



# TEMPUS

## Grow Revenue Globally Webinar

September 15, 2020



A **monex** COMPANY



## Today's Panelists

				
Carolyn Turner Sr. Int'l Trade Specialist SBDC	Andrew Woelflein Chief Strategy Officer Tempus	John Min Chief Economist Tempus	Samantha Soffici Sr. Online BD Manager IBT Online	Stephen Troy CEO + Founder AeroPay Express
				

### Webinar Logistics

A link with a recording of the webinar will be available within 48 hours and panelists' contact information will be provided

## Today's Agenda

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- International Resources – Carolyn Turner
- International Commerce – Samantha Soffici
- Managing Foreign Currency –  
John Min, Phd & Andrew Woelflein
- International Trade Finance – **Steve Troy**

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- Small Business Development Centers [SBDCs] are the most comprehensive small business assistance network in the U.S.
  - **Hosted** by leading universities, colleges, state econ dev agencies & private partners
  - **Funded** in part through a partnership with the U.S. Small Business Administration
- You can locate your nearest SBDC center at this [link](https://americassbdc.org/small-business-consulting-and-training/find-your-sbdc/) and sign up in order to receive **free** (*virtual*) counseling on **any** of your business needs.

<https://americassbdc.org/small-business-consulting-and-training/find-your-sbdc/>



The International Trade Interest Section consists of SBDC trade counselors *across the country* who have a wide range of expertise in:

- Trade Finance
- Supply Chain Management
- Management
- Domestic and International Marketing

Counselors Provide free counseling, research, networking and connections

- Assist both exporters and importers, established firms and startups, new to export and existing exporters
- Work closely with Federal and State Trade Partners to help companies succeed internationally

Co-chaired by Jim Foley (Illinois) and Aaron Miller (Virginia)



- To finance **website globalization/optimization**, **global e-marketing**, and **e-commerce** consider accessing these resources:
  - SBA's Export Finance Programs such as Express, Intl Trade Loan and Working Capital
    - (<https://www.sba.gov/business-guide/grow-your-business/export-products#section-header-15>)
  - State Trade Expansion Program (**STEP**) varies by State
    - (<https://www.sba.gov/document/support--directory-step-awardees>)
  - ***Free money*** to fuel your international e-commerce growth strategy (\$ varies by State)
- The State International Development Organizations, Inc. (SIDO) is a non-profit, non-partisan organization comprised of international economic development professionals from state and related organizations across the country. SIDO supports governors' international trade agendas by serving and representing the 50 state trade agencies to the federal government. Find your state trade office at [www.sidoamerica.org](http://www.sidoamerica.org)

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# GO GLOBAL

GROW YOUR EXPORTS, SALES, BRAND  
AND BUSINESS ONLINE GLOBALLY



online global®

Since 2002, helping companies to take advantage of today's online opportunities to grow their exports, sales, brand, and business online and globally

Working with >450 companies, delivering >1,500 Online Global Programs in 20+ languages and 40+ countries

Our team of digital natives from the Americas, across Europe, and Asia



# Online is for Everyone



94% of B2B purchases are researched before contacting a sales rep or distributor.

50% of B2B search queries today are made on smartphones, and this percentage will grow to 70% by end of 2020.

>70% of searches start with a generic search, such as “CRM software,” rather than a search for specific brands.

81% of B2C purchases are researched before buying.



# Core Online Business Development Tools



# “Why can’t I just use my U.S. website to go global?”



Google Search

I'm Feeling Lucky



Google Search

I'm Feeling Lucky



Buscar con Google

Voy a tener suerte



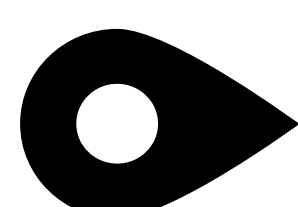
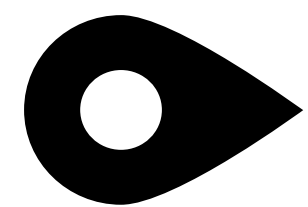
Buscar con Google

