking systems and foreign bank accounts.

All your payments, in any currency, are accessible through a single online account, allowing you to track the status of your payments through the system. This gives you greater control, and significantly reduces the time spent handling payments.

How it works

Our online system can manage all types of payments from a single interface, including incoming, outgoing, domestic and international payments, as well as electronic wires and drafts.

You can also hold foreign currencies within your account to fund future payments. If over £10,000, the funds must be held for no more than 30 days.

Logging in to your account will bring up a single screen detailing scheduled incoming and outgoing payments, across all currencies. The system will also store beneficiary details, as well as the details of all your past payments and currency balances.

Travelex, developers of the online system, service more than 35,000 businesses around the world, making international payments to over a million people every year. They lead the industry in payment technology platforms, winning the Bank of New York Mellon Award for Accuracy in 2007.

You will benefit from real time exchange rate feeds and low transaction fees. The costs are simple and completely upfront.

20% of UK businesses spend 4 days a month managing international payments.

Research conducted by Harris International - April 2008

The benefits

Clarity

- Upfront rates and charges
- One single account for all currencies
- Pay alerts for beneficiaries

Cost and time

- Real time rate feeds
- Low transaction fees
- Significant reduction in time handling payments

Control

- End to end tracking system
- Full visibility of cash flow in and out
- Single online access point

Security

- Powered by Travelex Global Business Payments
- Endorsed by businesses around the world
- Processes are SAS 70 Type II accredited

Reliability

- Technical support from BRAL
- Proactive error prevention tools
- Business continuity plan approved by Hewlett Packard

Accuracy

- Unrivalled payment accuracy
- Payment settlements are local in each country
- Online lookup for details of beneficiary banks

Additional services

- Stop loss and limit orders
- Rate watch facility
- Fixed / open forward contracting
- Fixed and transparent margins
- Streamlined global processing
- Accounting software integration
- Low cost routing options (*available in some currencies)

Case Study 1

Across twelve payments in five currencies (EUR, HKD, SGD, AUD and USD) with values ranging from AUD220 to USD14,500, savings of between 2% and 10% were achieved compared to the normal bank method.

Case Study 2

A UK client, with a US parent, was seeking to repatriate GBP10m. A reduction in charges of 0.15% generated a saving of GBP15,000 on this single transaction.

Case Study 3

On a single payment of USD192,000 a saving of GBP1,639 was made compared to the usual supplier.

52% of businesses experienced payment problems in the last 12 months.

Research conducted by Harris International - April 2008

For more information, please contact:

Jim Brown

Telephone: +44 (0)20 7544 8777

Email: jb@bral.com

12 York Gate
Regent's Park
London NW1 4QS
United Kingdom

Tel: +44 (0)20 7487 3886
Fax: +44 (0)20 7224 0553