



In time-sensitive industries like agriculture, efficiency is crucial. Monex USA, a leader in corporate FX and global payments, helped a Texas agricultural importer streamline payments, reduce risk, and stay profitable despite narrow margins and currency volatility.



Scenario

A Texas agricultural importer supplies fresh cilantro and onions to U.S. restaurants, sourcing weekly from Mexican farms. Managing 25 million MXN in monthly payments, they handle payroll and invoices in pesos, and hedge currency risks monthly for smooth operations.



Challenge

The client's weekly MXN spot transactions exposed them to currency fluctuations, straining profit margins. With \$1–\$1.25 million USD idle in a non-interest-bearing account, inefficiencies grew. Securing favorable exchange rates and avoiding payment delays added further challenges, risking product quality and delivery.



Strategy

Monex USA implemented tailored solutions, including Overnight Orders to set strike prices for Take Profit or Stop Loss, protecting against market fluctuations. MXN Forwards with Window capability were also introduced, allowing the client to draw down from forward balances as needed. These strategies ensured both flexibility and risk management.



Outcome

The client now benefits from flexible Pay-Advance, Monex USA's fast SPEI wires, and proactive transaction monitoring via their online platform. With LIVE support and USD/MXN Options for favorable exchange rates, they can confidently manage global payments and strengthen their financial strategy.



*“It all boils down to **relationship** where you feel **comfortable** and **taken care of** with somebody that deals with the **(FX) market every day** and only does this—it is where I want to be **aligned.**”*