



Rate: 0.93578      Payment due: 22/03/2023

LOCK YOUR RATE

### Exposure Analysis

Your cross currency transactions represent 52% of your transactions



#### Your volatile transactions

Date	Transaction Amount	Expected	Actual	FX loss/gain
	EUR 8,250	USD 8,911	USD 9,280	-3.98%
21/05/2021	EUR 4,100	USD 5,002	USD 4,863	+2.86%
	GBP 6,820	USD 8,470	USD 8,723	-2.90%
	GBP 1,600	USD 1,957	USD 1,982	+1.26%
	EUR 2,300	USD 2,932	USD 2,782	+1.62%

FOR SOFTWARE PLATFORMS AND MARKETPLACES

# PROTECT YOUR CUSTOMERS AGAINST CROSS CURRENCY VOLATILITY & GENERATE NEW REVENUE STREAMS

by offering a differentiated capability embedded in your platform that brings value to your customers

# THE CROSS CURRENCY THREAT



Currency volatility is rising rapidly and cutting profit margins for software platforms, marketplaces and their customers. Foreign exchange rate fluctuations pose a major threat to the health of international businesses that companies can no longer ignore.

## GRAIN: A FULLY AUTOMATED, API-BASED SOLUTION THAT **ELIMINATES CROSS CURRENCY EXPOSURE**

Grain enables software platforms and marketplaces to help their customers mitigate the risk of cross currency bookings. With our fully automated solution that's integrated into your platform, you can eliminate FX risk for your customers, empowering them to analyze exposure, lock rates, and move funds. All of this without the need to use wires or convert at the bank.



### DIFFERENTIATE

against the competition with a unique functionality that prevents loss due to cross currency volatility



### PROVIDE ADDED VALUE

and assure certainty for your customers' financial planning



### DELIVER INSIGHTS

and guidance to your customers to make better business decisions with Grain's Exposure Analysis



### OFFER THE BEST PRICES

by eliminating the need to add markups to absorb FX-related loss



### WIN NEW CLIENTS

by offering a much needed capability that brings measurable financial value to your customers



### PREVENT CANCELLATION

related losses with the only solution that handles high cancellation rates and uncertain events (e.g. product returns)



### GAIN NEW REVENUES

through Grain's revenue-sharing model



### EASILY EMBED THE SOLUTION

by integrating our API-based tool into your platform

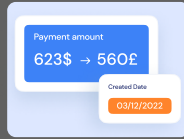
# HOW IT WORKS

With the Grain solution embedded into your platform, you can leverage our proprietary risk model to hedge the exposure of every single booking - those that are impacted by fluctuating exchange rates and even those that are cancelled.



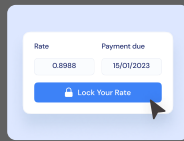
01

Customer transacts on your platform and creates a future payment



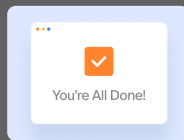
02

The payable or receivable amount is displayed in foreign currency



03

The customer locks in the currency exchange rate powered by Grain



04

Grain moves funds across borders between your customer and the service provider (optional)

## VALUE BY NUMBERS: A GLOBAL MARKETPLACE USE CASE



**THE SITUATION, BASED ON AN EXPOSURE ANALYSIS GRAIN PERFORMED FOR A GLOBAL MARKETPLACE:**

8000 daily transactions at average value of 700 euros each

40% of online bookings are cancelled

60% of bookings lose an average 3%

**THE GRAIN SOLUTION FOR SOFTWARE PLATFORMS AND MARKETPLACES**

Eliminating losses of 3% per transaction, due to cross currency volatility

Avoiding the need to add an extra 2-3% to prices

Protecting your business against losses due to cancelled bookings

Generating revenues from hedged transactions through the Grain profit sharing model

With Grain, this marketplace can save tens of millions of euros by reducing exposure to cross currency volatility and increasing operating profit by over 20%.




## ABOUT GRAIN

Grain is your trusted partner for cross currency management. We offer the only end-to-end embedded cross currency solution that enables software platforms and marketplaces to eliminate FX risk for their customers.

Our simple, automated tool enables our partners and their customers to lock rates and move funds across borders without the hassle of banks and brokers.

# LEARN MORE ↘

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GET IN TOUCH



## BACKED BY INDUSTRY LEADERS AND INVESTORS ↘



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