

JET VISION

The Smart Way to Manage International Foreign
Currency Transactions



AviationForex designed for Aviation by people in Aviation
MEMBER



Background



If your business is using a Bank or Foreign Currency Broker
Welcome to AviationForex....

Our commitment to our clients is total and we want you to always be 100% satisfied by the quality and efficiency of our service.

About Us

- AviationForex has been formed to provide quick easy, safe access to foreign currencies and transactions, whether you are buying or selling an aircraft, aircraft parts or transferring funds for a charter or indeed just going about your normal business, we are able to complete the transaction within 48 hours or in less than 4 hours if it is within Europe and the US.
- By providing you with your own Real-Time system you are able to make transactions happen at a moments notice. Should you have a need for regular transactions we are able also to help you gain the most effective rate by following the market for you.
- Whichever transaction you need we are able to provide you with the ability to manage it yourself or even give you direct access to our traders on more complex trades or indeed just to hold your hand, should you need this. It goes without saying that the rates will be more competitive than the high street banks.

Introducing AviationForex



- **AviationForex Fee free international payments**
- Clients using ***Our Real-Time Online Platform*** we don't charge a fee for sending your money abroad. We make our money on the exchange rate. However, our rates are totally transparent and we show the ***mid market interbank rate*** when you convert money online. As we guarantee to beat your current FX provider this can result in significant savings ensuring you get more of the foreign currency every time you convert compared to a bank or other international payment provider.
- **Best Exchange Rates Guaranteed**
- Our business is foreign exchange, and as such we are able to offer the best possible exchange rates when our clients exchange currencies either online or over the phone with our dealers. Our exchange rates are a fixed percentage from the mid-market with total price transparency.

Introducing AviationForex



- **Expert Advice**
- Getting the best exchange rate is only half the battle when it comes to foreign exchange. A little bit of strategy and timing can save a huge amount of money when managing international currency exposure.
- **Book a rate now for a future payment**
- You can decide if you want to convert and send funds abroad now, or lock in the current rate to send funds at a set date in the future. Choosing a future date is called a “Forward Contract”
- Forward contracts are useful for both individuals and businesses as if you know you need to send money abroad in the future to cover a purchase or import order contract and are worried about a currency movement costing you more money, you can use the forward to lock the rate in a **protect your profits and exposure.**
- **One conversion, multiple recipients**
- If you are making payments to more than one beneficiary, you can use our online system to do a single conversion, then **split it up to multiple destinations.** All these payees or recipients can then be saved for future payments.

Easy to Use Private and Confidential

- **Dedicated Direct online access to Live Market Prices**
- **With Direct Access to the market via the AFX website you control your own Currency Payments, no Brokers, no Fax's it just takes 3 minutes**
- **Full Support Training**
- **No need for long telephone conversations with City Brokers or Bankers**
- **Set up Beneficiaries**, Beneficiary Manager lets you speed up the payments process by setting up and storing the details of your most regular recipients. You can collect bank details, personal details and notification preferences. We provide you with country-by-country know-how, validate bank details and allow you to complete all the necessary compliance checks ahead of time, so your payment arrives faster.
- **Track confirmation reports in real time**, Our AviationForex Direct interface lets you view simple reports that show balance, conversion and payment status in real time. Gain access to our suite of management data to help optimise customer experience.

Our Pricing



- **Transparent Pricing**

- **AviationForex** manage your end to end international payments, regardless of currency and destination. This gives you access to our world leading Payment Engine so you can take advantage of our global banking network, reconciliation and reporting tools, and it is all backed up by our customer support team.
- **No hidden fees** We don't believe in hiding our charges in the Foreign Exchange price – we pass our wholesale rates to you, sharing the mid-market rate so that you can see what each transaction is really costing.
- **Sending high volumes of money?** If you need to send more than \$5 million per month, please contact us directly for the best rates



AviationForex

We've Made It Simple..