Me siento con suerte

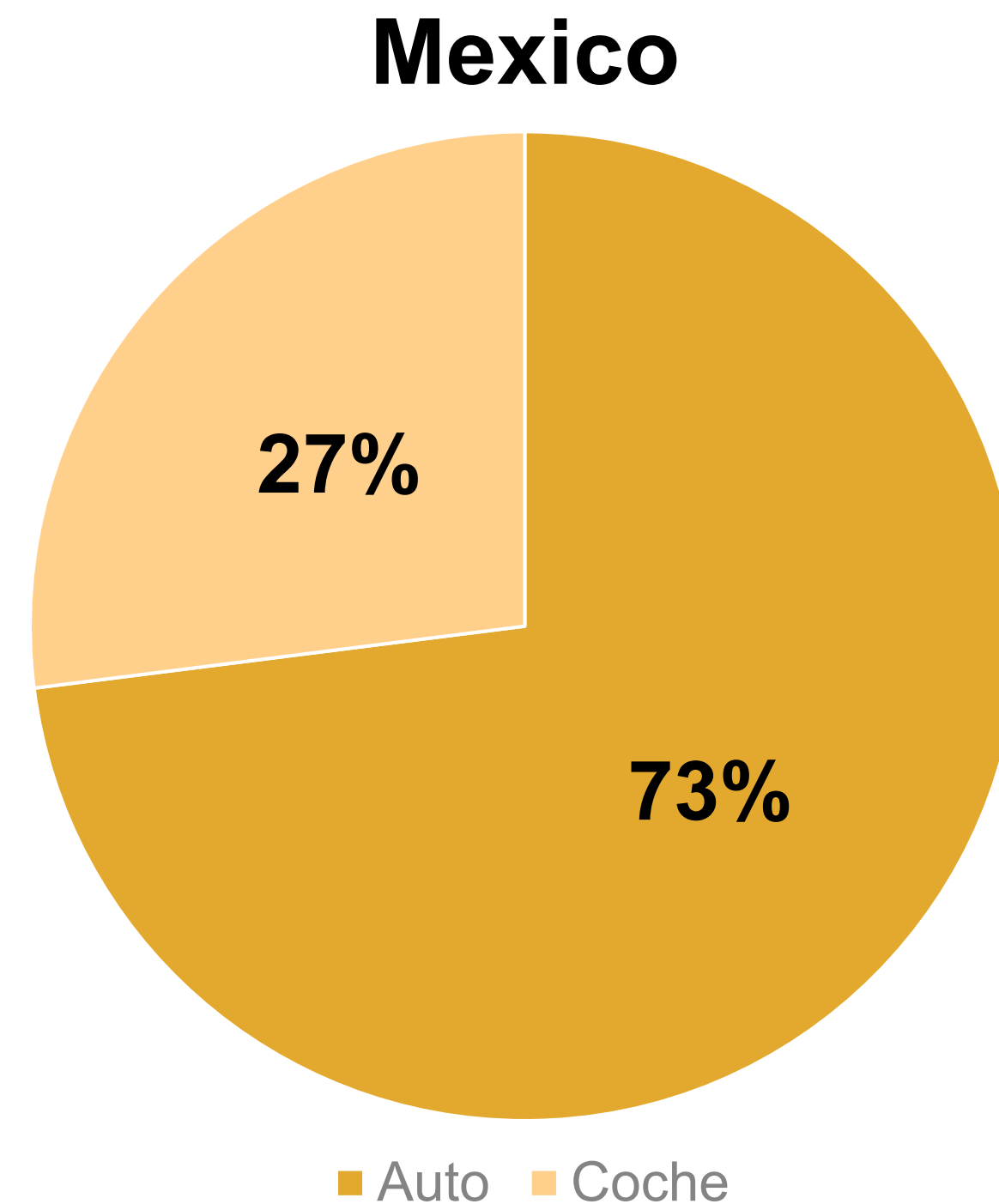
Search engines are LOCALIZED

Google =  
192 country/region specific  
search engines

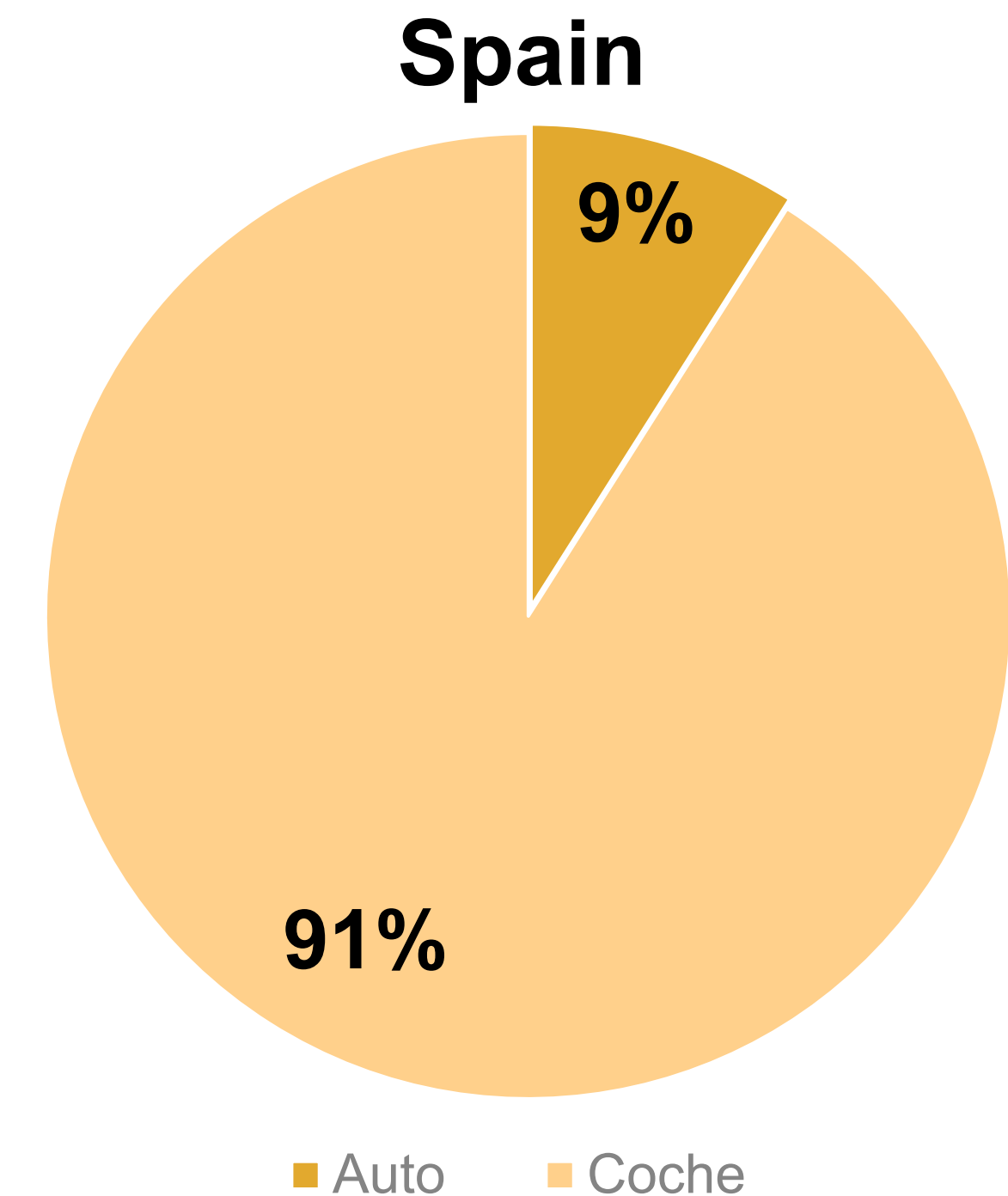




# Localizing – Keywords Optimization



**Car in Spanish  
'Auto' or 'Coche'?**



- Same search engine (Google)
- Same language

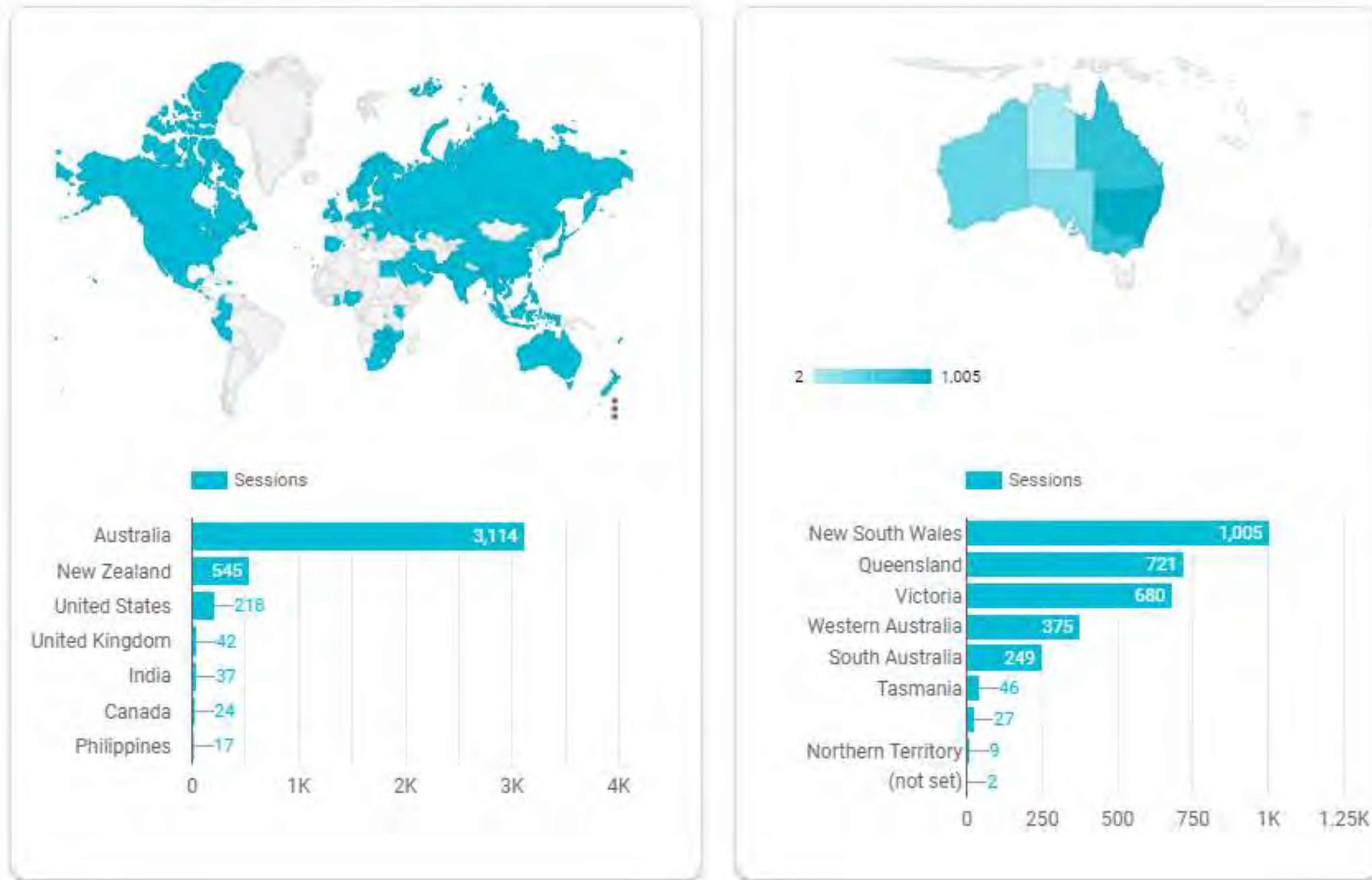
- Different keywords
- Different Google ad campaigns



# Websites and Online Marketing = Customer-centric = Localized

- Registered domain name
- Multilingual navigation
- Mobile-enabled
- Design adaption
- Fully adapted to local language
- Cultural aspects taken into consideration
- Optimized for search engines
