



PARTNER PLAYBOOK (B2B)

CAXTON

When international payments quietly
start costing more than they should

caxton.io/business/international-payments

The **big picture**

Most business owners DON'T wake up thinking:

“We need to review our FX provider.”

International payments usually sit in the background — handled by the bank, done the way they've always been done.

Until:

- Margins tighten
- Overseas growth accelerates
- Cash flow feels unpredictable
- Or someone finally asks, “What is this actually costing us?”

That's where you come in.

This isn't about selling FX. It's about spotting where money may be leaking — and helping clients fix it early.



Signals to look out for

These aren't problems. They're prompts.



Margin quietly slipping

You might hear:

- “We are “looked after” by our bank.”
- “The rate is what it is.”
- “It’s only a small percentage.”

But if a client is spending £1m+ a year overseas, a 2–3% margin can mean more than £20k in fees.

They may not realise how much it’s costing them annually.

That’s usually your opening.



Cash flow feeling inconsistent

FX swings affecting profit

- No clear plan for timing large payments
- Big transfers handled reactively
- No visibility on total annual FX cost

If sterling moved sharply, would they know the impact?

If not, there’s risk sitting there.



Growth outpacing infrastructure

Expanding into new markets

- Hiring overseas contractors
- Increasing supplier base
- Revenue growing internationally

Often the business has scaled — but treasury hasn’t.

That’s common. And fixable.



Admin creeping up

Manual bulk payments

- No integration with accounting software
- Multiple bank relationships
- No consolidated currency view

More growth shouldn’t mean more friction.

Things worth leaning into

Listen for:

- “FX is unpredictable.”
- “We don’t really track it.”
- “FX is only a small part of our business.”
- “It’s too complicated to manage properly.”

Those comments usually mean no one owns it strategically.

The simple **rule**

If a client:



Moving money between their own entities



Pays overseas regularly



Is growing internationally



Has never reviewed their FX setup

They probably don’t need “another bank.”

They need a specialist international payments partner.

That’s where Caxton fits naturally.

How to **raise it** (without making it awkward)

Keep it simple and conversational:

- “Out of interest, have you ever reviewed what your FX is costing annually?”
- “How are you currently managing currency risk?”
- “If rates moved 5%, would that materially impact margin?”
- “Are bulk payments automated, or still manual?”
- “How do FX gains/losses impact your bottom line or cashflow?”

You're not challenging them. You're opening a useful conversation.

How to build this into what you already do

You don't need a new process.

Just a small addition to existing client reviews.

Step 1 — Identify

1

Look at clients with overseas suppliers, revenue or contractors.
Pick 5–10.

Step 2 — Ask

2

Raise one of the questions above during your next conversation.

Step 3 — Introduce

3

If it's worth exploring, make a warm intro to Caxton.
We'll handle the detail. You stay central to the relationship.

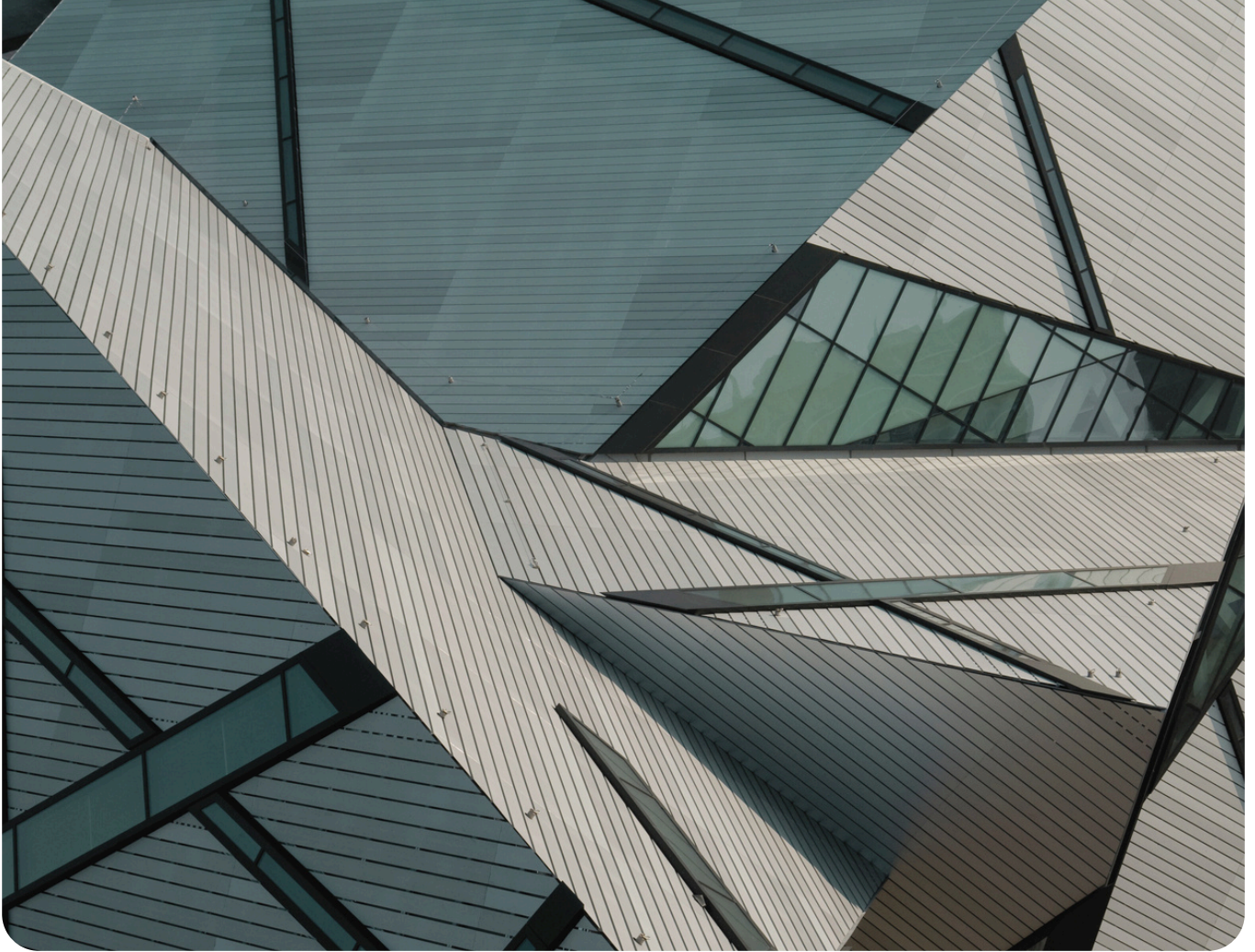
Step 4 — Repeat

4

Add one FX question to future reviews.
That's it.

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Caxton Partner Playbook (B2B)



Why this **matters** to you

- It strengthens your advisory role
- It protects client margin
- It creates another revenue stream
- It increases client stickiness
- It differentiates you from firms who don't go this deep

You remain the trusted advisor.

We support the international payments layer.

Simple.



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