

# Foreign Exchange & international payment specialists.

Zodiac FX is an experienced foreign exchange brokerage, giving corporate and private clients access to competitive exchange rates and advanced payment technology. We offer clients financial solutions including lending facilities, currency exchange, payments and treasury functions to help them grow their business internationally.



## Zodiac FX for FX and Payments

Access quick and easy international payments. Being independent, we are able to offer your organisation better rates. We agree a tight spread around mid-market rates to ensure that you achieve your goals. Our services are suitable for importers and exporters as well as for asset managers and all SMEs. Use us for your treasury function and pay your staff from one secure portal.



## Zodiac FX Bank detail Validation

You'll save money with our clear pricing, easy system and fast settlements. You can deal online or call us to help. Reduce the worry in bank payments with bank validation. Our proprietary algorithm verifies bank details to ensure incorrect details are not entered and speed up the payment process and reduce your stress levels.



Collection Accounts

If you are seeking to repatriate US earnings back to the UK, leverage our technology to prevent long delays and high charges. Use a Collection Account your Collection Account is set up in the US so that payments can be sent locally and therefore quickly and cheaply. Once collected we sweep your funds back to the UK.

If you have any questions or would like to set up an account, talk to Zodiac FX:

www.zodiacpartners.co.uk

info@zodiacpartners.co.uk

+44 (0)20 3992 7639



## Trade physical delivery currency and make payments with Zodiac FX:

## CLEAR

- No account opening charge
- No hidden fees
- No cost to make payments and transfers
- See the mid-market rate
- 30+ currencies to choose from

### EASY

- Trade on our platform or over the phone
- Clear and easy to use FX and payment platform
- Check quotes with no obligation to deal
- Deliver funds to over 200 countries
- Easy access to your audit trail and account history

## FAST

- Trade now and pay later
- Live rates and same day settlement
- Worldwide secure payments via SWIFT
- Save your payment details for easy repeat transactions
- Client funds held securely in segregated accounts at Barclays

## TRUSTED INTERNATIONAL PAYMENTS

## About Zodiac FX

Zodiac FX is an independent foreign exchange broker that allows you to send payments safely and easily worldwide. We specialise in providing companies and private individuals with international currency transfers in a secure, fast and cost-effective way.

Zodiac FX was founded in 2019 by experienced currency traders at Zodiac Partners. We saw that our clients were mainly using their banks for FX and transfers and that they were inherently worried to move away from this due to the complicated nature of international banking. We knew that we could improve the clients experience and save them money.

In order to do this, we teamed up with Currency Cloud and developed the Zodiac FX platform.

Zodiac FX offers: Currency exchange, Payments, Mass payment solutions, Collection Accounts, Treasury functions and more. Users who are confident and familiar with the system can log in and electronically go about their business. If you are worried about the receipt of a transfer or the execution of a trade, then you can call us and we can help or update you.

Zodiac FX platform has been developed to help clients with real world problems and we feel that is genuinely disruptive technology.

Sign up to look at the platform today with our individual or corporate links:

https://zodiacfx.paydirect.io/registrations/corporates

https://.zodiacfx.paydirect.io/registrations/individuals

## Collection Accounts

If you are a private individual or an organisation seeking to repatriate US or Euro earnings to the UK, leverage our technology to prevent long delays or high charges by using a Collection Account.

## WHAT ARE COLLECTION ACCOUNTS AND WHY DO I NEED ONE?

There are often issues when dealing with some US banks. They may not be set up to action international transfers or they may not be inclined to do so. The result is poor rates, additional costs, or the complete inability to send money overseas.

Bring US Dollars to the UK via a Collection Account.

Private individuals carrying out transactions in the US can also benefit from the easy use and cost savings inherent in this technology. Your Collection Account is set up locally within the US so that payments can be sent bank to bank within the country itself. Think of this as being similar to BACS, CHAPS for faster payments in the UK and SEPA for Euro payments. Zodiac FX will then sweep the Dollars out of the account and into your UK holding account.

It's that simple, it speeds up your capital flows and reduces cost.