- Hosted optimally
- Correct content management system
- Regulatory requirements

# Websites are Localized







# B2C Global Ecommerce: \$3.5 Trillion

Cross-border  
Ecommerce growth is  
**27% greater than  
domestic**

United States 14.6%  
growth year over year

Cross-border 18.6%  
growth year over year





# International Ecommerce Options for Exporters

1. Generalist Marketplaces
2. Specialist Marketplaces and In-Market Distributors
3. Your Own Ecommerce Platform
4. Combination of the Above



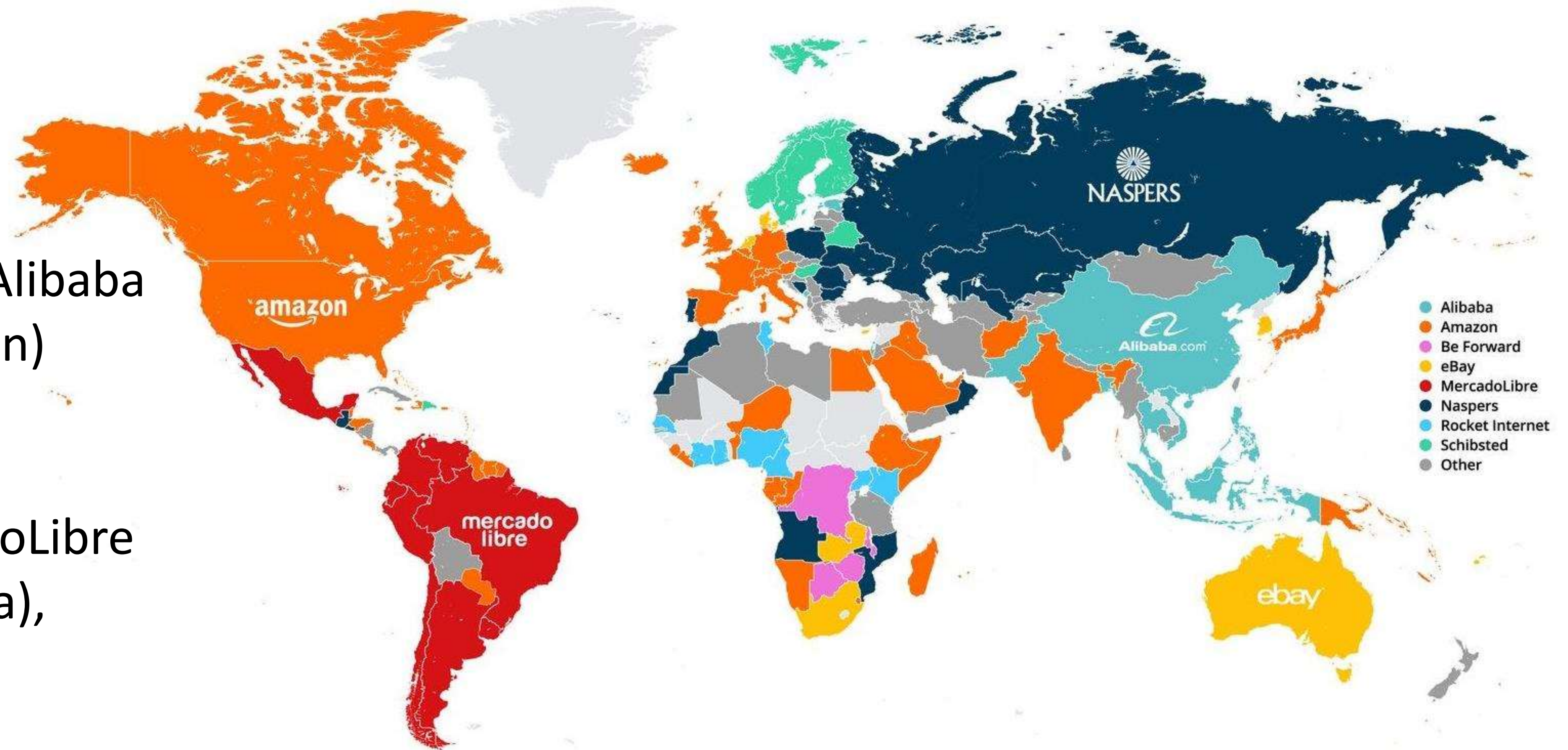
# Generalist Marketplaces

## Global Leaders:

Amazon, eBay (USA), Alibaba (China), Rakuten (Japan)