How does it Work



- Simply complete the one-off application form and establish an account
- We provide you with your own API to trade when you want
- Direct access to our traders if you need
- We will talk you through your first transaction and the rest is up to you
- Send international and local payments. Set up and save payment runs. Choose how to route your payments.
- Manage all your beneficiaries online
- Buy, sell and hedge currency using real-time rates. Get immediate receipts
- Monitor the status of inbound funds for conversion into local currency and/or making outward payments
- Manage client and contact details, permissions and client pricing tables using your client reference IDs.

The Platform





Home Support Aviation Forex
Buying / Selling Currency Contact Us Aviation Forex D...
Making Payments 150410-00028

LOGOUT

Buying / Selling Currency

Home The Results of your Trading Quote are... **Step 2 of 4**

- My To Do List
- My Details
- Update account
- Update contact
- Buying / Selling Currency**
- Trading To Do List
- Get a quote
- Buy / Sell Currency
- Trade History
- Making Payments
- Payments To Do List
- List Destination Bank Accounts
- Add Destination Bank Account
- Payment History

Delivery Date	08 February 2016
Settlement Date	08 February 2016 @ 14:00 (+0000)
You are selling	112,620.00 United States Dollars (USD)
You are buying	100,000.00 Euros (EUR)
Your exchange rate	1.1262 (inverse is 0.8879)
Mid-market exchange rate	1.1175 (inverse is 0.8949)

Quote Expires in **3** Seconds

1 I agree with your trading terms and conditions .
2 **EXECUTE TRADE**

How it Works

With our secure Payment Engine you can complete the transaction in four simple steps



Step 1 - Set up a payment

Set up a payment and send us the money. If you make lots of payments you can also send money in advance, which will speed up the process

Step 2 - Convert the currency

When you are ready, convert the currency. You benefit from our low costs and we will show you the mid market rate for full transparency. You will receive an instant email Confirmation



Step 3 - Tell us where to send the money

Tell us where you want to send the money. We only take the details we need to make a successful payment



Step 4 - Make the payment

Make the payment. Receive a final confirmation email the payments made.



Transactions

- Quick transactions Europe and USA within 2-4 hours
 - Through our same day service* you'll benefit from being able to settle transactions faster than the market norm of 48 hours.
- *Same day service is dependent on funds arriving before 2pm and is only available for 'same day value' currencies.
- Foreign exchange made easy
 - Whether you need to make payments to an overseas supplier or use foreign exchange as part of a longer-term risk management strategy, Spot Forex makes it possible to secure optimum rates for a vast range of currency pairs.
 - You'll also be able to take advantage of a settlements period of up to one week, during which your agreed exchange rate will be held.



AviationForex Pedigree

FinTech Powering Global Aviation

AviationForex

Delivering peace of mind



- The future success of our company depends on trust – our customers’ trust in us and their customers’ trust in them. At Aviation Forex we invest heavily in our systems to give you bank-grade levels of security.
- Our security processes and controls are fully comprehensive, with key highlights as follows:
- **Physical Security** - Our service operates from multiple high security Tier 4 Data Centres used by banks and other financial institutions
- **Network Security** - Our firewalls are managed by dedicated staff and we undergo regular third party penetration tests, to ensure our service is secure
- **Encryption** - All network traffic is encrypted and all sensitive customer data is also stored in an encrypted format
- **Data Separation** - We use a multi-tenant architecture to ensure all customer data is stored separately from one another
- **Strong Access Control** - We assign unique ID’s to each individual and require two step authentication for all access.

Our Liquidity Partner The Currency Cloud



Why We Selected Currency Cloud Ltd Based in the the City of London

After a rigorous search and selection process we joined with the Currency Cloud. Transacting in other currencies would require us to spend many months, considerable effort and a significant amount of money building banking relationships in different countries. Instead we turned to Currency Cloud to help us accept and send international payments and quickly expand into new markets. Currency Cloud's easy-to-embed Payment Engine allows us to offer our customers payments in 28 countries, transparently convert 40 currencies and send quick payments via SWIFT to 212 countries and with the help of only a single developer.

