



## Why choose AN Express Ltd as your Principle Service Provider for Money Remittance Business?

AN Express Ltd is a UK registered company, authorised and regulated by the Financial Services Authority (FSA) under the Payment Service Regulations 2009. Our Authorised Reference Number for the provision of payment services is 504626. As an Authorised Payment Institution (PI), we have Passporting rights and are authorised to provide international money remittance services from all EEA countries to most parts of the world - please see the attached list of EEA countries. We can help you to expand your business in all EEA countries and we specialise in remittance services to top destinations in Asia and Africa, and we will soon be expanding to the Middle East, Europe and other countries.

We can provide remittance services to you as an Aggregator, Master Agent or Affiliate if you have approval from your Central Bank / financial regulator (as appropriate) to provide money service business, or we can register you under our licence if you can meet our **"Affiliate Requirements"**. We strongly advise you to take all your documents to an advocate/lawyer who is experienced in the Financial Service sectors in relation to the Payment Service Directive (PSR 2009) in your country for correct guidelines and assistance in preparing documents before sending them to us. Some of the key benefits we can offer are as follows:

1. The UK FSA and EU financial regulators require all money remittance companies to have credible IT systems in place with a reputable service provider which allows various AML checks to be performed against HM Treasury Sanctions List, Investment Ban List, OFAC Sanctions list, UN Sanctions list, PEP sanctions list and others. Further checks include PSR Regulation 2009 compliance checks, data protection compliance, FOS & ICO compliance, electronic address verification checks when registering a customer for the first time and many more compliance functionalities for SAR compliance. You are also required to submit the GABRIEL report to the regulator every month to declare your sales figures and safeguard remittance funds. Therefore, it is very important for you to trade with service providers who have this infrastructure in place and who make this available to you. AN Express Ltd's Online Remittance Platform has been built with all the above functions, and we have been in the remittance business since 1996.
2. As a FSA authorised Payment Institution, we provide remittance services with competitive fees and exchange rates; we are affiliated with reputable banks around the world with central bank approval. In addition to the above we also provide other essential tools to support your business' day to day needs. For example, our platform has staff training video guides for AML, Staff "Fit and Proper" tests for ongoing monitoring, confirmation SMS facility to beneficiaries and senders, and the functionality to manage your own exchange rates, fees, pre-paid accounts and commission set up for sub-agents. We give you full system to be in control of your business with multiple branch/agent networks in the UK or in Europe. We are also introducing Mobile Money Transfer very soon.
3. You can upload all your customer data including pictures, addresses, IDs and individual transaction history to our online database, which will be available to you for quick and efficient customer service. Therefore you will not need to ask your customers for their IDs repeatedly or search through your ID records each time they send money. We will provide the IT Support and back up data for 5 years as required by the Law. If you have your own IT System/Remittance Platform and agent network in the UK or Europe, you can integrate with our system for live updates to save you time from manual processes so that you can spend the time instead to expand your business more rapidly.
4. We will provide you with most competitive FX rates for USD, GBP and Euro. We will help you to save on banking charges. We will provide spot cash over the counter on the same day/next day and bank deposit transfer services for individual and business customers using the fastest methods available by using our innovative technology to stay ahead of our competitors.

Our FSA authorisation automatically allow us to trade with you by following the above procedures, but we have been advised by the FSA to check with your local authority to make sure you and AN Express Ltd comply with local rules and regulations in your country. Therefore, we request you to look at our **"Affiliate Requirements"** and take them to your advocate/lawyer for them to check with your central bank/financial regulator's requirements to see if our name is listed an Authorised Payment Institution (you may give them our **FSA authorisation number 504626**, so that you can be sure that we have the approval to trade in your country). Once your application is approved by us and the FSA and by your regulator, we will discuss the business profit sharing, financial requirements and we can customise the business model to meet your and your market needs to stay ahead of your competitors for our mutual long term benefit.

For any further information about AN Express Ltd, please visit us on: [www.an2money.com](http://www.an2money.com) , [www.angroup.co.uk](http://www.angroup.co.uk) You can contact us by e-mail on: [info@an2money.com](mailto:info@an2money.com) or by phone: 0044 207 426 0113, fax: 0044 207 426 0429.