## Regional Leaders:

Zalando (EU), MercadoLibre (LatAm), FlipKart (India), JD.com, Tmall (China)



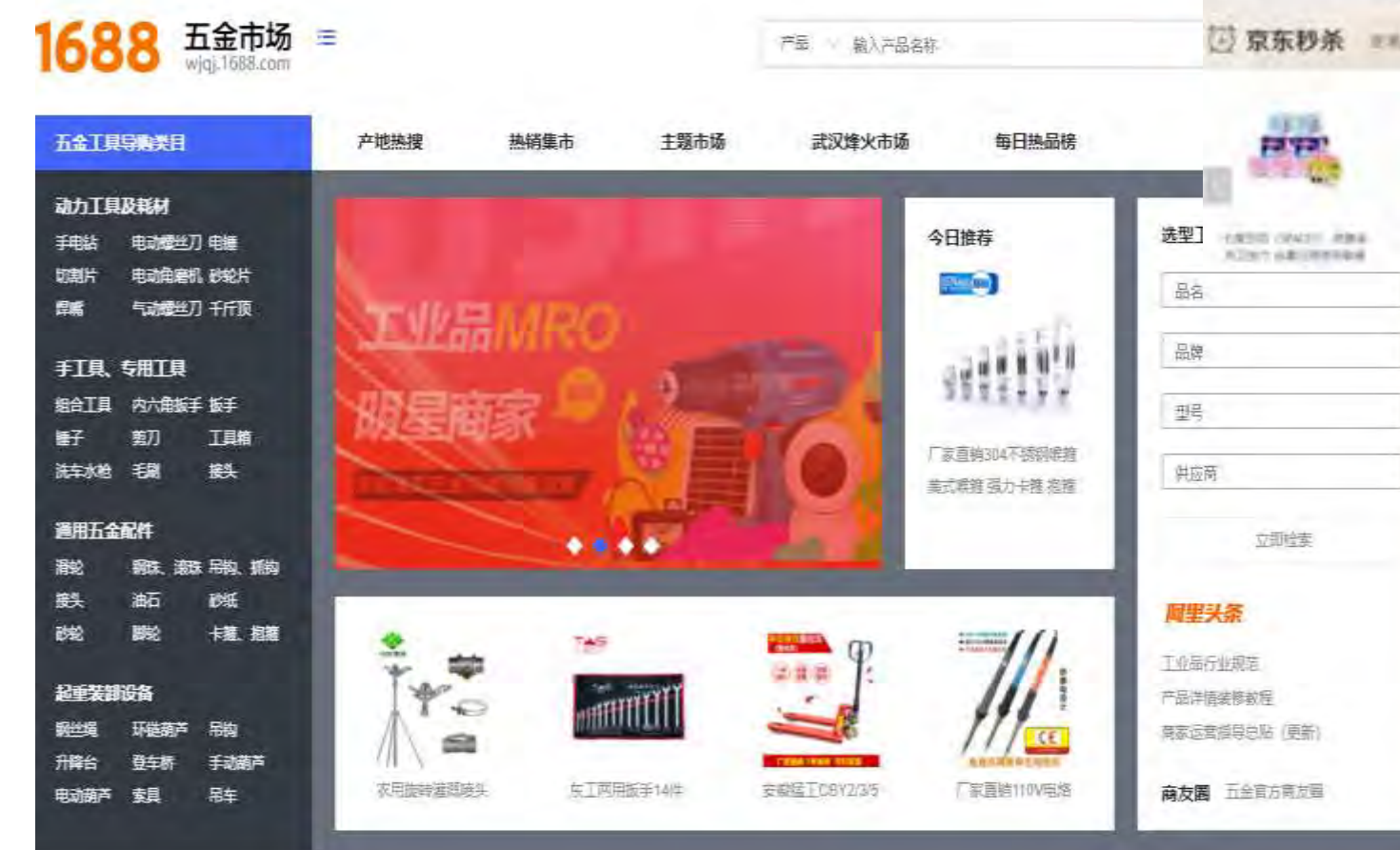


# Marketplaces - Hidden Costs and Constraints

B2B and B2C platforms  
look easy, BUT....

- Need a Chinese-registered company
- Chinese in-market customer service 24/7
- In-market logistic platforms
- QR codes everywhere
- Annual fees and commissions

