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Managing payments across borders introduces a different level of complexity into your day-to-day operations.

Differences in currencies, payment timelines, and systems can make it harder to maintain control over cash flow and financial processes, especially as transaction volumes increase.

In this article, we outline what drives that complexity and what to look for in a cross-border payment solution for managing international transactions effectively.

Why cross-border payments are now core to business operations

Global business is now standard, even for smaller companies. Many businesses sell to international customers, work with overseas suppliers, or manage distributed teams across regions.

E-commerce, digital services, and global marketplaces have made it easier to operate across borders. At the same time, remote work has expanded access to international talent.

This shift has changed how businesses manage money. Instead of relying on a single currency, many now operate across multiple currencies as part of their day-to-day financial workflows.

To support this, businesses increasingly use multi-currency accounts that allow them to hold, send, and receive funds in different currencies. This provides more flexibility and helps reduce the friction that often comes with international

transactions.

How businesses use cross-border payments in practice

For many companies, cross-border payments are embedded in daily workflows. For example:

- An e-commerce business may receive payments from customers in different regions while paying suppliers in another country.
- A SaaS company might invoice international clients and pay contractors working remotely.
- Importers and exporters regularly manage payments across currencies as part of their supply chain.

Multi-currency accounts play a key role in these scenarios. Instead of converting every incoming payment immediately, businesses can hold balances in different currencies and choose when to convert them. This approach reduces both unnecessary conversion costs and the business's exposure to unfavorable exchange rates.

It also makes it easier to match incoming and outgoing payments

in the same currency. For example, a business receiving revenue in euros can use those funds to pay European suppliers without converting to another currency first.

This approach improves cash flow predictability, simplifies financial planning, and reduces the operational effort involved in managing multiple currencies across different systems.

The most common challenges in cross-border payments

To operate effectively across borders, businesses need reliable ways of moving funds internationally while maintaining control and visibility. When this balance is difficult to maintain, friction can start to affect day-to-day operations.

Here are four of the most common cross-border payment challenges that businesses face:

1. Limited transparency around fees and exchange rates: Costs are not always clear upfront, making it harder to understand the true cost of transactions or predict margins.
2. Unpredictable payment timing: Delays can be difficult to track, which can make cash flow planning less accurate.

3. Complexity of managing multiple currencies: Frequent conversions can increase costs, while handling different currencies manually adds operational overhead.
4. Fragmented systems and limited visibility: Using disconnected tools can make it harder to maintain a clear, real-time view of payment activity.

The good news is that with the right setup, businesses can reduce much of this complexity and avoid the disruption it can cause.

What to look for in a cross-border payment solution

Choosing the right payment provider is key to improving efficiency and control. When evaluating your options, look for the following features and capabilities.

Fast and reliable transfer processing
Consistent payment timelines are essential for managing cash flow and maintaining strong relationships with suppliers, partners, and employees. Delays or failed transfers can disrupt operations and create unnecessary risk.

Multi-currency account capabilities
The ability to hold and manage funds in multiple currencies reduces the need for constant conversion. This, in turn, brings costs down, improves flexibility, and allows businesses to operate more efficiently across different markets.

Integration with existing financial systems
Seamless integration with accounting, payment processing, or ERP systems reduces manual work and the risk of errors. It also gives finance teams a more complete and accurate view of cash flow and transactions.

Strong security and regulatory compliance
Cross-border payments must meet strict regulatory requirements across jurisdictions. A provider with robust security and compliance practices should protect sensitive data and ensure transactions are handled safely and in line with regulations.

Transparent fees and clearly defined exchange rates
Clear pricing allows businesses to understand the true cost of each transaction. Without transparency, hidden fees or unclear FX margins can erode profitability and make financial planning more difficult.

Responsive, high-quality customer support
When dealing with international payments, issues can arise that require quick resolution. Access to knowledgeable, responsive support can make a significant difference in resolving problems and maintaining business continuity.

How Maayan simplifies cross-border payments

At Maayan, our focus is on making international transactions clear and easy to manage.

