

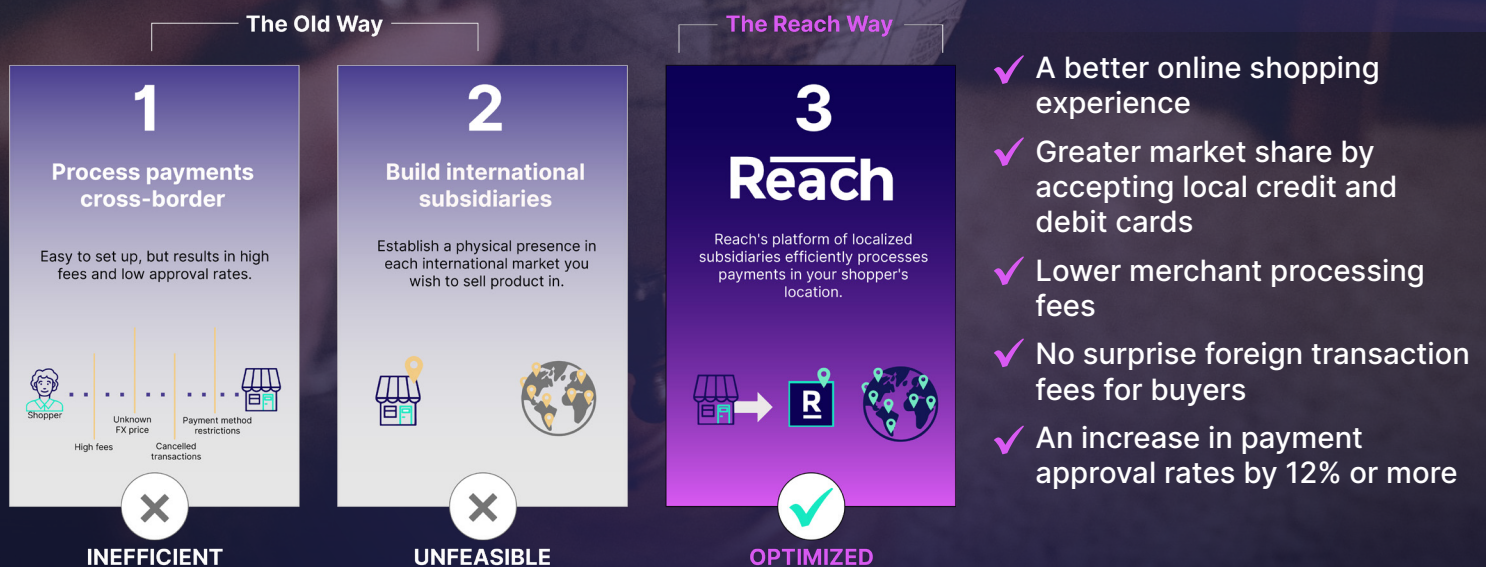
# Are you still processing international payments the “old way”?

Traditionally, there have been two ways for a retailer to reach international customers. One option is to set up a host of international subsidiaries that are capable of local transaction processing, but that can be an expensive chore that becomes a legal and regulatory management nightmare. The other option is to simply process transactions cross-border, but this results in higher processing fees, higher decline rates, and surprise fees for international customers.

## There's a better way: The Reach Way









The Reach Way dynamically processes transactions locally, through our network of local entities and banks, based on the customer's location.

This leads to higher approval rates, resulting in lower overall fees and no foreign transaction fees for the cardholder. At the same time, we bring consistency to the transaction by supplying a single, guaranteed exchange rate to the retailer. This eliminates the complexity of offering local currencies and the risk of currency fluctuation eating into their profits.



The Reach Way enables online retailers to process locally because we maintain the relationship with the acquiring banks to provide in-country credit card processing. Capabilities cross multiple markets, saving both merchants and consumers from any unnecessary fees and complexity.

### The Reach Way at a glance:

-  **Local Acquiring:** Payment processing without the need for a corporate entity or bank account in the foreign country
-  **Localized Payment Methods:** Shoppers can choose their preferred payment methods in over 135 geographies
-  **Local Currency:** Dynamically present and process in over 120+ currencies
-  **Cost Savings:** Save an average of approximately \$300,000 per entity set-up
-  **Merchant of Record:** Assures that all in-country regulations are compliant
-  **Simple Integration:** Control your UI and brand with our elegant, lightweight, and customizable integration
-  **Guaranteed FX:** The best wholesale FX rates, minimizing the risk of currency fluctuations
-  **Fraud:** Easily expand globally risk fee - offset all fraud liability to Reach