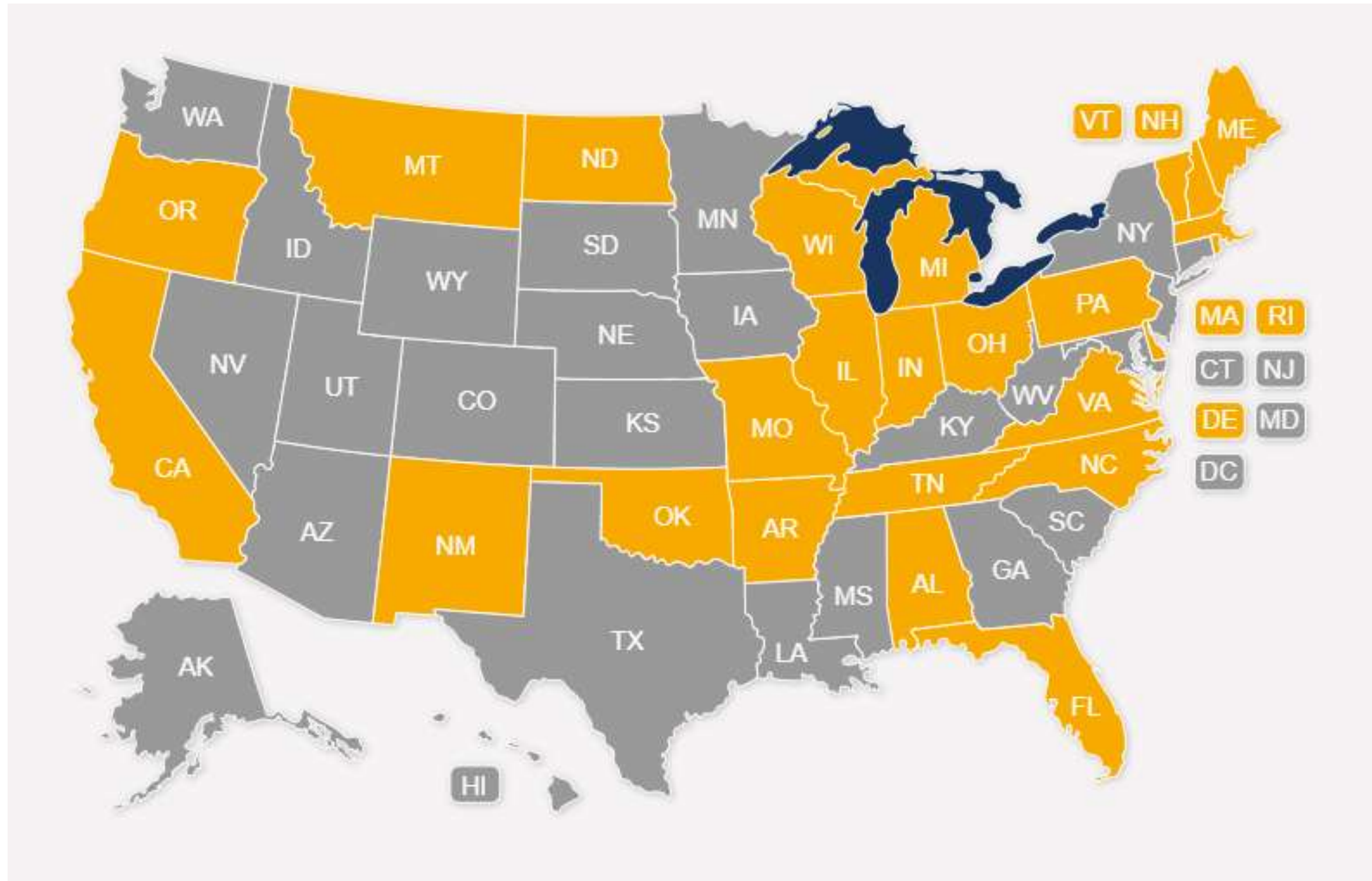
Website on Alibaba =  
exclusive to Alibaba for PPC





# Online Global Programs

**Make the Internet work for you globally!**



**How will the Program help you?**

- ✓ Reach new markets
- ✓ Be found and understood in target markets
- ✓ Generate leads
- ✓ Grow your international sales
- ✓ B2B distributor recruitment and support
- ✓ B2C consumer influence, opinion, leadership and engagement
- ✓ Grow your brand awareness, credibility, and trust
- ✓ Own and control your online presence
- ✓ Measure and manage your online success



# AMSOIL

Online Global in Australia, France, India, Latin America, and the UK - plans to extend to other markets

Localized marketing campaigns through social media and search engine optimization

Increased sales, brand recognition, new distributors, and business growth in their target markets

The screenshot displays the AMSOIL website's homepage. At the top, there's a navigation bar with the AMSOIL logo, a search bar, and links for 'Look Up A Vehicle', 'Login to YOUR ACCOUNT', 'Shopping CART', and 'Get Your FREE CATALOG'. Below this is a secondary navigation bar with 'SHOP', 'BUSINESS OPPORTUNITIES', 'WHY AMSOIL', and 'CUSTOMER SERVICE'. A banner below the navigation bar states 'AMSOIL is Open for Business. A status update on our operations during the COVID-19 outbreak >'. The main content area features a large section titled 'Excellent Wear Protection' with a subtext: 'In a head-to-head, 100,000-mile test, AMSOIL Signature Series provided excellent wear protection and kept bearings looking like new.' Below this text is a 'LEARN MORE' button. To the right, there's a visual comparison of two oil samples in test tubes, labeled 'PROBLEM. THEIR OIL' and 'SOLUTION. AMSOIL'. Below this comparison is a section titled 'FIND PRODUCTS FOR YOUR:' with icons for various vehicle types: 'AUTO/LIGHT TRUCK', 'MOTORCYCLE', 'ATV', 'UTV', 'SNOWMOBILE', 'MARINE OUTBOARD', 'PWC', and 'HEAVY-DUTY'. At the bottom, there are three promotional boxes: 'WHY SYNTHETIC OIL?' with a 'LEARN MORE' button, 'SHOP ONLINE' with a 'BUY NOW' button, and 'SAVE MONEY' with a 'VIEW OFFERS' button.

