



Corporate Deck

FRESH THINKING



Fexco delivers great outcomes for
customers through Fresh Thinking
and deep relationships

FRESH THINKING





Our Values

Integrity

Upholding ethical standards and honesty in every action, fostering a culture of trust and respect.

Inclusivity

Creating an environment where diverse backgrounds and perspectives are valued and everyone feels empowered to contribute.

Social Impact

Committed to positively influencing society and the environment through responsible business practices and community involvement.

Collaborative Partnerships

Prioritising customer needs and satisfaction in every decision, ensuring our services and products consistently meet and exceed expectations. Working together with partners and other stakeholders to achieve common goals driving shared success.

Curiosity

Encouraging a culture of continuous learning and exploration, where questioning and innovation drive growth and improvement.

Accountability

Taking responsibility for our actions and decisions, ensuring transparency and reliability in meeting our commitments.



Fresh Thinking in Payments & Business Services

Founded and **HQ in Kerry, Ireland**

Privately owned for 40+ years

Partnering with the **world's largest financial institutions**

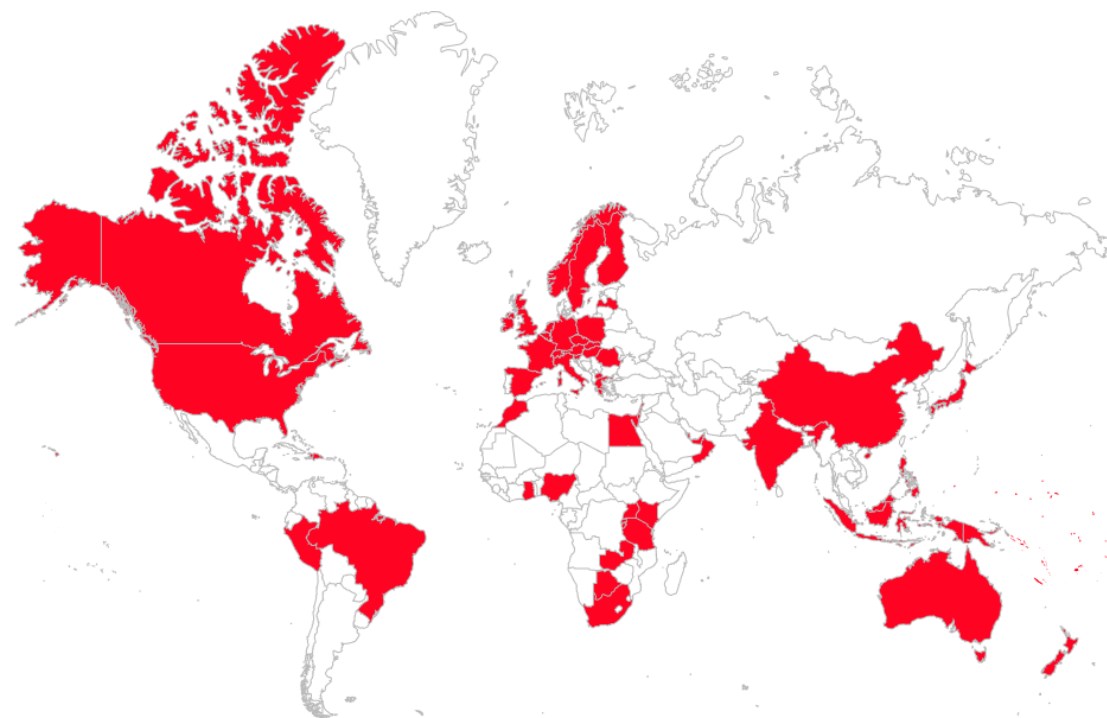
Employing **2,800 people** globally

Over **€37 Billion** in transactions processed per year

Largest independent FX provider in Ireland, the UK and the Pacific

€4.6 Billion government bonds are administered annually

Connecting to more than 320,000 merchants delivering services across **3.7 million+ points of sale**

