

— COMPANION TO THE TRAVEL MONEY FOR BUSINESS PLAYBOOK

Product Guide

Four ways to offer foreign exchange to your members
— without running an FX business.

01
White-Label Digital FX Platform

02
Wholesale Banknote Supply

03
FX ATM & Self-Service Kiosk

04
Affiliate & Referral Program

Your FX innovation hub.

Protect *member relationships*. Modernise *travel money*. Generate *revenue*..

WHAT'S INSIDE

How to use this guide

The **Travel Money for Business Playbook** is your little black book of strategy – the opportunity, the competitive threat, the revenue at stake, and the money you could make.

This **Travel Money for Business Product Guide** is its companion: a working catalogue of our four travel money solutions, spec'd out so you can choose the right model to fit your needs and take the next step with confidence.

01 Why travel money?

02 Four solutions at a glance

03 Product deep-dives

04 Next steps

THE OPPORTUNITY

Why travel money?

Every year millions of travellers buy foreign currency before they go. When you don't offer it, members turn to airport retailers, online FX specialists and neobanks – taking the margin *and* the relationship with them.

35%

of members travel internationally each year

\$1.2k

average foreign currency purchase per trip

~5%

typical gross margin on FX cash

\$1.68M

gross revenue opportunity for an 80,000-member credit union

Where that spend goes today: Fintechs & neobanks · Airport retailers · Online FX specialists · Travel agencies

CHOOSE YOUR MODEL

Four solutions at a glance

	01 White-Label Platform	02 Wholesale Supply	03 FX ATM & Kiosk	04 Affiliate & Referral
Setup & effort	Full build, highest control	Supply only	Hardware install	None - lowest effort
Your branding	✓ Fully branded	Behind the scenes	✓ Branded ATM	Travel Money branded
Fulfilment	Branch / stores / delivery	Your own network	In-branch FX ATM	Stores / delivery
Compliance (KYC/AML)	✓ Managed by TMG	Your obligation	✓ Managed by TMG	✓ Managed by TMG
Revenue model	Margin / revenue share	Wholesale margin	Revenue share	Share / fixed fee
Best for	Full ownership of the experience	Banks, FX & travel businesses	Branch networks & high-traffic sites	Low cost market entry

WHY PARTNER WITH US

Why Travel Money Group?

We combine deep expertise across the entire foreign exchange chain – from wholesale supply to the retail counter – to help institutions launch modern travel money programs.

With extensive experience across...

- ✓ Foreign exchange operations
- ✓ Wholesale currency supply
- ✓ Travel money solutions
- ✓ Digital ordering platforms
- ✓ ATM & self-service networks
- ✓ APAC travel markets
- ✓ Traveller payment behaviour