What Currency Cloud delivers for AviationForex

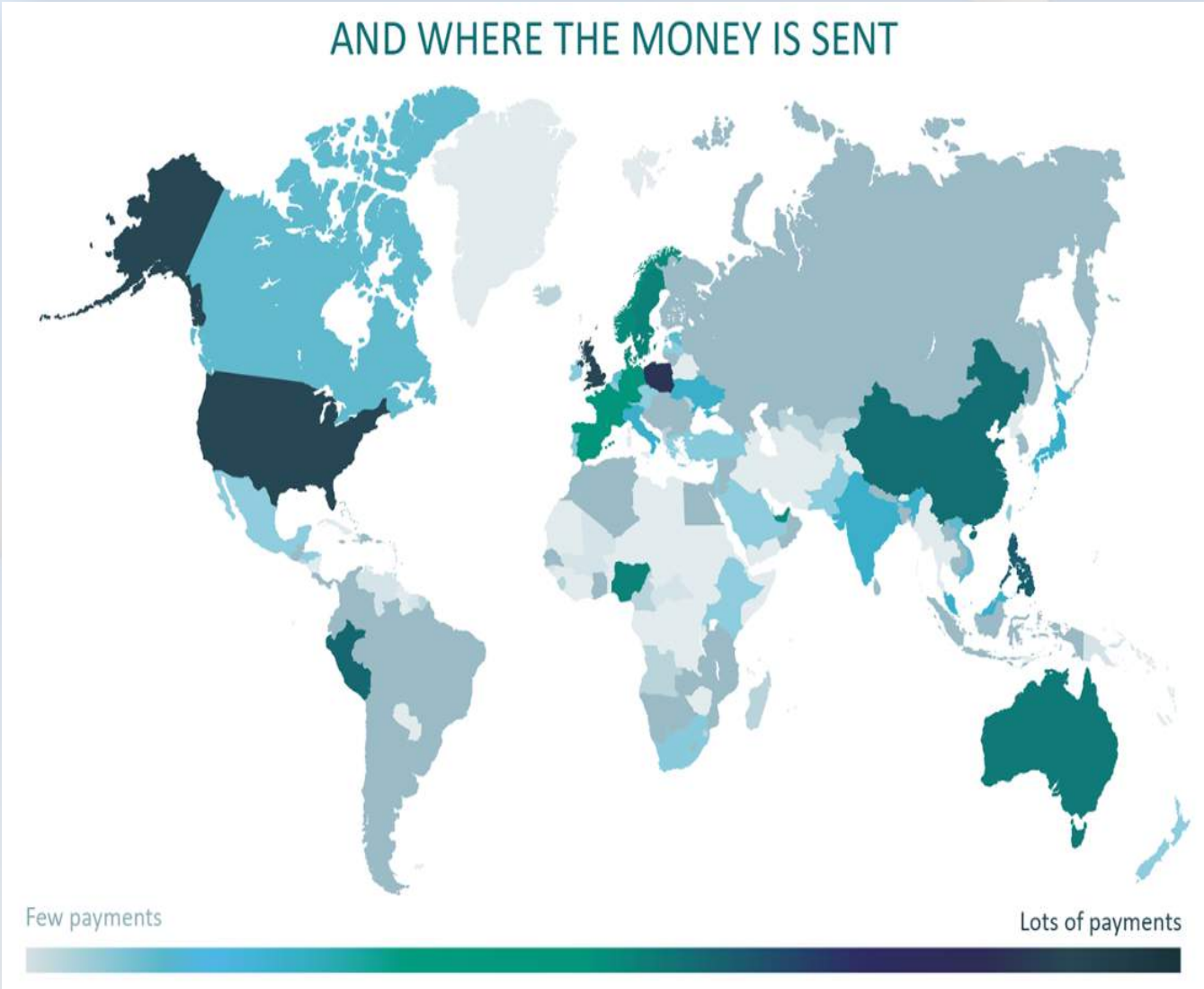
- We will rapidly scale our business. Helping us to expand out of the Eurozone in weeks instead of months
- We will have global reach.
- They will expand our payment capabilities so they can provide low-cost payments in 28 countries and transparent conversion in 40 currencies covering all major economies