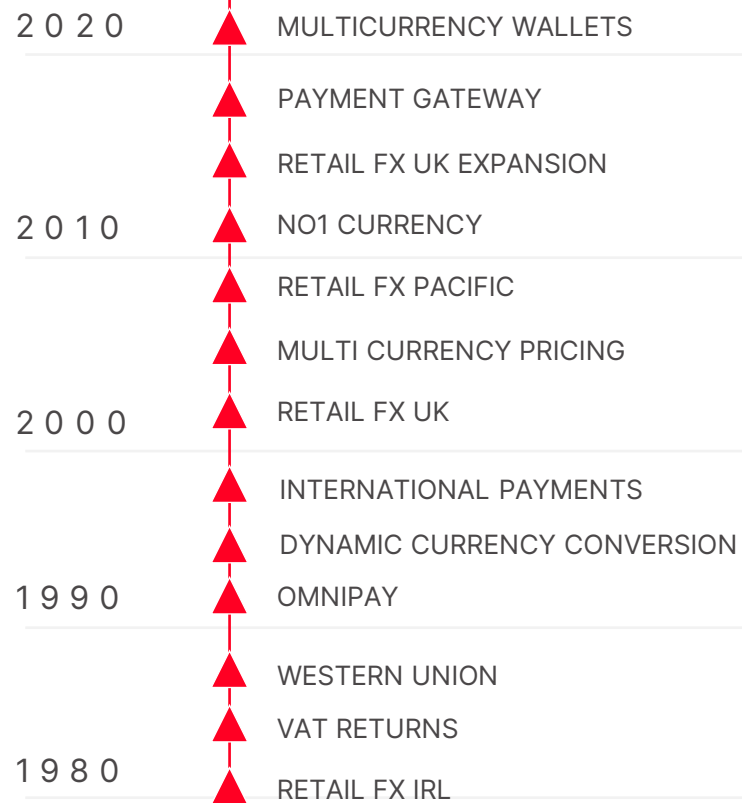


Operating across **more than 50 countries**

Driving technology-led change

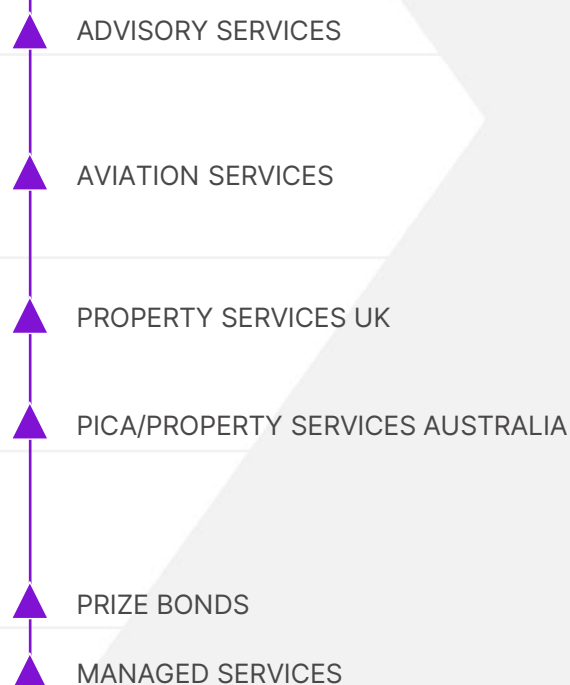
PAYMENTS

We play an integral role in delivering FX and payment products for businesses across the world. Essentially, **everywhere a traveller transacts, you will find Fexco**



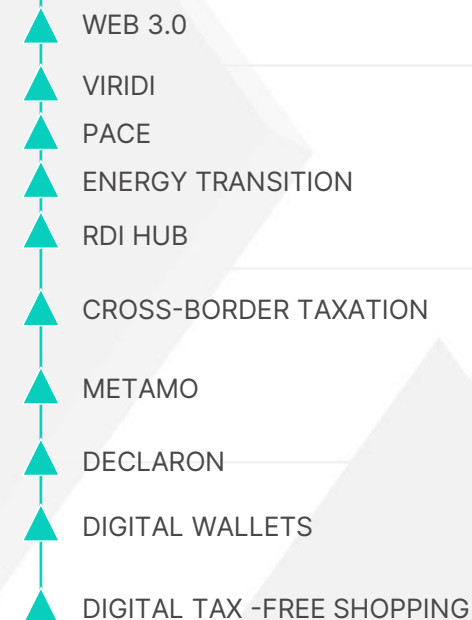
BUSINESS SERVICES

Our Fresh Thinking approach **combines advanced technology, deep industry knowledge, and a customer-centric approach** to simplify complex challenges and deliver seamless experiences



NEW VENTURES

We are developing a portfolio of **technologies and platforms through collaborative innovation, co-creation and investment** where we can fully leverage our group advantages





Our people embrace **FRESH THINKING**

**Unafraid to
explore**

**Learning
fast**

**Always striving to be
better**

**Changing the future
through innovation**

**Asking 'why'
and 'why not?'**



Our success is linked with our partners' success

Prioritising enduring relationships

Identifying opportunities with partners to fuel growth

Transparency builds trust

Dedicated to partners' needs

Exceptional customer service

Well-earned loyalty from partners worldwide



Payments

Delivering technology-led payment and currency solutions across the globe



Currency Conversion Solutions

- DCC and MCP are market leading solutions enabling acquirers to generate new revenue through the upfront conversion of foreign transactions.
- Boosting merchant revenue, customer satisfaction, and payment process efficiency.
- Enhancing payment experiences for international customers by delivering through rate transparency and choice.



International Payment Solutions

- Decades of payment expertise focused on simplifying the customer experience by offering diverse payment options, led by strong secure platforms with an industry leading STP rate.
- Streamlines and secures payments in exotic currencies, backed by over 40 years of regulatory experience, with segregated client funds for transparency.



Payment Orchestration Solutions

- Fexco payUnite for the Cruise Industry streamlines and secures payments across the entire payment journey.
- Offers ease of integration, diverse payment methods, and strong security compliance, enhancing the payment experience for cruise operators and guests.



Retail FX & Remittances Solutions

- Fexco runs a network of travel money stores in Ireland, the UK and Pacific offering competitive rates, 0% commission, and the broadest range currencies. It also offers white-label solutions to businesses.
- Fexco RFX websites offer the strongest user experience in the market, delivering market leading conversion rates. Customers can buy/sell travel money online with options like Click & Collect, Home Delivery, and Click & Sell.



Every traveller, everywhere can access Fexco technology



Business Services

Fresh Thinking that impacts client growth, combines advanced technology, deep industry knowledge, underpinned by a customer-centric approach.



Fexco Managed and Advisory Services

- Over 30 years operational experience
- More than 500 staff
- Delivering more than 5 million customer contacts per year
- Ever evolving service that optimises customer engagement impacting every home and business in Ireland
- Launched Advisory Services in Jan 2024, bringing real-world customer and business process management experience into trusted advice for our Clients



Fexco Aviation Services

- Partner to leading operators in aviation leasing
- Focused on reducing complexity and providing access to cutting-edge expertise and support on critical regulatory processes
- More than \$10bn in assets and committed funds managed



Fexco Property Services

Australia

PICA – Market leader in property management and community living. Managing over 200,000 properties across the continent,

UK

Fexco Property Services - A group of specialist brands managing property services for more than 92,000 developments across England & Wales

All focused on excellence in partner relationships for developers, freeholders and resident management companies



New Ventures

Co-creating a portfolio of first-class solutions and services:



Energy Transition

Developing solutions that support global carbon management and reduction ambitions.

PACE - a pioneering global software platform and customer success programme that supports Aviation stakeholders committed to carbon reduction.

- Monitoring more than 99% of commercial flights
- Analysing 370,000 routes
- Supporting the world's largest lessors and banks such as JPM Chase and SMBC in their journey to carbon net neutrality.



Digital Transformation

Exploring to opportunities created by Digital transformation throughout our value chain.

Metamo - a unique partnership between Fexco and the Credit Union movement to lead digital transformation in products and services.

Quodos - simplifying complex payment and gift voucher systems for merchants and customers.



Co-creation and collaboration

Creating ecosystems that enable bold collaborations and foster co-creation.

Focused on key growth areas through our award-winning RDI Hub. A world-class, custom-built, centre of excellence which fosters entrepreneurship and business growth. Bringing together corporates, SMEs, and start-ups to innovate and scale for the future in:

FinTech

AI

Metaverse

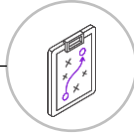
Data Analytics



Innovation: Our value creation ecosystem

INNOVATION PROCESS

Proven methodologies to manage the needs of traditional and new business

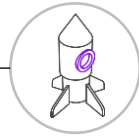


E2E DELIVERY & OPERATIONS

Fexco operationalizes solutions beyond the design & build to manage delivery, reporting and regulatory compliance

R&D

PhD level research into large market challenges. Commercial focus to create real solutions



SHARED RISK & REWARD

Fexco co-invests with Partners to share risk and reward

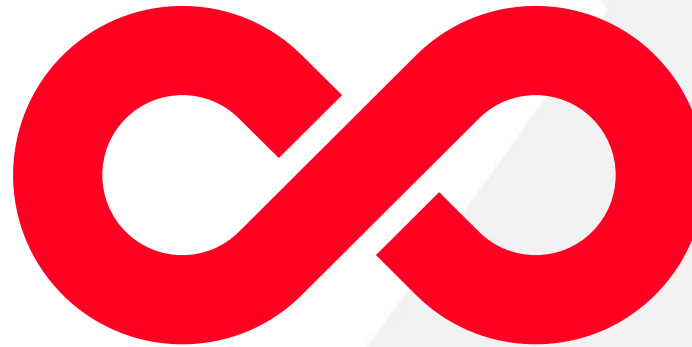
RDI HUB

Community led engagement, acceleration knowledge development to create new enterprise



STRATEGIC PARTNERSHIPS

Deep collaboration to solve market-driven challenges. Aligned, long term goals





Not-for-profit partnership led by Fexco, Kerry County Council, and Munster Technological University



A **€21+ million investment**, transforming Southwest Ireland into a globally connected technology innovation and skills hotspot



Recognised as a pioneering, sustainable, **world-class digital innovation hub and living lab ecosystem**



Over 50 companies that collectively raised **€12 million** in funding, creating **250 jobs**, and developing **29 new products and services** in 3 years

1 FEXCO ESG STRATEGY

Vision

Improves the lives of our people, our communities and our planet.

Pillars



Environmental
Stewardship



People & Communities



Corporate Governance



Sustainable Growth

2 HOW WE DO IT

Accessing Fexco's global footprint and people to make a positive, measurable impact.

3 DECARBONISATION – UPDATE

Installation of photovoltaic panels at Killarney Road eliminating c.50,000 kgs carbon per annum.



3 x Solar powered AC units in Samoa reducing building energy use by c.40%.

Installation of Heat Pumps at Iveragh Rd & Langford St eliminating c.70,000 kg carbon per annum



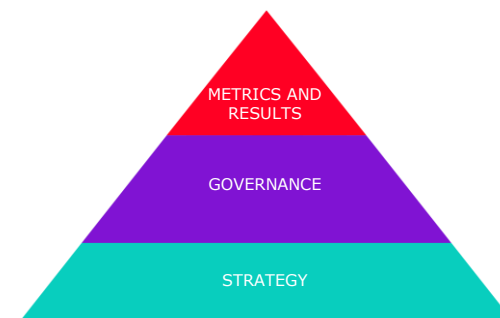
4 PEOPLE & COMMUNITY – UPDATE

2% of global revenues now reinvested in CSR. Increased employee engagement. Annual Togetherness Week. DEI programme established.

5 CORPORATE GOVERNANCE – UPDATE

ESG board and ESG governance framework

- ✓ Executive-led ESG Board
- ✓ Sustainability Champions across the Group
- ✓ ESG Risk, Cyber Security, Privacy, & Data Retention
- ✓ Enterprise Risk Management Framework, incorporating ESG Risk, to its risk, compliance and governance structures in 2023.



6 SUSTAINABLE GROWTH – UPDATE

Continued investment in Sustainable Innovation

- ✓ **PACE** – Global leader in carbon emission measurement and mitigation. Currently focused on the aviation industry with the world largest lessors and banks using the platform to radically enhance the industry's journey to net zero.
- ✓ **RDI Hub** – Fexco's Centre of innovation and early start up development hosting over 50 companies that have collectively raised €12 million in funding, created 250 jobs, and developed 29 new products and services in three years.

Partnering with Fexco



Fresh Thinking that delivers **great outcomes**



Enduring, collaborative partnerships, dedicated to solving challenges



Creating new commercial opportunities and empowering your businesses to thrive through innovation