



*Global Services for Your Business*



TEXAS CAPITAL BANK®



### *The Premier Global Services Bank*

If you conduct business across borders, you know that international financial services are critical to your operations.

Texas Capital Bank specializes in serving the diverse and complex needs of the rapidly changing global economy. We understand the unique challenges facing your business as you expand into international markets. Our knowledge, capital strength and extensive suite of solutions can support your growth.

Entering the global arena for the first time? Expanding into new markets? Or looking for a new service provider to meet your current needs? We're prepared to help you navigate successfully through the process.



*Our team of experienced experts will help you navigate the global markets with trading coverage and expertise that is essential in today's unpredictable global trade climate.*



## *Our Unique Approach*

Texas Capital Bank's committed Global Services Team works diligently to recognize the challenges and opportunities of the global marketplace. We leverage advanced products and services, delivery systems and financing options to optimize your business operations.

### **Experienced Bankers**

Our Global Services Team comprises seasoned professionals with an average of over 20 years of banking experience, serving clients with international footprints.

### **International Expertise**

We have expertise in advising clients with international business and offer insight and guidance on even the most complex transactions.

### **Relationship Continuity**

Our business is based on building long-term relationships, and we do it better than anyone else in the industry.

### **Exceptional Service**

We've earned a reputation for delivering exceptional customer service. We're a phone call or email away.

### **Quick, Flexible Decisions**

Headquartered in Texas, with no out-of-state bureaucracy, we provide prompt decisions on structures and credit approvals, right here in the Lone Star State.



*Texas Capital Bank's Global Services Team offers:*

- *Export & Import Trade Finance*
- *Foreign Exchange*
- *International Payments*
- *Standby Letters of Credit*
- *Export & Import Letters of Credit*
- *International Documentary Collections*
- *Foreign Currency Banknotes*







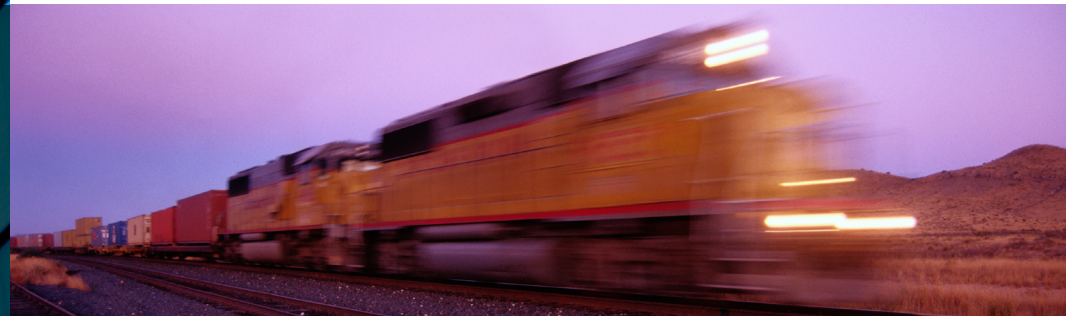
### *A Dedicated Global Services Team*

Whether you're a small business, middle-market company or large corporation, Texas Capital Bank is ready to help you improve cash flow, manage risk and compete in the global marketplace.

Count on our dedicated Global Services Team to work with your team, applying our knowledge and providing solutions to help your business run more efficiently, control costs and provide a superior customer experience.

Taking the time to get to know you and your business, we offer customized, comprehensive solutions. Let our experts recommend the right products and services to create seamless and efficient financial solutions with benefits that extend to your stakeholders and client base.

*Our client-centric approach helps us to cater to the needs of our Global Services customers across the nation to reach the world.*





## ***Global Services Solutions***

Texas Capital Bank offers a wide range of products and services to ensure the success of your organization as well as your global partners.

### **Export Trade Finance**

#### *Short- and Medium-Term Financing*

When you require a quick infusion of capital to take advantage of an international opportunity, we can provide financing. Ask about our rates for both short- and medium-term loans.

#### *Pre-Export Working Capital Lending*

To minimize your need for additional equity, help alleviate cash flow challenges, or support your global growth, we'll tailor a flexible loan structure that can encompass A/R, inventory or asset-based lending.

#### *Ex-Im Bank Delegated Lender*

Texas Capital Bank is a Delegated Lender with the Ex-Im Bank, authorized to make direct loan decisions from that institution. We offer generous advance rates on A/R, inventory and work-in-process.

### **Export Trade Services**

#### *Export Letters of Credit (Export LCs)*

Used by exporters around the world, an Export Letter of Credit gives the seller an alternative to shipping on open account terms, and gives the foreign buyer an

alternative to paying in advance. Our experienced staff can help you understand and comply with an Export LC's terms and conditions.

#### *Export Documentary Collections*

Exporters use Documentary Collections to receive payment for goods sold abroad. The experienced International Trade Representatives at Texas Capital Bank can provide information and guidance.

### **Import Trade Services**

#### *Import Letters of Credit (Import LCs)*

Import Letters of Credit issued by Texas Capital Bank gives your foreign suppliers confidence in your payments for imported purchases. We can help you draft and issue an Import LC, reach out to vendors in multiple countries, and examine all documents to ensure compliance with LC terms.

#### *Import Documentary Collections*

Used by importers to pay foreign suppliers for purchased goods, this is a reasonably priced service for trading partners who know each other and don't require a (more costly) Letter of Credit. We can offer you guidance on the risks and benefits of this type of transaction, act as a trusted intermediary, and arrange payment.



## **Import Trade Finance**

### *Import Lines of Credit*

Texas Capital Bank can provide you with financing for your import purchases, giving you the immediate flexibility you need to order and receive goods, then sell to and receive payment from your own customers.

### *Banker's Acceptances*

A Banker's Acceptance, or BA, is a useful tool to finance imports or exports under a Letter of Credit on a short-term basis. It is used in conjunction with a commercial import or export Letter of Credit.

## **International Payments & Foreign Exchange**

When you need to send or receive international payments in a foreign currency, Texas Capital Bank can buy or sell currency transactions at a competitive exchange rate.

Our experienced foreign currency specialists can meet your current multicurrency cash flow management needs with a cost-effective solution. We can also fulfill your future need for a desired currency at a predetermined exchange rate, as well as hedge your risk exposure to foreign currency fluctuations.


### *Wire Transfers*

We can send and receive your wire payments in U.S. dollars as well as more than 75 foreign currencies. Wiring payment in a foreign currency can mean faster receipt, reduced fees, and a higher degree of certainty and confidence in payments received.

### *Other Services*

Beyond wire transfers, we offer a wealth of other international payments and foreign exchange services, including:

- Hedging – swaps, forwards, spots and trading
  - Foreign Currency Swaps
  - Forward Contracts, Forward Window Contracts
  - Foreign Currency Options and Non-Deliverable Forwards
- Drafts
- Collections
- International ACH Transactions (IAT)



*Whether you are hedging cash flows, managing currency fluctuations or making a periodic cross-border transaction, our team can help you implement your strategies.*

## *About Texas Capital Bank*

Texas Capital Bank is a commercial bank that delivers highly personalized financial services to businesses and entrepreneurs. We are headquartered in Texas and work with clients throughout the state and across the country. Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. (NASDAQ®: TCBI) and is recognized as one of *Forbes*' Best Banks in America.

**For more information, please contact us at  
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[www.texascapitalbank.com](http://www.texascapitalbank.com)