Currency Cloud will implement new features such as the Currency Cloud, cloud-based Payments Engine which will introduce new capabilities for building the business globally, and provide tailor-made solutions for our customers

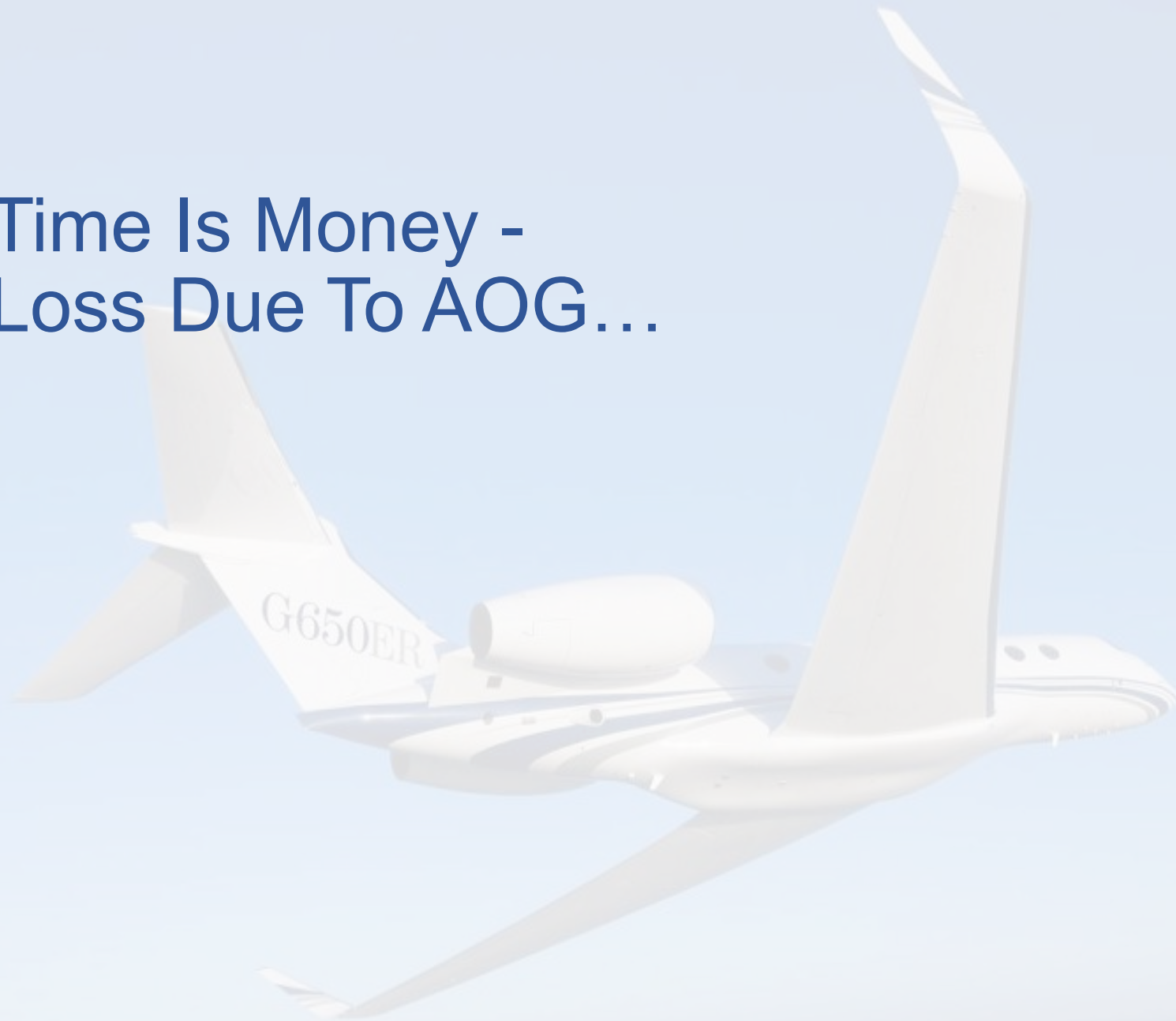
In Numbers

- We expect to achieve £10bn this year
- We do 5000 trades each day
- 89% of payments placed via API (Application Programme Interface)
- 99.9% service capability (See over)
- Trades within Europe and to the US take 2 to 4 hours

