



fully yet. Please make the introduction to Jeffrey.

Also, you may recall Jeffrey and I arguing over FX rates on cross-border payments...where big-money movements would be low cost but typical small business movements (our clients' clients might normally wire \$10k or \$20k) are subject to expensive retail rates. See attached excerpted pages (somewhat redacted for confidentiality purposes) done by Glenbrook Partners for a couple of banks recently (12 months ago). Perhaps useful to Jeffrey to understand why we consider cross-border payments an opportunity.