105+

retail stores across AU & NZ

60+

currencies supplied

500+

denominations offered

Award-winning

customer service and product innovation

SOLUTION 1 OF 4

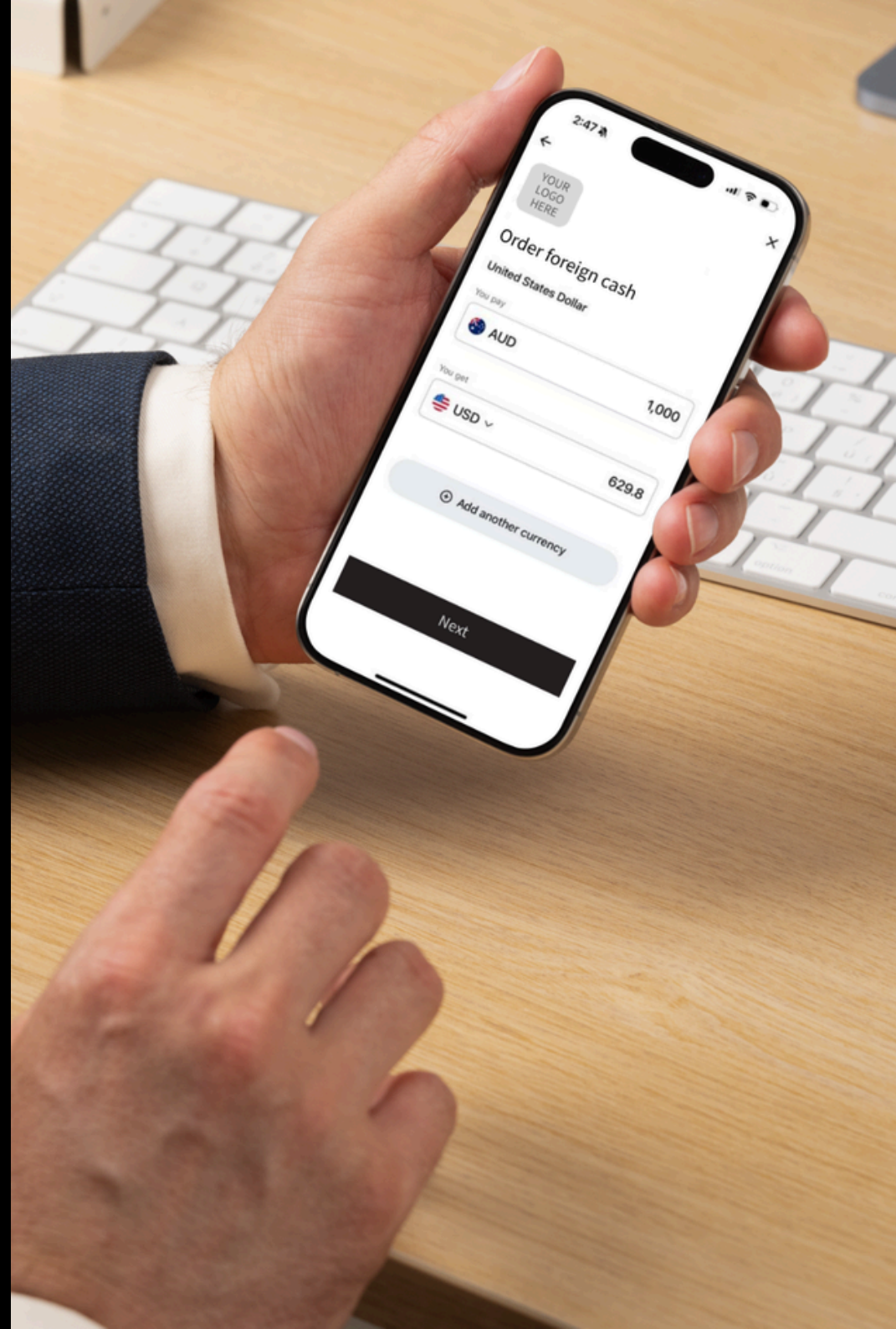
01

White-Label Digital FX Platform

Your brand. Your members. Your pricing.

IDEAL FOR

- ✓ Credit unions
- ✓ Mutual banks
- ✓ Regional banks
- ✓ Institutions wanting full ownership



WHITE-LABEL DIGITAL FX PLATFORM

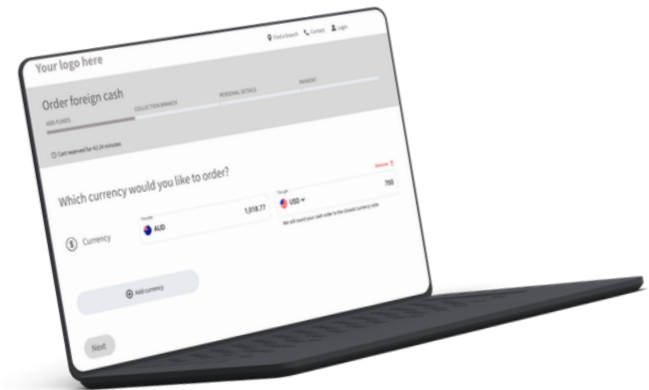
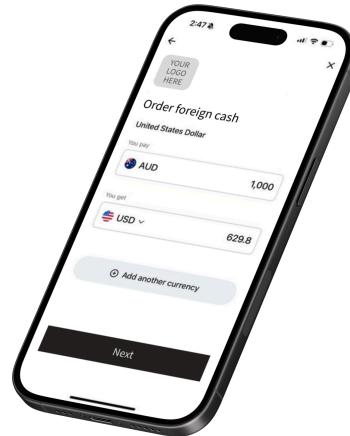
Whitelabel FX

A fully branded travel money service under your own brand – without building FX operations internally.