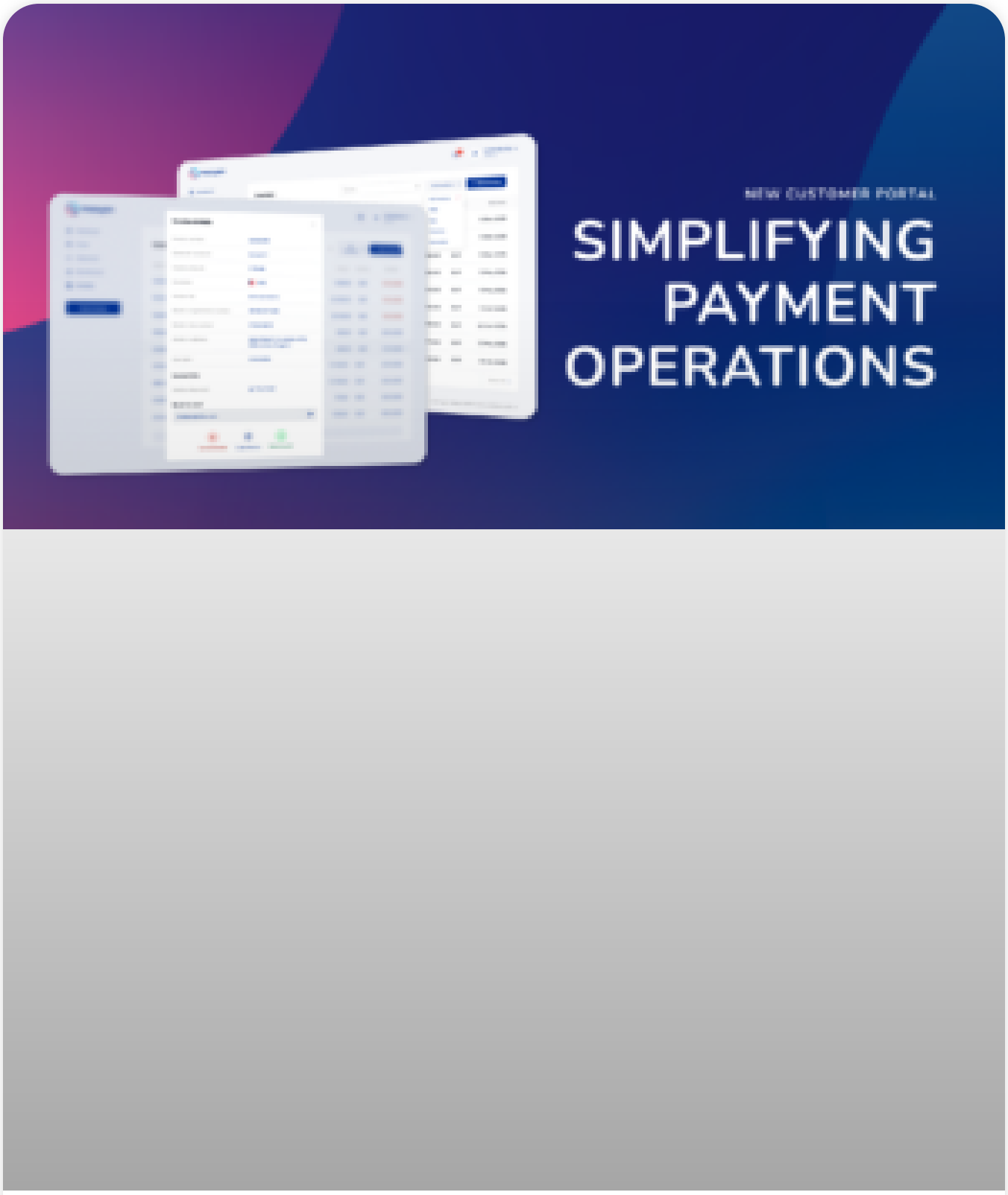
Our platform enables multi-currency operations, allowing businesses to manage payments across different markets more efficiently and with greater flexibility.

We also support businesses with transparent pricing, clear transaction information, and reliable processing to reduce the uncertainty that often comes with cross-border payments.

By improving visibility and reducing friction, Maayan allows businesses to handle international payments with greater control and confidence as they scale.

Learn more about Maayan's cross-border payment solutions.

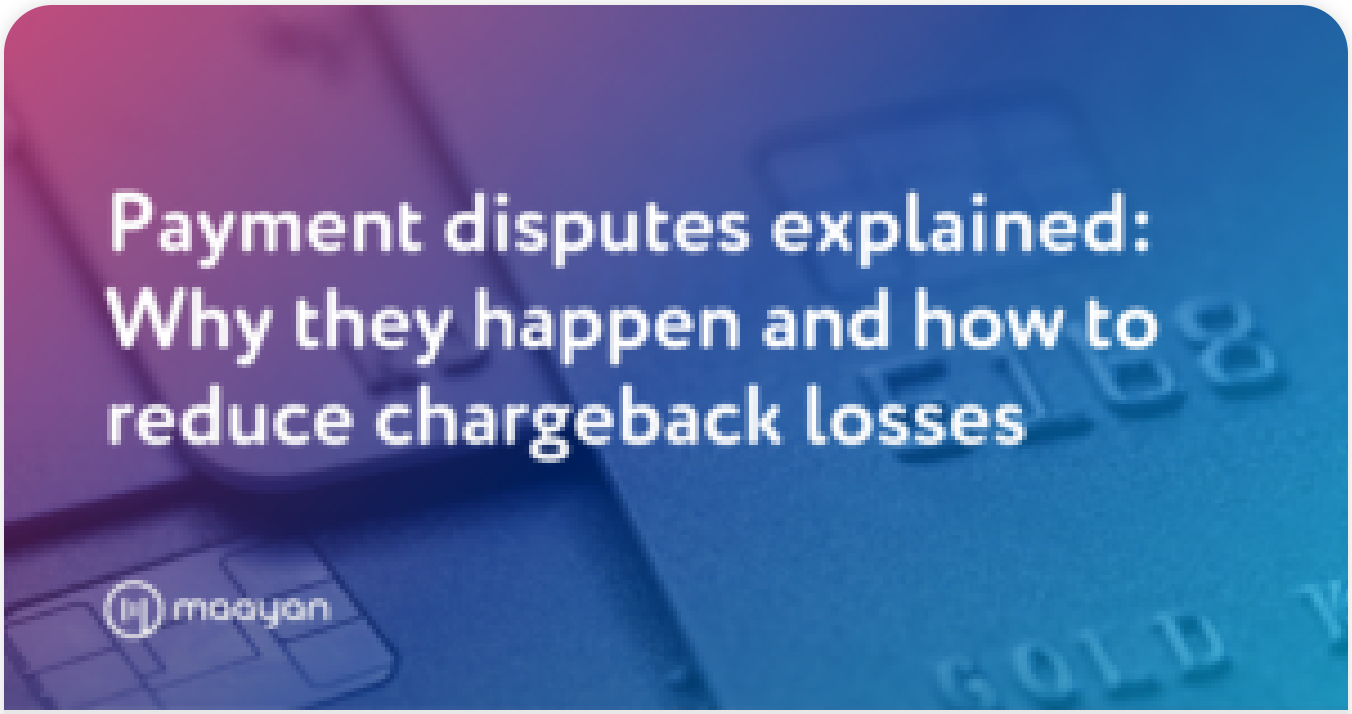
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