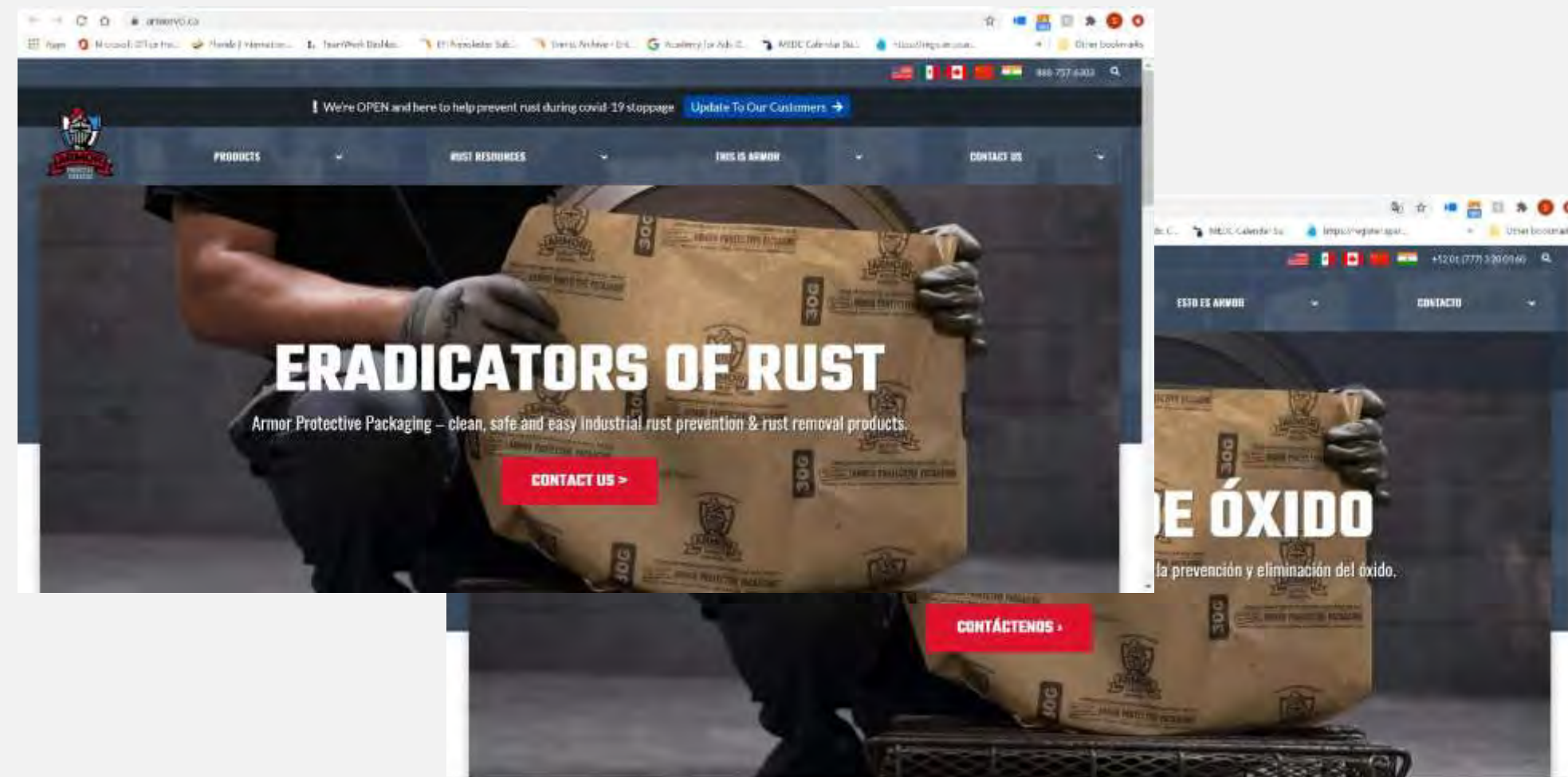


# Option A

## Two Market Expansion

### Benefits:

Two best practice, country-specific, optimally localized business development websites for your top two international target markets



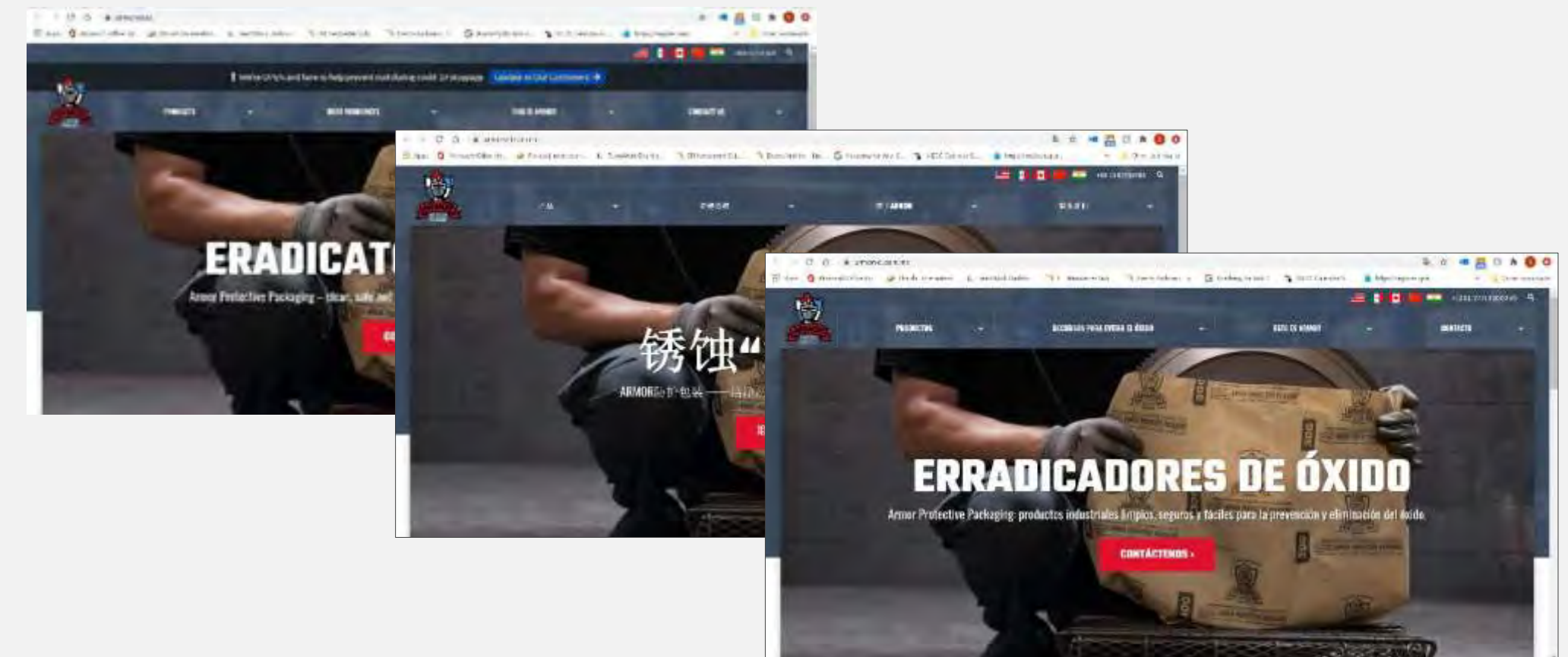
# Option B

## Multiple Market Expansion

### Benefits:

Optimally localized business development websites, with your defined scope.

Companies interested in CMS, Website Design, New Content, Ecommerce, and CRM Integrations



STEP Grants available for our Online Global Programs



# Option C

## International Online Marketing

### Benefits:

The fastest, most cost-effective way to be found, understood, and easy to do business with using: Search Engine Marketing (SEM), Social Media Marketing (SMM), Reporting and Analytics

