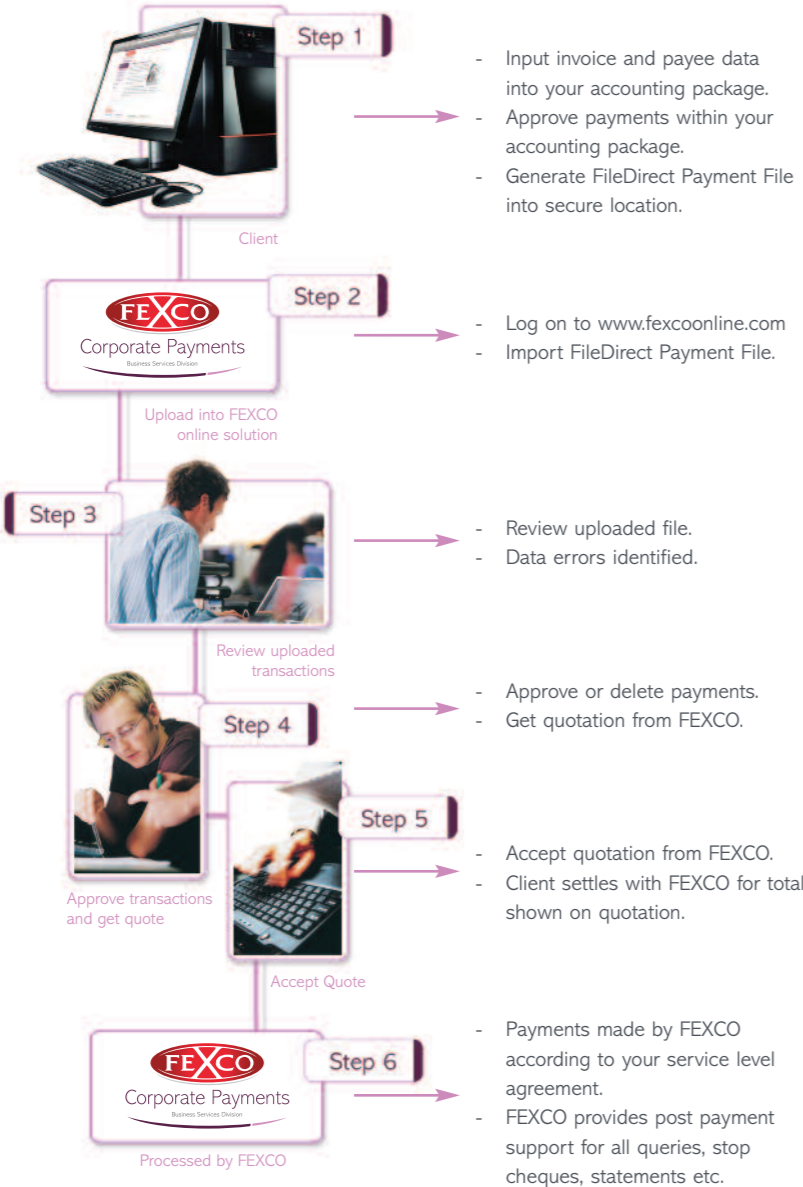


Who should use FileDirect?

Accounts Payables departments who want to streamline processing of domestic and/or international payments, migrate away from cheques to greater use of electronic payments, consolidate multiple processes to gain economies of scale or need to meet demanding timetables.

Organisations which need specialist solutions for creating, issuing and managing payments and payment processes – for example, making rebate, refund or incentive payments; making payments to specific groups where additional rules must be applied in the process; coping with major peaks and troughs in volumes.

Organisations with demanding requirements around timetables, data management or reporting where FEXCO's ability to customise can make the difference.



FEXCO a privately owned company is a specialist provider of Merchant, Business and Consumer Services. Headquarters are in Killorglin, County Kerry, where the company was originally founded in 1981. FEXCO is one of Ireland's success stories and processes over 20 million financial transactions every year. FEXCO provide innovative and alternative solutions to over 11,000 organisations globally including private sector customers and public sector business won through open competitive tenders. Our expertise will ensure a streamlined and customized service allowing you to concentrate on your core business.

As well as Ireland, FEXCO operate offices in the United Kingdom, Malta, Germany, Shanghai, Hong Kong, Singapore United States, Australia and New Zealand.

www.fexcoonline.com

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FEXCO Corporate Payments

Staying ahead of the competition puts high demands on all businesses. FEXCO Corporate Payments has been helping provide companies with tailored and innovative solutions to their payment needs for over 25 years. Each day many leading organisations across Ireland and the UK rely on FEXCO's business-to-business payment services, reducing the cost and frustration of making domestic and international payments.

Trust

We understand the need to work with a company that you can rely on to make time and relationship sensitive payments. FEXCO operates business and financial services in Australia, Middle East, Europe and North America, handling thousands of transactions each day. We facilitate solutions for customers large and small, built upon the principles of professionalism, honesty and being a leader in innovative technology.

Simplicity

Whether you are making one or two payments a month, or thousands a week, FEXCO Corporate Payments offers innovative and secure systems to facilitate and track your payments. With specialist account managers to help you personalise your payments system, as well as market leading technology, we make time to understand your business and how we may best serve you.

Business Solutions

FEXCO works with its clients to develop solutions for domestic and international payment processing, thereby allowing our clients to concentrate on their core business. Our team of technology, treasury, payment and customer service professionals can adapt and customise business processes, interfaces, reports and other outputs to help our clients make payments effectively, securely and quickly. To ensure that both you and FEXCO can process your transactions with efficiency and ease we have two options for you to use depending on your requirements:

- PayDirect
- FileDirect

PayDirect

Making payments on-line through www.fexcoonline.com

You can save time and money by making your domestic and foreign currency payments via our unique and secure web system.

- Order domestic and foreign currency, cheque or electronic payments from your desk
- Access to system 24/7
- Allow dual authority for increased security
- Query the status of a cheque payment or electronic transfer
- Detailed statements are available on-line
- View/amend your payee addresses
- Validate your international payee bank details (BIC & IBAN)
- Receipt of transactions are confirmed by e-mail
- Reduce time & paperwork for your company
- Exchange rates are confirmed online at time of transaction approval

you can save time and money by making your domestic and foreign currency payments via our unique and secure web system

FileDirect

Secure automated processing of domestic and foreign currency payments. A complete solution for accounts payable and specialist applications.

WHAT IS FILE DIRECT?

Professional: A user-friendly, file-based solution for issuing significant volumes of domestic and international payments to the highest professional standards.

Comprehensive: One file supports both cheque and electronic payments, in multiple currencies including Euro to Eurozone.

Fast and secure: Payments can be transferred directly from client systems to FEXCO for onward transmission to beneficiaries.

Get it right, first time: FEXCO applies validation to the data to identify possible problems for resolution before any costs have been incurred.

Control: Multi-level approvals can be set to the client's specification.

Transparency: Clear reporting of total transaction volumes, exchange rates and charges for each currency prior to payments being actioned.

Quality: Agreed service levels to achieve the payment timetable required with minimum errors or delays.

Flexibility and support: FEXCO is a specialist supplier of payment services able to customise our offering to meet our client's objectives. We offer training and technical assistance to integrate to client processes and improve data quality.

