



BRIDGE

ONLINE PAYMENT SERVICES

Our Vision

The Capital International Group exists to improve lifestyles through increased prosperity.

Our Values

We seek to achieve this through the enduring values of innovation, integrity and excellence.



Liquidity is the availability of cash or the capacity to obtain it on demand



Bridge Introduction

In today's global economy, organisations are finding an increasing requirement to be financially agile and responsive, reacting to wherever the business is being taken. Bridge, our internet payment and cash management service helps make this possible, enabling businesses to access and control cash quickly and efficiently around the world.

Our specialist team will work closely with you to develop a secure, cost-effective solution to your overseas cash investment, payment and collection needs.

Key Benefits

- View balances and transactions, track incoming or issue payment instructions on your Capital Treasury Services accounts
- Cut your transaction costs by using a single point of access to local clearing systems in the overseas markets where you operate
- Speed up invoice receipts by enabling overseas customers to pay direct into your account through their local bank

Features

- Upload balance and transaction information directly into your accounting systems – reducing delays and costly mistakes caused by re-keying data
- Consolidate bank balances to optimise your return
- Help improve your overall cash position using the most up-to-date account information
- Free up your team to concentrate on growing your international business



Capital Treasury Services Limited is licensed by the Isle of Man Financial Services Authority holding licenses for the following regulated activities: Class 2 Investment Business - sub-classes (3), (4), (6) and (7) and Class 8 Money Transmission Services - sub-class (2)a as defined within the Financial Services Authority Financial Services Act 2008.

NOTE:

Any sums received do not constitute a deposit as defined in Regulated Activities Order 2011, as amended and are not covered by any compensation scheme.



Bridge Integrated Solutions

Bridge offers you a simple, convenient and cost-effective way to make and receive regular payments via the Internet. The service's dynamic and intuitive interface guides you through the payment creation process, enabling you to submit Straight Through Processing (STP) payments that will require no intervention by us. These are charged at a reduced cost when compared to the standard tariff for non-STP transactions.



Increased security & control over your payment processing

You control access to and monitor the use of all payment actions, both incoming and outgoing, through the service administrator function. Depending on your organisation's requirements, administration may be controlled either by one or a number of individuals.

Customer preferences, user permissions and security settings, allow you to assign access as appropriate within your organisation.

Authorisation rights for users, and mandate conditions for accounts or account groups, are assigned by your Administrators. A user password security function is used to validate the authorisation, payments can then be released either on an individual basis or as a batch by using tick boxes. Sole or dual control can be facilitated for payment submissions, which can be varied according to the security requirements of your organisation.

All relevant funds received for onward payment are segregated from any other operating funds that are held by Capital Treasury Services or any other company within the Capital International Group.





Efficiency & Cost Savings

Use of new technology results in a highly efficient product that meets the needs of an extremely demanding payments and receivables market.

Maintenance time and costs are low because we host the software. You do not have to install upgrades as they are done immediately and centrally by us.

Cost-effective savings can be made on postage, paperwork and stationery.

Convenience & Flexibility

Accessible from most web-enabled PCs, Bridge ensures maximum mobility for payment processing, giving you flexibility and the reassurance that it can be accessed from your contingency site very easily.

Provides you with the ability to import/export files in a variety of formats from/to your organisation's accounting system, minimising errors associated with manual entry.

Payment status enables faster payment confirmation, which is vital for tracking important payments.

Features

- Validation of payment data to verify that it meets STP standards
- Easy to use with only one password and PIN to remember per user

A bridge is designed to span obstacles for the purposes of providing safe passage



Bridge Payments & Receivables

Flexible, cost effective online solution to streamline your payment and receivable processes.

Bridge allows you to process regular payments more quickly, easily and economically. With high levels of built-in security, our payments solution supports the full range of payment types including BACS, CHAPS, SEPA and other international payment types.

Key Benefits

Increased security and greater control over incoming and outgoing payment processing with permissions and security settings specified by you

Regularly updated application software centrally maintained by us gives you the latest technology with no ownership costs or upgrade concerns.

Features

- Greater convenience and flexibility with immediate access online
- Faster incoming and outgoing payment confirmation
- Intuitive, dynamic interface will notify users of data entry errors before allowing payment instructions to be submitted
- Your administrator controls system access levels according to function





Bridge Payment Types

Domestic

Faster Payment

- For transactions less than £100,000
- Same-day transfer
- Cheaper alternative to CHAPS

BACS

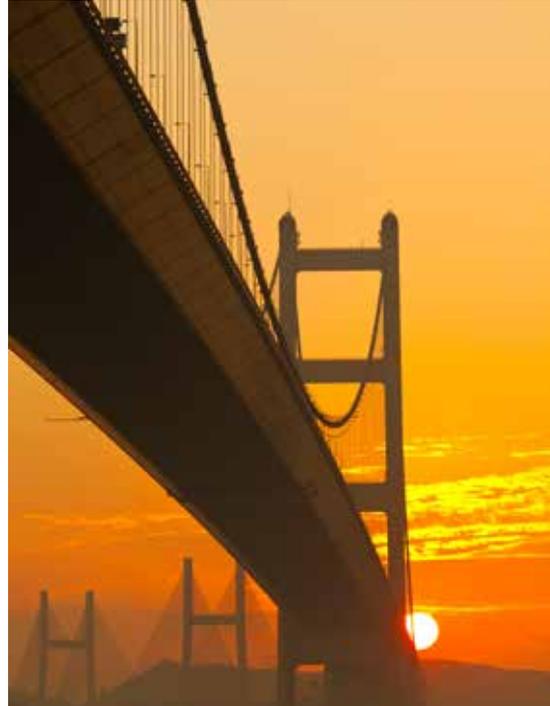
(Bankers' Automated Clearing Services)