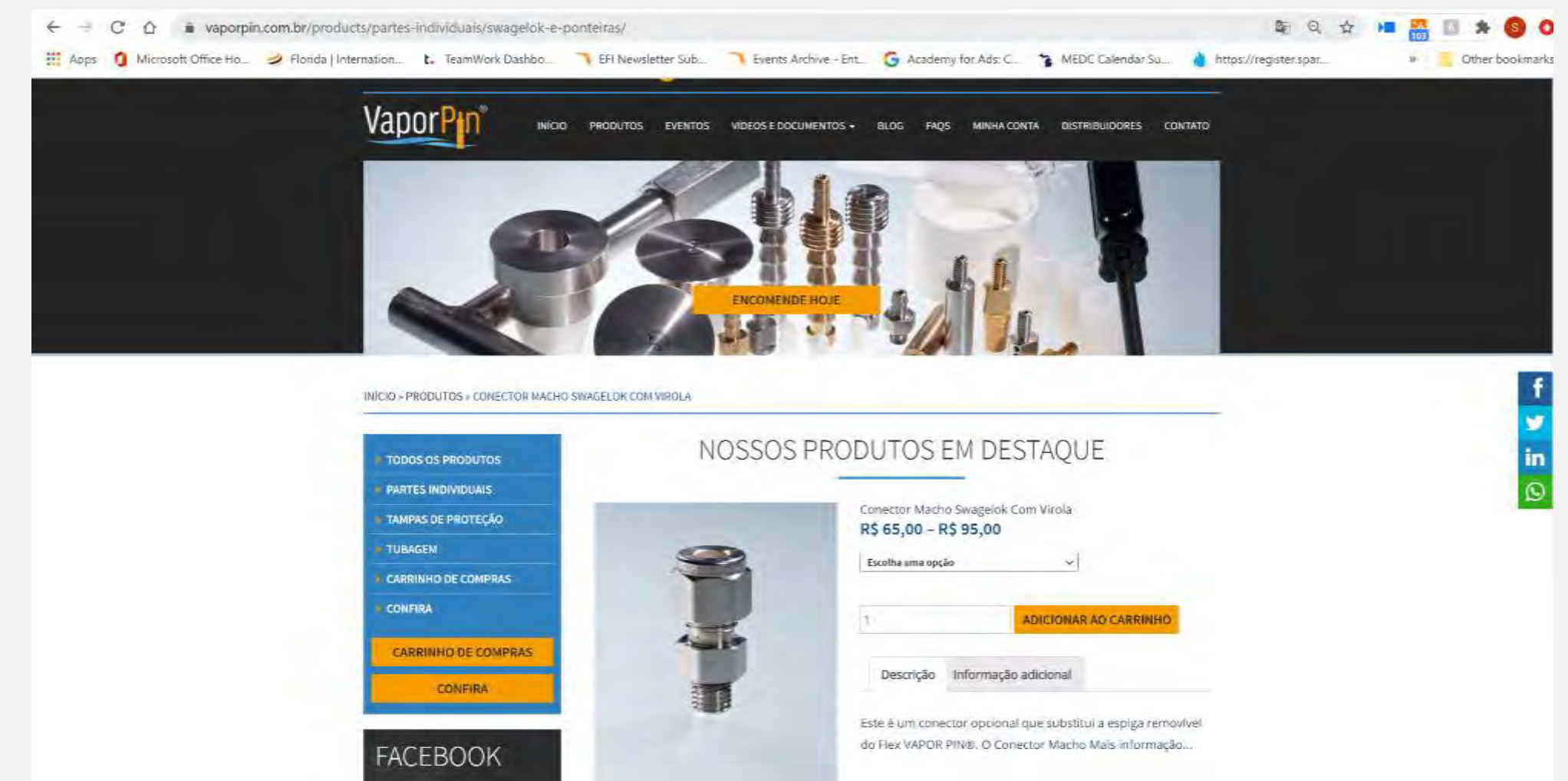


# Option E

## Ecommerce

### Benefits:

eCommerce best-practice, optimally localized business development websites, with a scope driven by your needs and objectives.



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# Tempus Key Figures

Numbers Stacked in e-Merchants Favor



## 20+ Years of Expertise

Founded in 1999 and headquartered in Washington, DC

## \$5B in Total Assets

Sound financial foundation to support all your global operations.

## \$189 Billion FX Turnover

Market buying power leveraged to provide you with the most competitive exchange rates.

## 5.4M FX Transactions

Efficient, secure, and intuitive payment processing around the world.

## 2,600+ FX Experts

Offering personal, dedicated service across a broad range of markets and industries.

# US Exporters Should Invoice Overseas Buyers in Local Currency

Make Business Easier for Foreign Buyers – Just Have to Hedge Currency Risk



In an increasingly global marketplace.....



...US Exporters need to make doing business with foreign Importers **easy**



Invoicing foreign customers in FX can help **increase** international sales.....



**Standout** from *US based* competitors that **ONLY** invoice foreign buyers in US\$



**Match** *foreign based* competitors who often dual invoice importers in local currency and their home currency



...but FX receivables expose exporters to currency **volatility** which can **reduce profit** margin if not managed effectively. Tempus helps manage this FX exposure



# Snapshot of FX Solutions for International Trade

Leading Global Payment & Risk Management Solutions

29

## SPOT TRANSACTIONS

Purchase and send over 130 currencies, all around the world, at the live exchange rate for standard two business day delivery; same or next-day delivery available for select currencies.

## FORWARD CONTRACTS

Buy or sell currency now, pay later. Whether you are looking to take advantage of current market conditions or just like to plan, eliminate the risk of unfavorable market moves.

## MARKET ORDERS

Continuous, around-the-clock market coverage and automatically execute transactions for you when the market hits your prespecified target exchange rate.

## MULTI-CURRENCY ACCOUNT

Receive and hold foreign funds in 34 currencies without the hassle of opening international bank accounts or first converting foreign funds into US dollars, saving you time and money. Virtual International Bank Account Numbers (IBANs) available in EUR and GBP.

# Robust FinTech Platform

## View & Easily Manage Foreign Currency Balances Online

TEMPUS

☰

**Dashboard**

- Send Payment
- Beneficiaries
- Forwards
- Market Orders
- Holding Accounts
- Reports
- Learn

### QUICK QUOTE

Quickly get a live quote for a single currency.  
*From there you can buy, set up payments, or place into your holding account.*

I Want  
EUR

Amount

I Have  
USD

Amount

Delivery Type  
Spot

Get a Quote

### SET UP PAYMENTS

Easily make payments in multiple currencies.  
*Select a currency and set up one or more payments*

USD

Set Up Payments

[+ Add new beneficiary](#)
[↑ Import Payments](#)

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### HISTORICAL RATES

D
W
M
Y
...

EUR vs USD

GBP vs USD

### Recent Payments

Company	Amount	Status
Bankers Trust	USD 5,761.50	<div><div></div></div>
AUDIO MFG.	USD 5,760.00	<div><div></div></div>
Operating Account...	EUR 1,000.00	<div><div></div></div>
GBP MS	GBP 1,388.00	<div><div></div></div>
Commercial Real ...	CAD 43,728.30	<div><div></div></div>
Operating Account...	EUR 1,000.00	<div><div></div></div>

[MORE](#)

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### BALANCES

**Holding Accounts**

Balance	
JPY	522,029,758
HKD	6,546,565.00

**Forwards**

Outstanding	Value Date
EUR 4,000.00	8/31/2020
GBP 100.00	8/5/2020

**Market Orders**

Amount	Target Rate
EUR 100.00	1.10
EUR 50,000.00	1.13

### NEWS

JULY 24, 2020 10:07AM

**U.S. Dollar Weaker as Diplomacy Takes a Hit:** The post U.S. Dollar Weaker as Diplomacy Takes a Hit appeared first on Tempus.