Fully Branded Platform

Your brand. Your members. Your pricing.

- ✓ Fully branded online ordering platform
- ✓ Customised FX pricing & margin settings
- ✓ Collection from your branch network
- ✓ Custom marketing campaigns
- ✓ Reporting & performance analytics
- ✓ Revenue share opportunities



Ideal for: credit unions & banks wanting full ownership of the member experience

WHITE-LABEL DIGITAL FX PLATFORM

Managed for you

A fully branded travel money service under your own brand – without building FX operations internally.

Compliance

We manage every regulatory obligation tied to foreign currency.

- ✓ Know Your Customer (KYC)
- ✓ Anti-Money Laundering (AML)
- ✓ Transaction monitoring
- ✓ Regulatory reporting

Payments

Simple, secure checkout for your members.

- ✓ Debit & credit card payments
- ✓ Surcharge-free options available
- ✓ Secure online checkout
- ✓ Fast transaction processing

Revenue

Choose the commercial model that suits you.

Revenue share

A percentage of transaction revenue from your members.

Fixed fee rebate

A fixed payment for every completed transaction.

Also included: wholesale currency supply · branch & store collection · home delivery · customer service · reporting & analytics · marketing support

02

Wholesale Banknote Supply

65 currencies. ATM-grade notes.
Competitive pricing.

IDEAL FOR

- ✓ Banks
- ✓ Credit unions
- ✓ FX businesses
- ✓ Money service businesses
- ✓ Airports & travel retail



WHOLESALE BANKNOTE SUPPLY

Currency supply you can depend on

Source foreign currency banknotes through a trusted partner – backed by competitive wholesale pricing, premium logistics, simplified treasury management, global expertise, and dedicated dealing support.

ATM-grade banknotes

Premium-quality notes suited to ATMs, branch networks and retail FX.

- ✓ Consistent high-grade note quality
- ✓ Reduced handling issues
- ✓ High circulation standards

Premium logistics

Secure cash-in-transit (CIT) services, nationwide and internationally.

- ✓ Secure transportation
- ✓ Fully insured
- ✓ Reliable delivery schedules

Dedicated dealing

A team that understands wholesale FX operations.

- ✓ Operational planning & demand forecasting
- ✓ Market & pricing updates
- ✓ Urgent requirements covered

60+ currencies

ATM-grade notes

AUD, NZD, USD and EUR settlement

Scalable volume support

Transparent pricing

WHOLESALE BANKNOTE SUPPLY

Who we support

Financial institutions

Banks
Credit unions
Mutual banks



FX businesses

Retail FX chains
Independent providers
Travel money operators



Airports & travel retail

Airport FX locations
Duty free operators
Travel retailers



Money service businesses (MSBs)

Currency exchange
Remittance operators
Int'l payment businesses



60+ currencies

Popular currencies: USD EUR GBP JPY SGD THB VND IDR HKD CAD NZD

SOLUTION 3 OF 4

03

FX ATM & Self-Service Kiosk

Order online. Collect at the ATM.

IDEAL FOR

- ✓ Credit unions
- ✓ Campus & community networks
- ✓ Mutual & regional banks
- ✓ High-traffic branches



FX ATM & SELF-SERVICE KIOSK

A fully branded, fully managed solution

Our Foreign Exchange ATM & Kiosk solution allows credit unions and financial institutions to offer a fully automated travel money experience that combines digital ordering with convenient self-service currency collection – helping you keep members within your financial ecosystem rather than losing them to external providers.