In Pictures



Time Is Money - Loss Due To AOG...



Introduction

Overview of Delays –

- ▶ AOG
- ▶ Delay delivery of Parts
- ▶ Payment not received
- ▶ Re-Position aircraft
- ▶ Associated Costs

Inexcusable Delays Caused By The Bank

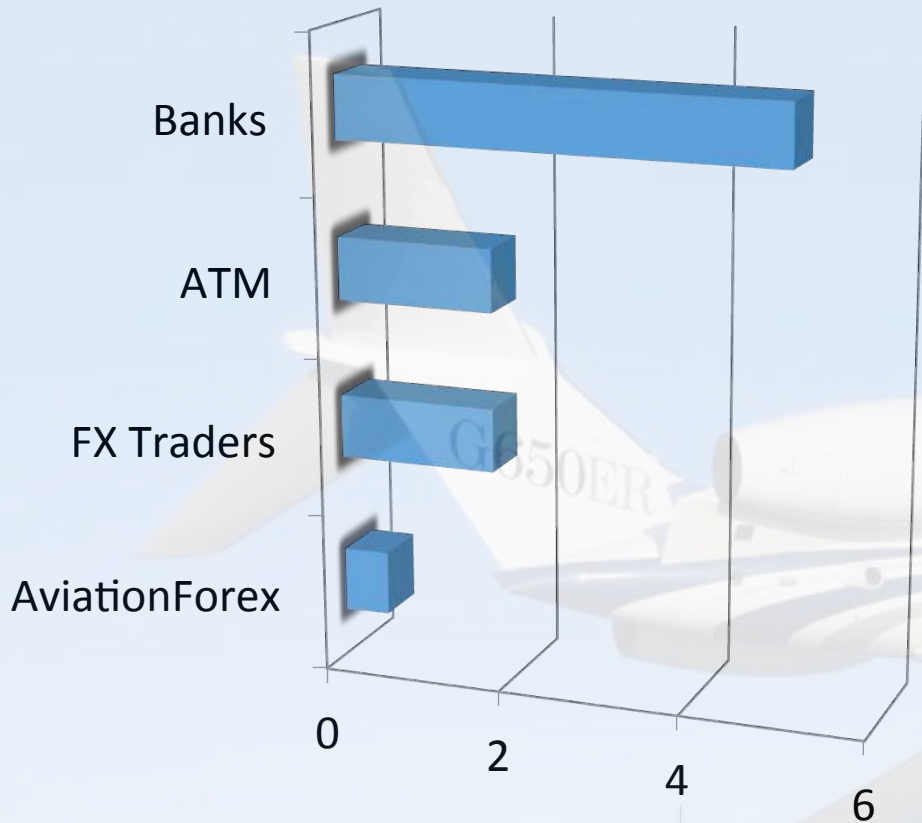
- Failure to provide adequate funds in a timely fashion
- Failure to obtain necessary delivery mechanism from the Bank
- Failure to coordinate with Supplier and Bank
- Failure of the Bank to provide adequate paperwork acknowledgement

