

# 3S Money partners with Crown Agents Bank to boost international trade

[3S Money](#), the UK Fintech scaleup, has partnered with Crown Agents Bank to offer 33 new currencies to its corporate clients for the first time, to support their international growth.

The partnership will enable 3S Money's clients to make payments in a total of 65 currencies, now including Brazilian Real, Ghanaian Cedi, and West African Franc, and have access to 45 new local payment rails. This will help 3S Money's client base scale faster into new markets, save time and increase their revenue. The partnership will also allow 3S Money's clients to efficiently enter the African market for the first time.

Founded in 2018, 3S Money has chosen to work with Crown Agents Bank to offer these new currencies and payment rails because of Crown Agents' secure global infrastructure and coverage. With nearly 200 years of experience, Crown Agents Bank is a UK-regulated provider of wholesale foreign exchange (FX) and cross-border payment services, connected across hard-to-reach markets.

Hard-to-reach (emerging) markets are home to 85% of the global population, and nearly 90% of people under 30. However, in 2022, payments to and from these markets are still challenging, expensive and unreliable. A McKinsey survey suggests that, with banks and non-bank players innovating to reduce friction in domestic and cross-border payments, Africa's e-payments market is expected to reach about \$40 billion by 2025, compared with about \$200 billion in Latin America.

Aligned by their mission to promote global financial inclusivity, both 3S Money and Crown Agents Bank are dedicated to connecting emerging markets to the rest of the world, through FX and payments innovation.

Ivan Zhiznevskiy, CEO at 3S Money comments, "3S Money is a cross-border payments ecosystem for international businesses. Our purpose is to provide businesses with the guidance and financial services required to scale new markets and expand their footprint."

"We believe that by eliminating passport discrimination in the financial services sector, the growth opportunities for global businesses will be limitless. Crown Agents Bank are the perfect partner to help us offer sustainable, affordable, and accessible FX and currency services in emerging markets that have a wealth of opportunity."

Gary Willis, Relationship Banker at Crown Agents Bank said, "this partnership makes perfect sense in our mission to connect hard-to-reach markets to the global economy".

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About 3S Money

3S Money is a bank challenger that enables companies to accept and manage bank transfers in foreign markets through all major payment rails. The digital accounts are designed for high-value import and export transactions, dividend distributions, finance, and treasury operations, with 3S Money handling all aspects of cross-border payments and FX risk management. The company has raised £8.4 million and is already profitable less than five years after launch. 3S Money handles high-value transactions in 65 currencies for mid-sized businesses from 190+ countries, delivering levels of personal service normally often provided by large merchant banks.

About Crown Agents

Crown Agents Bank is a global wholesale bank, regulated in the UK, specialising in cross-border payments and FX for hard-to-reach markets. Through its unrivalled network, technology, and expertise it helps governments, institutions, and organisations access underserved geographies and move money where it's needed.

Unlike other providers, Crown Agents Banks' specialism in hard-to-reach markets means it can move money in the most demanding situations, to the most demanding markets, for organisations that demand the most. Crown Agents Bank offers a single API for all cross-border payments across 100+ currencies and markets – covering 80% of global GDP – with more currency pairs than any other provider. Its extensive network of partners allows Crown Agents Bank to work to offer the most competitive prices and the fastest, most reliable settlement.

Authorised by the Prudential Regulation Authority, Crown Agents Bank is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register

number: 204456).

Visit [crownagentsbank.com](https://crownagentsbank.com) for more information.

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