JULY 23, 2020 10:25AM



# Virtual IBANs

International Bank Account Numbers (IBANs) Streamline Collection of Foreign Sales

- Tempus issues clients with their own local & unique EUR & GBP IBANs without hassle of having to open accounts in Europe
- IBANs facilitate collection of **EUR & GBP** proceeds from e-Marketplaces and European buyers in the local currency
- Once EUR & GBP are received clients can:
  - Automatically convert to US\$ when currency is received
  - Retain currency in Holding Accounts & convert to US\$ later
- Savings from currency conversion significantly improve e-Merchant profit margin vs. Amazon.

# Amazon FX Conversion

Hidden FX Cost Eats into eMerchant Profit Margin

Directly From Amazon UK Website:

### Currency conversion fee

For each transaction that requires currency conversion, you are charged a currency conversion spread set at 2.5% above the wholesale exchange rate applied by our bank service provider. This currency conversion spread is embedded in the conversion rate that is used to convert funds into your ledger currency. The conversion always occurs at a per-transaction level.

<https://pay.amazon.co.uk/help/SKX7JCY3G3SP73U?id=NSGoogle>

Amazon conversion spread is 2.5%

Item	Amazon	Tempus
Conversion Amount	\$20,000	\$20,000
“Spread”	2.5%	1.0%
Cost	\$500	\$200
e-Merchant Benefit		\$300

Tempus conversion spread is 1.0%



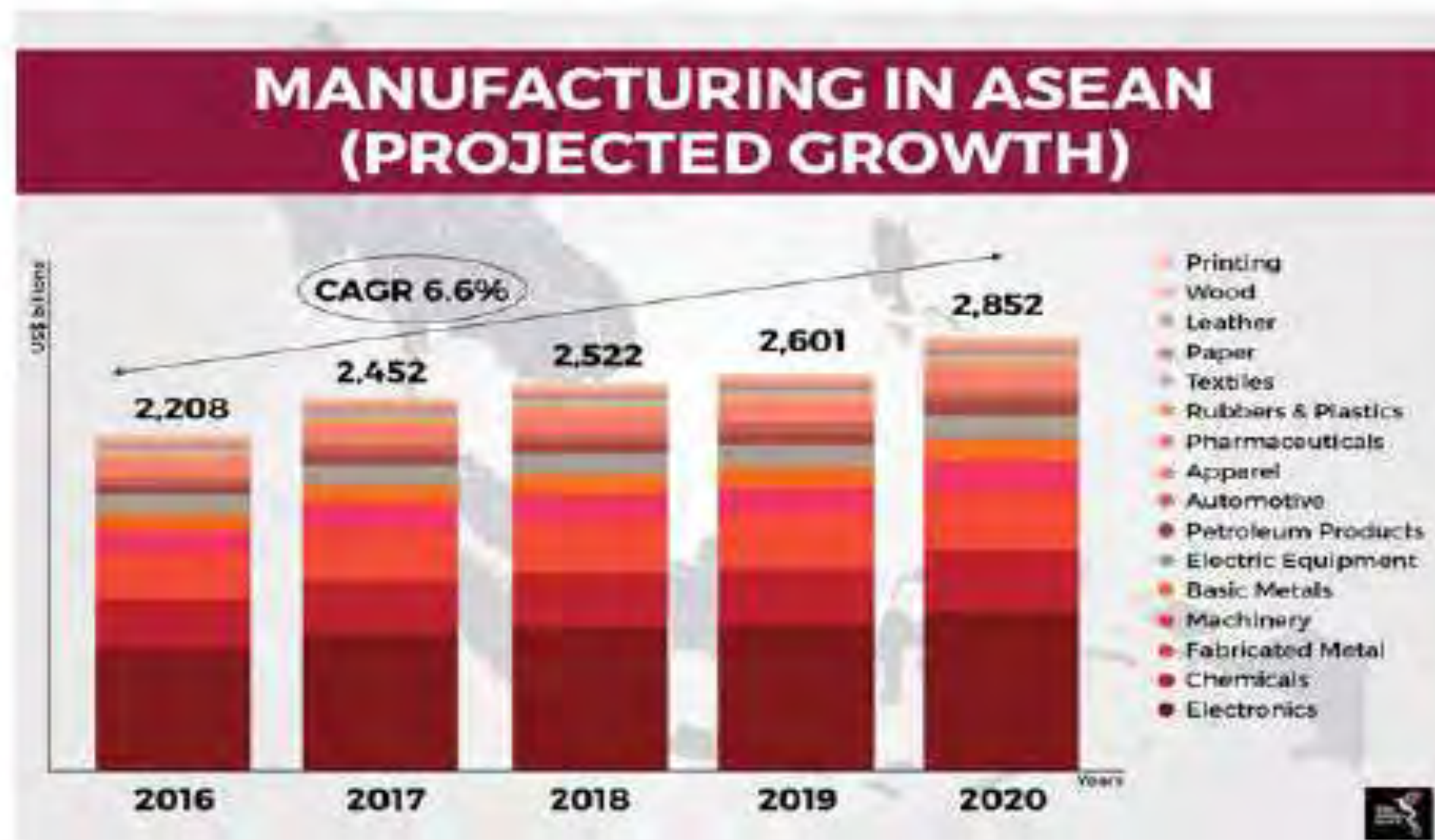
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# International Supply Chain Market Shift



- Trade war with China is driving buyers to look at other markets for suppliers
- Less mature markets such as Malaysia, India, and Vietnam do not have established supply chain credit infrastructure

AeroPay Express is positioned to provide the credit infrastructure to this new international supply chain





# AeroPay Express International Benefits

- Eliminates the need for costly Letters of Credit
- Eliminates currency fluctuation risk
- Eliminates hedge forwards and window forwards
- Can provide extend terms to buyers
- Can pay in most world currencies
- Doesn't interfere with existing financing or credit lines



# Buyers Purchasing from Overseas Vendors

## Requirements

- Vendor terms are 25% down balance on shipment
- Shippers requires payment on or before delivery

## Solutions

- AeroPay Express Trade Finance buyer credit lines
- Buyer can utilize credit line to pay invoices on presentment

## Aftermath

- Buyer received Net 30-60 terms from AeroPay Express
- Buyer resells goods and booked profits



# Thank You for Joining Us Today

				
Carolyn Turner Sr. Int'l Trade Specialist SBDC	Andrew Woelflein Chief Strategy Officer Tempus	John Min Chief Economist Tempus	Samantha Soffici Sr. Online BD Manager IBT Online	Stephen Troy CEO + Founder AeroPay Express
				
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