



Calculate  
Savings

Request 6  
Month Trial

# A better way to manage the cash your fleet needs Voyager MONEY

GNS has partnered with Caxton FX to bring you Voyager MONEY prepaid Mastercard®, a safe, easy and cost effective way of managing cash.

**Save as much as £10k per vessel** Voyager MONEY eradicates the ship agent, armoured delivery and bank transfer fees traditionally associated with Cash-to-Master. Better-than-bank foreign exchange rates and savings on P&I insurance premiums, help your budget go further still.

**Free up your cash to work harder** Voyager MONEY enables you to make smaller, just-in-time fund transfers to vessels, that keeps your cash in the bank for longer - improving cash flow and increasing your available working capital.

**Enjoy worldwide convenience** Vessels use the Voyager payment card to make ATM withdrawals, withdraw cash over the counter in banks and buy goods from more than 33 million merchants worldwide.

**Easier crew cash** Voyager MONEY crew cards make cash advances and other payments easier to manage and more secure. Simply transfer cash direct to crew's cards using the online Voyager MONEY account.



GNS

Enhance your shipping operations  
with data-led navigation



## Voyager MONEY Customer Q&A's

Where will my cash be held?	Caxton FX holds all "Client Money" to the standard policy set out in the Financial Conduct Authority's Client Money rules. This means Caxton FX segregate "Client Money" from the company's money and holds it separately in an EEA-regulated credit institution. The credit institution has specifically acknowledged that the money in these accounts belong to Caxton FX clients and they have no right of set-off with any of the firm's balances. This arrangement is designed to ensure that "Client Money" is not at risk in the unlikely event of Caxton FX getting into financial difficulties. These arrangements are checked and verified by Caxton FX's independent auditors.
What happens if GNS ceases trading?	Caxton FX are classed as a separate entity from GNS and would solely manage the Voyager MONEY payment programme.
What happens if Caxton FX goes into liquidation?	Customer funds are held by Caxton FX in an escrow account that is operated by the Royal Bank of Scotland in which funds would be returned to the client.  Caxton FX is fully regulated by the FCA (License number: 431844) and also under the FSMA 2000 and the Payment Services Regulations. All client funds are held in designated account at UK institutions and are ring-fenced to safeguard in case of a financial crisis. Caxton FX undertakes rigorous daily reconciliations of its client accounts to ensure funds are held safely and comply with regulatory obligations.
Is there a minimum deposit required?	No. One of the major benefits of using Voyager MONEY is that funds can be provided on a 'just in time' basis. Transferring funds as vessels needs them, keeps your cash in the bank for longer, giving you and your crew a safe, convenient and more cost-effective tool on-board. Protecting you against theft and fraud.
Can Voyager MONEY be used at all ATMs worldwide, including China and Nigeria?	Voyager MONEY MasterCard can be accepted in 36 million merchants worldwide. There is a small instance where Voyager MONEY Mastercard will have restrictions; i.e. ports with no ATMs, retail outlets that do not accept Mastercard and places with no internet access. In this instance, there is still a requirement for a small amount of cash to be held on-board the vessel. Voyager MONEY still saves on ship agent, bank fees and benefits companies from preferential foreign exchange rates.  In regard to China and Nigeria, Mastercard has ATM usage agreements in place with both China Construction bank and ICBC (Industrial and Commercial Bank of China) within mainland China. ICBC is the largest domestic bank with over 170,000 branches (all with ATM's). Similarly, in Nigeria Mastercard holds partnerships with all major banks including First Bank, Zenith Bank, Guaranty Trust Bank, Access Bank, United Bank of Africa, and Ecobank which means virtually all ATM machines in the country will accept Mastercard.
Will our vessels still need to carry 'emergency' cash on-board?	No. One of the major benefits of using Voyager MONEY is that funds can be provided on a 'just in time' basis. Transferring funds as vessels needs them, keeps your cash in the bank for longer, giving you and your crew a safe, convenient and more cost-effective tool on-board. Protecting you against theft and fraud.
Can the Crew member keep the Mastercard after departing the vessel?	Yes, this is a Corporate card that can only be topped up by the Account owner (i.e. Shipowner). Once there are insufficient funds left on the Mastercard, this card becomes inactive.
What happens when Crew switch better vessels? How do we track and transfer funds to their cards?	The Voyager MONEY online demo video demonstrates how Shipowners can track and transfer funds between each vessel. This online portal is easy to manage and is recognised as a significant improvement on cash handling across the maritime industry.
Which countries can this Voyager MONEY card be issued?	GNS/Caxton FX can issue Voyager MONEY to any Corporate entity within the European Economic Area (EEA). This Corporate card can be issued to any country that is not restricted by OFAC** economic and trade sanctions.
Is there a limit on the amount of Voyager MONEY cards a company can have?	The GNS/Caxton FX online portal empowers the shipping company to manage their own account, giving the ability to control admin, transfer funds, distribute cards etc. Giving greater financial control and more accurate and more efficient account reconciliation.
Other companies offer a similar service, how does Voyager MONEY differ?	GNS and Caxton FX are two strong data and payment partners, supporting companies with international payment needs from a proven, intuitive platform that reduces risk and saves money.  By creating a strategic partnership between both GNS and Caxton FX provides our Voyager MONEY customers with have an innovative way to reduce on-board cash holdings, improve operating costs, and increase security. Reduces the need to carry large amounts of cash onboard ship.
Why can't my bank do all this for me?	Your bank can offer you this service, but GNS/Caxton FX will work closely with you to show how much you could significantly save using Voyager MONEY. Not only is this service cost-effective but it gives you the ability to transfer funds as vessels need them and allows you to keep cash in the bank for longer. Along with saving on ship agent and bank fees, benefitting from preferential foreign exchange rates, while all the time knowing your transactions are protected by MasterCard security.