We also offer collection accounts in Europe where we can accept local Euro payments for transfer elsewhere in the world.

In Summary if you're a private individual or an organisation seeking US earnings sent to the UK then using a Collection Account is the way forward, please contact us for more information.

## Real life business problems solved:



#### FORWARD CONTRACTS

Secure preferential rates for future settlement and eliminate the risk of currency fluctuations in volatile market conditions. Fix an exchange rate for regular payments and automatically send your payments on specified dates. There are no additional fees for forward contracts.



#### **PAYMENT SOLUTIONS**

Centralise your payments for greater control. Our solutions include domestic and international payments for settling supplier and vendor invoices, payroll, rent, bills and sundries as well as for providing funding to your subsidiaries or repatriating cash to your parent or holding company. You can monitor payments in real-time and download statements, audit trails and reports directly within our online platform.



#### **MASS PAYMENTS**

Send multiple payments in one batch. It's a fast and convenient way to send salaries, supplier payments and general outlays.



#### **RECIPIENT DETAIL VALIDATION**

Our propriety banking code algorithm verifies bank details to ensure that incorrect details and not entered. This gives you peace of mind and speeds up the payment process.

## Zodiac FX for Business

Zodiac FX can help your business grow through our wide range of products. Manage your currency exposure, make mass payments with bulk uploads, use collection accounts to receive money in 54 currencies or utilise the treasury capabilities and manage your risk. Our services are suitable for smaller importers and exporters as well as for institutional asset and wealth managers, who want to be treated fairly and consistently. With Zodiac FX, you can trust that your service remains reliable and your pricing remains stable, without slippage.

Our Currency Cloud payment engine trades over £1.5bn every month and is deemed 'the world's most trusted global payments platform', meaning your money is certifiably safe at every stage. You'll discover our personal yet professional service, combining exceptional corporate financial knowledge with the local, personal touch simply unavailable elsewhere. Plus, we promise to strip away the unnecessary jargon and keep things simple, so you know exactly what you're getting for your money, with unparalleled transparency.

## Zodiac FX for Business or Private Clients

## YOUR MONEY IS SECURE AND SEGREGATED!

Quick and easy international payments and foreign exchange with Zodiac FX. We are not a bank, which means that we can offer a local and personal service as well as more competitive rates.

### SECURITY AND SEGREGATION

You can be certain that your money is safe, payment services for Zodiac FX are provided by The Currency Cloud Limited. Registered in England No 06323311. The Currency Cloud Limited is authorised by the Financial Conduct Authority under the Electronic money Regulations 2011 for the issuing of electronic money (FRN: 900199).

In the US Currency Cloud operates in partnership with CSFB. CSFB fully owns the bank program and the services are provided by the Currency Cloud Inc.

#### SEGREGATED ACCOUNTS

All funds are sent to segregated client accounts held with Barclays Bank PLC. The client accounts are ring-fenced from the company's funds and are therefore protected in the unlikely event of any financial difficulties within the company.



## With the bank:

### Trade physical delivery currency and make payments with Zodiac FX:

### CLEAR

- No account opening charge
- No hidden fees
- No cost to make payments and transfers
- See the mid-market rate
- Wide choice of currencies

### EASY

- ulletTrade on our platform or over the phone
- Clear and easy to use FX and payment platform ullet
- Check quotes with no obligation to deal
- Easy access to your audit trail and account history

## FAST

- Trade now and pay later
- World-wide secure payments
- Save your payment details for easy repeat transactions
- Client funds held securely in segregated accounts at Barclays

### How does Zodiac FX save you money?

You deal on a tight spread around international rates used by the professional's worldwide. With clear pricing and zero transfer fees you save time and money.

### How much does it cost, are there any hidden fees?

Having an account is free and trade pricing is tight and clear. The rate you see is the all-in rate that you pay and there are no other charges added on.

### Is working with Zodiac FX a complicated process?

No, you can exchange currency online and send it to the destination account in less than a minute. Get in touch for more information or we can walk you through a demo.

If you have any questions or would like to set up an account, talk to Zodiac FX: