

Your bridge to the world.





What we do

Cambridge is a global leader in innovative payment and risk management solutions designed to streamline your domestic and international business transaction needs. As one of the largest non-bank payment specialists globally, we provide the expertise and efficiencies of reliable and consistent international payment processing in over 150 currencies, ranging from the majors to emerging and frontier markets.

Cambridge maintains strong relations with leading global banking partners, which means your payments are delivered in a timely manner through our straight-through payment processing. Facilitated through our integrated technology infrastructure, we offer innovative payment and funding options based on the urgency of your payments, and to enable maximum costs savings.

There are many forms of risk in international payments, but you are likely concerned with the risk that foreign exchange fluctuations can pose to your business’ bottom line. Volatile exchange rates can often undermine the profitability of any business if appropriate measures are not adopted to insulate you from risks. In the world of foreign exchange, there are a multitude of alternatives that are available and strategies to fit almost every level of risk.

The key is to work with a partner that can help narrow the range of choices to something that makes sense for your business, and outline the pros and cons of each strategy. We then work with you in implementing a solution that you choose, that best aligns your needs with today’s market realities.

Connecting you with success. Ingeniously.

Opportunities can be found in every corner of the global marketplace. However unpredictable events make reaching those markets an increasingly complex process, especially when it comes to global payments.

At Cambridge, we simplify how businesses like yours connect with the marketplace. By seamlessly integrating every aspect of foreign exchange and payment processing, we help you focus your time and energy on tomorrow’s opportunities instead of worrying about today’s transactions. We do it with confidence, agility and savvy thinking.

As your long-term strategic partner, we draw on decades of experience to provide you with smarter solutions. We get to know you. Your business. Your specific requirements. We stay on top of trends, market conditions and the regulatory environment, so we can react quickly.

Nothing matters more to us than helping you connect with the global marketplace and be more competitive.

Our ingenuity is the bridge between your vision and success.

How We Help Our Clients



Streamline International Payments Online	Automate Mass Payments	Outsource Payroll and Invoicing	Reduce Currency Risk on Balance Sheet	Hedge Against Currency Fluctuations	Simplify e-Commerce Transactions
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Collaborative Partners

Confidence-Inspiring Expertise: As your collaborative partner, Cambridge consistently stays on top of international markets and your specific requirements to reliably provide you with confidence-inspiring expertise.

Working on your behalf, we are the bridge between you and the global marketplace. Cambridge offers smarter solutions from energetic partners, giving you confidence to explore any new opportunity around the world.

Whether you are looking to reduce currency risk on your balance sheet, integrate your payments with your accounting software, or are seeking an easy cross-border payments solution for online merchandising, we assess, identify and recommend best practices. We ensure that your needs are the core of our partnership so you can focus on what you do best - building your business.



Furthermore, if you are part of a larger organization or financial institution seeking to expand your services, ensure cost reduction, maximize revenue and streamline your processes, we develop an in-depth understanding of your

needs. This results in industry-leading customization that suits your individual objectives. We help you gain control over critical financial functions at every level of the organization.

Seamless Integration

Simplicity and Efficiency: Our primary goal is to simplify every aspect of your global payment processing, bringing it all together for you with integrated solutions using our robust online capabilities. We help you keep your focus on today's opportunities with innovative technology that streamlines electronic payments and cross-border transactions.

CambridgeOnline, our award-winning proprietary payment platform, provides you with a single point of access to help effectively manage and initiate your global commerce transactions. Unlike other financial platforms, there is no software to install so you can have the freedom to access CambridgeOnline from the web, 24/7.

With CambridgeOnline, you are able to process a variety of payment types and currencies when you want, saving time and mitigating the risk of error. Not only does this improve productivity, but it allows you to control critical accounting functions and reduce costs, thereby protecting your profit margins.



**Streamlined
and Integrated:**

Global Payment
Processing

**Effective and
Efficient:**

Incoming and Outgoing
Payment Services

**Secure and
Innovative:**

Electronic Payment
Enablement

**Simple Yet
Sophisticated:**

Risk Management
Solutions





Savvy Thinking

Innovative Solutions: We understand that new opportunities can come along in an instant. When they do, we're ready with savvy thinking and innovative solutions that help you take advantage of the world's potential.

As innovative leaders in global payments technology, we are at the forefront of developments in infrastructure and operations solutions to reduce risk and costs. As an agile firm, we seek new ways to improve service. We are adaptive to changing market needs to ensure your business occurs seamlessly, and is safe and secure.

Industry-Leading Trading Platform: At Cambridge, we understand that security is a critical component in today's business. Cambridge Online was not only designed to streamline payments, reduce costs and the risks associated with FX, it was based on the foundation that your payments will reach their destination in a secure manner. We have implemented the very best security controls and features to ensure full confidentiality of your account details and financial transactions.



Deutsche Bank Award for Excellence
in Straight-Through-Processing

Cambridge Online: Our award-winning trading platform, provides a single point of access to manage your payments.

- Multi-enterprise authorization
- Front-to-back and ERP integration
- File upload capabilities
- Customizable reporting
- Forward and draw down capabilities
- Real-time SWIFT copies
- Reuters integration
- Email beneficiary notification
- Document attachment

Global Reach

Headquartered in Toronto and with offices strategically located in North America, Europe and Australia, Cambridge is well positioned to support your global payments needs.



Cambridge is one of the largest bank-independent providers of payments and risk management solutions globally.

Your potential is our potential. Our sharp thinking and personal support connects you with opportunities and lets you take advantage of possibilities.

Cambridge is your bridge to the world.



2015 Winner of Canada's
Best Managed Companies

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