Measuring Delays

- ▶ Lost business
- ▶ Reduced revenue
- ▶ Parts or Aircraft released late
- ▶ Miss transactions deadlines
- ▶ Delayed acceptance of aircraft

AviationForex vs. Banks & ATM

Days to Complete



Bank Typical 3-5 Days

ATM Same +1 (Surcharge Fee)

FX Traders Day +1

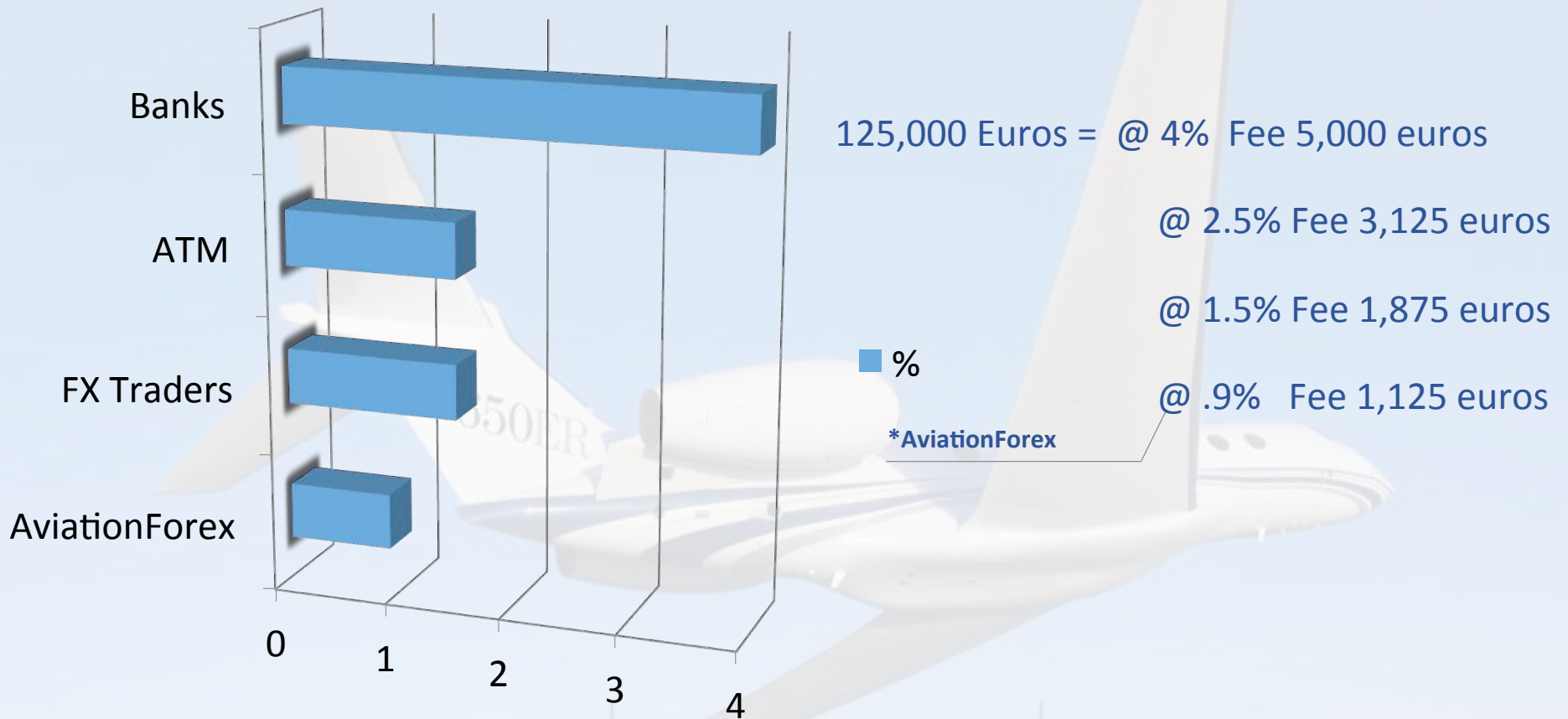
*AviationForex 2-4 Hours (subject to location)

