

BANKING SOLUTIONS, FOREIGN EXCHANGE & PAYMENT PROCESSING

GUIDING YOU THROUGH **THE NEXT ERA IN OFFSHORE BUSINESS**



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Aston & Williams provides measured, confidential guidance to clients who require reliable banking, treasury and payment facilities for their personal, family and corporate affairs.

We do not provide those facilities ourselves. We maintain existing relationships with financial institutions that are able to deliver them, and we introduce suitable matters to those institutions.

Facilities that allow a structure to operate.

An international structure is only as practical as the accounts, payment rails and foreign exchange arrangements that sit behind it. Day-to-day banking, private client relationships, family office treasury, and specialist processing each demand a different institutional appetite.

Clients instruct Aston & Williams where the need is not a product brochure, but a considered introduction. We take time to understand the activity, the ownership, the jurisdiction and the intended use of the facility. We then approach institutions with whom we already have a working relationship, and whose criteria are aligned with the matter in hand.

The same discipline applies whether the instruction is a straightforward operating account or a more specialised payment or merchant arrangement. Acceptance always remains with the institution. Our role is to present the requirement properly, and to remain a single point of coordination while it is considered.

Maintained, so that facilities can be delivered

Over many years we have maintained relationships with financial institutions able to consider the range of facilities our clients require. Those relationships are the means by which day-to-day business banking, private banking, family office arrangements, foreign exchange, payment processing and merchant acquiring can be placed with an institution equipped to provide them.

Each facility below is delivered by a financial institution within our existing network. We advise on suitability, prepare the introduction, and support the client through the institution's process.



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Day-to-day business banking

Operating companies, holding companies and groups establishing a physical presence require accounts that function. A reliable operating account, more than one currency, online access, and a signatory arrangement that reflects how the business is actually governed.

We advise on the banking narrative that should accompany the structure, including ownership, activity, expected flows and the economic substance of the operation. Introductions are made to institutions able to consider:

- Current and multi-currency operating accounts
- Domestic and international payment access
- Online banking and dual-authorisation controls
- Accounts aligned to an Isle of Man or other international presence
- Banking for groups that have outgrown a single personal or incidental account

Private banking

Private banking is arranged for clients who expect discretion, continuity and an institution that understands international personal affairs. We do not intermediate investment advice, and we do not hold client money. We introduce the client to a private bank, or to a private banking team within an institution, with which we maintain a relationship.

Matters commonly include multi-currency personal accounts, the banking of a family holding company alongside personal affairs, and the coordination of mandates where more than one generation or adviser is involved. Credit, custody and investment services, where relevant, are provided only by the institution and only on its own terms.

- Personal and joint private banking relationships
- Banking for internationally mobile individuals
- Coordination with existing advisers and family offices
- Introductions conducted on a confidential basis



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Family office solutions

Family offices rarely need a single account. They need a coherent set of facilities across the entities and individuals that make up the structure, with authorities, reporting and payment routes that the principals can actually use.

Aston & Williams works in a private family office environment. Banking introductions are considered alongside the wider corporate and trust arrangements, so that an operating company, a holding company and a personal account are not presented to institutions as unrelated matters. Where specialist administration is required, we work with carefully chosen professional agents. We do not ourselves provide regulated trust or corporate services.

- Banking coordination across companies, trusts and personal accounts
- Payment authorities and signatory maps that reflect the governance of the structure
- Multi-currency treasury for family expenditure, investment subscriptions and distributions
- A single advisory point for institutions during onboarding and subsequent change

eGaming and higher-risk solutions

Certain lawful activities are treated by mainstream institutions as outside ordinary appetite. Licensed eGaming is the clearest example. Properly presented, and introduced to an institution that already understands the sector, these requirements can be considered. Poorly presented, they are declined.

Aston & Williams has a long association with the Isle of Man eGaming environment. That sector knowledge is used to prepare an introduction that an institution can assess the licence, the operating model, the flow of funds, the processing chain and the jurisdictions involved.

The same approach is used for other legitimate activities that carry a higher institutional risk classification.

Areas of Expertise

- Operating and safeguarding style accounts, where the institution provides them
- Processor and acquiring introductions for licensed operators
- Banking for groups combining a licence, a processing chain and a corporate presence
- Higher risk but lawful commercial activity, considered only where an institution in our network has appetite
- Full cooperation with the institution's own customer due diligence



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Foreign exchange solutions

Corporate and private client foreign exchange, including spot conversion, forward cover and the foreign exchange element of cross-border payments. Execution, pricing and settlement are provided by the institution. We coordinate the introduction and the operational requirements, currencies, volumes, beneficiaries and the purpose of the flow.

Payment processing solutions

Introductions to banks and regulated payment institutions for outgoing and incoming payments, supplier settlement, payroll related flows and cross-border payouts. We assist the client in describing the payment model clearly enough for that institution to assess it.

Merchant processing solutions

Card acquiring and associated merchant facilities for businesses whose model, jurisdiction and processing history are capable of being considered. Settlement accounts, reserves and scheme requirements remain matters for the acquirer. We maintain relationships with institutions that can deliver merchant facilities where the business is acceptable to them.

Arranged as a whole

A merchant that also requires an operating account, a foreign exchange facility and a payout route should not have to brief four advisers. Where our institutional relationships cover the set, the instruction is prepared once and introduced with a single, consistent narrative.

Confidential discussion

We establish the facility required, the persons and entities involved, the activity, and the jurisdictions. Nothing is circulated without the client's authority. The matter is compared with the appetite of institutions with which we maintain a relationship. If none is suitable, we say so. Ownership, activity and expected flows are set out so that the institution receives a complete and consistent account of the requirement. The client is introduced to the institution. Acceptance, pricing and the opening of any facility are decisions for that institution alone. We remain available while due diligence is completed, and we help the client respond to questions that arise from the structure. After a facility is in place, we remain a point of contact for any subsequent changes, new entities, new currencies, or a further payment requirement.