Flexible currency configuration



currencies per ATM
USD · EUR · GBP · JPY



with two units side-by-side
+ IDR · THB · NZD · CAD

Currency mix is tailored to your members' travel patterns and demand.

We manage everything

- ✓ FX ATM hardware
- ✓ Branding & customisation
- ✓ Ongoing maintenance
- ✓ Security monitoring
- ✓ Technical support
- ✓ ATM installation
- ✓ Currency replenishment
- ✓ Software management
- ✓ Compliance management
- ✓ and more...

No specialist ATM expertise. No inventory management. No operational workload. **Improved member experience. Increased branch visitation. Additional revenue.**

FX ATM & SELF-SERVICE KIOSK

How it works

Members order foreign currency online and collect it from a branded FX ATM in your branch – no teller handling, no branch cash inventory, no operational complexity.

01

Order online

Members buy foreign currency on your branded platform.

02

Choose a branch

They select the most convenient collection location.

03

Get confirmation

Confirmation and collection instructions are sent instantly.

04

Collect at the ATM

Cash is dispensed from the branded FX ATM in branch.

Benefits: Faster service · Reduced branch workload · Modern self-service · No teller handling

04

Affiliate & Referral Program

Offer travel money. Manage none of it.

IDEAL FOR

- ✓ Credit unions
- ✓ Mutual & community banks
- ✓ Member organisations
- ✓ Associations



AFFILIATE & REFERRAL PROGRAM

Low effort, real revenue

Offer travel money to your members – without operational complexity.

The Affiliate & Referral Travel Money Program enables credit unions and financial institutions to provide members with convenient access to foreign currency while avoiding the complexity of operating a travel money business. Members can access a co-branded travel money solution through your website, branch network, and marketing channels, while Travel Money Group manages the entire transaction process.

Travel money, managed.

- ✓ Customer identification & KYC
- ✓ Anti-Money Laundering (AML)
- ✓ Monitoring & reporting
- ✓ Foreign currency ordering
- ✓ Ongoing support

None of the fuss.

- ✗ No set-up costs
- ✗ No software development
- ✗ No currency inventory
- ✗ No branch cash handling
- ✗ No compliance infrastructure
- ✗ No specialist staffing

Choose a commercial model.

Revenue share – for scalable growth

A percentage of transaction revenue from your members.

Fixed fee rebate – for predictable revenue

A fixed payment for every completed transaction.

We carry every regulatory and operational obligation tied to foreign currency.

AFFILIATE & REFERRAL PROGRAM

Five ways to connect members

Extend your member services with one of five easy travel money solutions – simple, digital, low effort.

1

Website referral

A simple link from your site to a dedicated Travel Money ordering page. No development required.

- ✓ easy implementation
- ✓ dedicated referral tracking
- ✓ fast deployment

Order foreign currency 

2

Branch QR code

Branded signage members scan to reach a co-branded ordering page.

- ✓ no branch staff involvement
- ✓ low-cost implementation
- ✓ digital self-service capability



Display at teller counters, waiting areas, customer service desks.

3

Store collection

Members order online and collect from a Travel Money retail location.

- ✓ no branch cash handling
- ✓ no inventory requirements
- ✓ national collection network



4

Home delivery

Currency delivered securely to the member's door, nationwide.

- ✓ digital order tracking
- ✓ convenient order process
- ✓ secure and fully insured



5

Voucher program

Digital member offers. Bespoke to your needs - just ask!

- ✓ exclusive member discounts
- ✓ trackable referral activity
- ✓ promotional incentives



NEXT STEPS

Let's add travel money to your member offer.

- Book a meeting or a live demonstration
- Run the FX Revenue / ROI Calculator
- Start with a low-risk pilot program

[Book a chat with our team](#)

Learn more

White Label Opportunities

Wholesale Banknote Supply

FX ATM & Self Service Kiosks

Affiliate & Referral Programs

TRAVEL MONEY GROUP™

Foreign exchange by travellers, for travellers
— made simple for your members.