AviationForex delivers instantly via email receipt of transaction

Typical example of trade values

*AviationForex has 4 payment Currency cycles per day, Delivery subject to location and currency select cut off time

AviationForex vs. Banks & ATM Fees



Revenue Loss dues to AOG at \$25,000 per day

Typical example of trade values

*Rate variable on amount, frequency, No sign up fee, no transaction charges

JET VISION



AviationForex

Thank you



AviationForex designed for Aviation by people in Aviation

AviationForex.com trading as the Currency Cloud Limited is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 and the Payment Services Regulations for the issuing of electronic money and the provision of payment services with FCA register number 900199. The Currency Cloud Limited. is registered with the UK Data Protection Act - Registration Number Z15503311



AviationForex

Delivering Peace of Mind

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Safeguarding your Business and Money

AviationForex is based in the United Kingdom which means that we have chosen to operate in a highly-regulated environment.

Segregated Client Accounts

AviationForex does not hold client money, nor does it make payments on behalf of our clients. All client funds are held in segregated client accounts with reputable banks operated by The Currency Cloud Limited is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 and the Payment Services Regulations for the issuing of electronic money and the provision of payment services with FCA register number 900199.

The Currency Cloud Limited. is registered with the UK Data Protection Act - Registration Number Z15503311

This is the safest way of holding client money as it means that the account holding your funds is completely separate from any accounts holding company money. Your money is always secure.

AviationForex never Appropriates Funds

Neither AviationForex nor its payment service providers ever takes money from your account - you send it to accounts operated by our payment services provider to complete your chosen transaction. Our payment services providers carry out the currency exchange and transfer the funds to your chosen recipient, as instructed by you.

Your money is safe from market fluctuations

You only transfer money to settle your chosen currency exchange transaction. We do not hold your money, nor do we speculate with it, your money is never at risk in the market. You simply choose whether to accept the rate on offer and transfer the funds to accounts operated by our payment services provider to complete your transaction.

Identification and Authentication

We identify and verify the entities involved in each payment, including:

- Establishing and verifying identity of all new customers.
- Automatic logout of your session if it remains inactive for a period of time.
- Monitoring of IP addresses to check location and flag any inconsistencies with normal expected use.
- Contact information verification – if your contact details change then we will confirm this before amending your details in our system.
- Agent and Third Party Verification
- AviationForex assesses all agents and third parties whose services are used to ensure that:
 - If any client data is held, the Data Protection Act is complied with;
 - Any sensitive data is protected.

Data Integrity

To protect customers' information from being modified by unauthorised parties, we ensure that all new server instances are hardened and security updates are regularly applied to server operating systems (OS) and system software.

We also ensure that customers' information is uploaded and downloaded via HTTPS (encryption of data between browser and server).

Privacy and Confidentiality

AviationForex never discloses your information to unauthorised entities, individuals or processes. For more details please refer to our Data Protection & Privacy Policy which is available on our website.

Non-repudiation

AviationForex provides proof of the integrity and origin of data through mechanisms including:

- Time stamping
- Recording of IP address
- Availability
- AviationForex uses its best endeavors to ensure that our service is accessible and useable on demand.

Accountability and Audit

AviationForex has procedures in place to prove the validity of our payments to our customers and any authorised third parties. All client actions are logged with a full audit trail including time stamps and IP address recording.

Further information

AviationForex may update this policy from time to time and you are advised to review this policy periodically for any changes. If you have any question or concerns about AviationForex physical and cyber security then please contact client@aviationforex.com