

Travel Money for Business

Playbook

Unlocking new non-interest income through
foreign exchange and travel money solutions

Contents

- 01 Cover
- 02 Contents
- 03 About us
- 04 Meet the team
- 05 The opportunity
- 06 Why travel money matters
- 07 The competitive threat
- 08 The solution
- 09 Key benefits for credit unions
- 10 Product solutions available
- 11 Implementation roadmap
- 12 Success metrics
- 13 Why act now
- 14 Next steps
- 15 More information



About us

We help credit unions and mutual banks launch world-class travel money and foreign exchange solutions, including:

- White-label digital FX platform
- Wholesale banknote supply
- Foreign exchange ATM and Kiosk solutions
- Affiliate and referral program

Our turnkey model enables rapid deployment, minimal operational complexity, and scalable revenue growth.

Consider this your complete guide to making more (travel) money...



Your travel money team



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Head of FX



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The opportunity...



Credit unions and mutual banks are always under increasing pressure to diversify revenue, deepen member engagement, and compete more effectively with major banks, fintechs, and specialist foreign exchange providers. **Travel money and foreign exchange services represent a significant yet often underutilised opportunity.**

Every year, **millions** of consumers **purchase foreign currency**, prepaid **travel cards**, and related services before travelling abroad. When credit unions do not offer a compelling travel money solution, their members turn to third-party providers – airport currency exchanges, shopping centre foreign exchange retailers, online FX specialists, digital wallets, and neobanks. This not only results in **lost fee income** and **foreign exchange margin**, but also **weakens member relationships** at a **critical point** in the customer journey.

This playbook outlines how credit unions can launch a modern, fully branded travel money solution that delivers:

- ▶ New non-interest income streams
- ▶ Enhanced member loyalty and engagement
- ▶ Improved digital experience
- ▶ Competitive differentiation
- ▶ Rapid deployment with minimal operational complexity

Why travel money matters...



The market opportunity

International travel remains strong, and demand for foreign currency remains resilient. Despite the growth of digital payments, travellers continue to value access to physical cash for:

- Arrival expenses
- Small merchants and local markets
- Transport and tipping
- Emergency backup funds
- Destinations with lower card acceptance
- When telecommunications are unreliable

For credit unions, this creates a recurring revenue opportunity!

The revenue potential

A typical credit union with 80,000 members can generate substantial annual revenue from travel money services.

Assumptions

- 35% of members travel internationally each year
- Average foreign currency purchase: \$1,200
- Average gross margin: 5%

Potential annual results

- Travellers: **28,000**
- FX transaction volume: **\$33.6 million**
- Gross revenue opportunity: **\$1.68 million**

The competitive threat...



Who is winning your members?

When credit unions do not provide a competitive travel money offering, members often choose:

- Specialist FX providers
- Airport foreign exchange retailers
- Online travel money brands
- Digital banks
- Prepaid card issuers
- Global money transfer platforms

These providers are not just taking FX revenue – they are capturing valuable customer engagement and wallet share.

The hidden cost of inaction

Lost opportunities include

- Foreign exchange margin
- Cross-sell opportunities
- Brand relevance during travel planning
- Ongoing transaction relationships
- Member loyalty and retention

The solution...

Travel money as a service

A white-label solution enables credit unions to offer a complete travel money service under their own brand, without building infrastructure internally.

Core components include

- Online foreign currency ordering platform
- Home delivery and branch collection options
- Competitive real-time FX pricing
- Wholesale banknote supply
- Foreign exchange ATMs
- Integration with digital banking platforms



Key benefits for credit unions...

Travel Money as a service

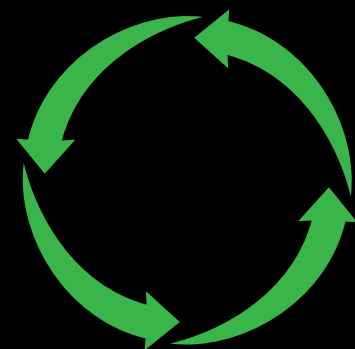
Revenue growth

Create a new, scalable source of non-interest income.



Member retention

Keep travel-related financial activity within your ecosystem.



Digital differentiation

Offer a modern, seamless digital experience.



Speed to market

Launch quickly with minimal internal resources.