- For Sterling payments within the UK with three-day value
- Ability to make individual payments or grouped payments such as payroll or supplier payments

CHAPS

(Clearing House Automated Payments System)

- For same-day Sterling payments within the UK
- No maximum transfer amount



Non-Domestic

SWIFT

(Society for Worldwide Interbank Financial Telecommunications)

- For currency or Sterling payments abroad and currency payments within the UK
- Paid in one to three days

Euro SEPA

(Single Euro Payments Area)

- For Euro payments effected by Euro Domestic Payment
- Typically paid next day but may take up to three days
- Cheaper alternative to SWIFT

Internal Transfers

- For payments or transfers within the Capital International Group of companies in all currencies
- The remitter and beneficiary of the payment must hold an account within the Capital International Group of companies





A flexible, cost-effective
online solution to
streamline your
payment processes



Additional Services

Capital Liquidity Account

Manage your cash holdings more effectively online

If you are an investor in the Capital Liquidity Account (CLA), this service allows direct management of your holdings online. Typically the CLA offers two-day liquidity, however this is reduced to same-day when using Bridge.

With competitive money market rates and penalty-free access, the CLA aims to deliver competitive returns on short-term cash investments through its Sterling, US Dollars and Euro managed accounts. Additionally, online account and asset management further enhances this flexibility.

Key Benefits

- Immediate online access to a cash management product awarded the Standard & Poor's AA+/S1+ rating - having received a rating of AA+ or higher since inception
- Review your CLA position including statements, transactions and overall investment position
- Online execution of subscription and redemption instructions for faster investment and/or access to your funds

Features

- Minimise costs and generate competitive yields on surplus funds with online control of your investments
- Same-day access to the CLA via Bridge
- Save time and effort monitoring and managing your cash holdings
- Easily make transfers between CLA and your designated accounts
- Online access of up to a 120 days worth of statements and balance reports via Bridge, plus full account history through Capital Online



Note:

Standard & Poor's Fund Ratings represents an opinion only, not a recommendation to buy or sell.



Integrated Solutions

Foreign Exchange

SWIFT

Foreign Exchange is a part of the Capital Treasury Services core service offering, with lines into institutional market makers and liquidity providers, both in the Isle of Man and London.

We transact foreign exchange deals on behalf of other financial institutions as well as large corporate entities that range from small Island-based corporate service providers to listed companies - they come to us because we have established ourselves as an 'FX House' and are able to provide them with more competitive pricing structures, through economies of scale, than they receive from their existing banking relationships and treasury service providers.

Capital Treasury Services understands that the SWIFT Network is now becoming more accessible for non-financial institutions. Those companies wishing to automate and improve their operations are embracing this opportunity and for this reason CTS took the decision to invest in our own infrastructure and become a SWIFT member in 2014.

Regardless of how each client manages his or her payments, CTS can integrate their treasury solutions through SWIFT.

- MT101 payment initiation
- MT940 Statement reporting

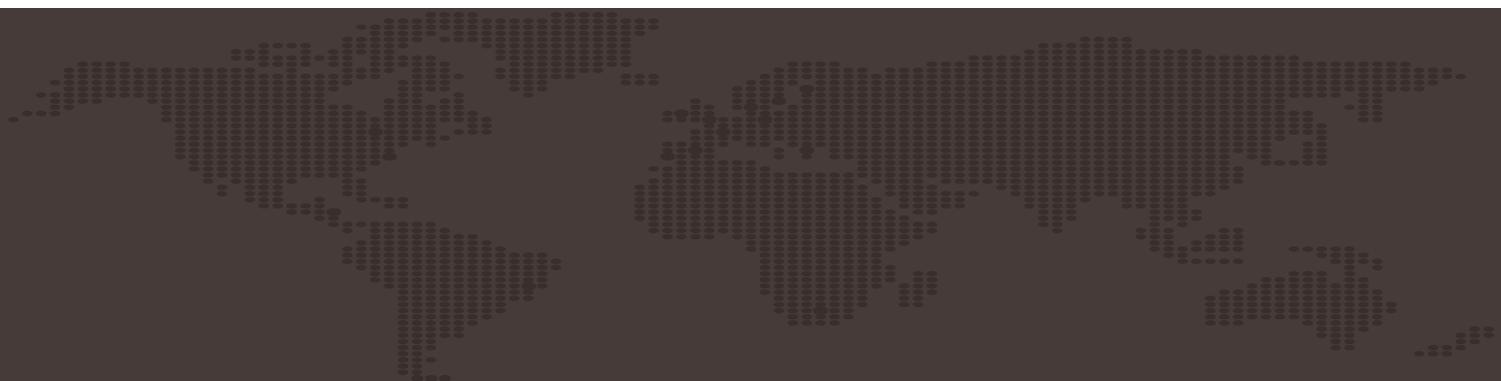
We allow our clients to take advantage of SWIFT to reduce costs and risk, improve process integrity, optimise liquidity management and strengthen security.

The link with our Bridge – Payments system and internal accounting platforms enables clients to access real time cash management information. Whether you are doing high volume transactions to global beneficiaries or need to do urgent high value payments, CTS' connectivity provides you with the solution that fits your needs.



Bulk Payment File Upload

Do you process Contractor Salary, Yacht or Aviation Crewe payments? Or do you have a regular requirement to settle a large volume of utility and service provider invoices on a regular basis? Using our Secure Online Portal – CTS give clients the ability to submit bulk payment files for processing through our systems. Whether they be domestic Faster Payment or BACS or International SWIFT or SEPA payments CTS can assist you in implementing a secure, streamlined payment submission process.



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