Low operational burden

Leverage outsourced infrastructure, logistics, compliance, and fulfilment.



Product solutions available...

Travel Money as a service



White-label online travel money platform

- Fully branded digital storefront
- Real-time pricing and ordering
- Home delivery and branch pickup



Wholesale FX cash supply

- Competitive wholesale banknote pricing
- Branch inventory management
- Secure logistics and fulfilment



White-label FX ATMs and kiosks

- Anytime foreign currency access
- Branch deployment
- Incremental revenue generation

Implementation roadmap...

Your travel money journey starts here

Phase 1 Discovery and strategy

- Assess member demand
- Define product mix
- Build business case

Phase 2 Solution design

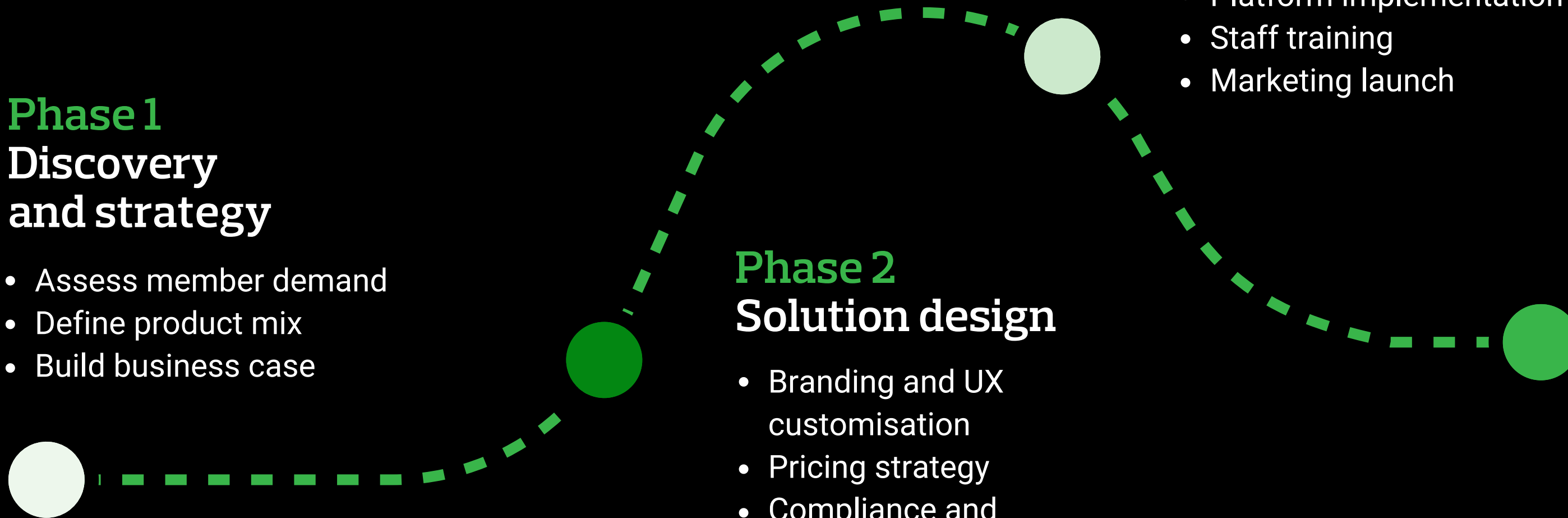
- Branding and UX customisation
- Pricing strategy
- Compliance and operational alignment

Phase 3 Deployment

- Platform implementation
- Staff training
- Marketing launch

Phase 4 Growth and optimisation

- Performance monitoring
- Product expansion
- Revenue optimisation



Success metrics...

Track performance across

- FX transaction volume
- Gross margin
- Online conversion rate
- Member adoption
- Average order value
- Repeat purchase rate
- Customer acquisition cost
- Return on marketing investment



Why act now?

The travel money market is growing, but **competition is intensifying**.

Fintechs, digital banks, and specialist FX providers are aggressively targeting your members.

Credit unions that act now can:

- Capture new revenue streams
- Strengthen member relationships
- Improve competitive positioning
- Enhance digital offerings
- Future-proof their travel money proposition

Those that delay, risk losing both revenue and relevance.



Ready to unlock a new source of non-interest income?

Download our product guide

Book a private strategy session



Thank you,

TRAVEL MONEY
GROUP™