Passport to global success:
A guide for accountancy firms

EQUALS
Money

Navigate international expansion with confidence

International expansion is becoming a key strategic priority for many accountancy firms. As markets become more interconnected, looking beyond domestic borders is no longer just an aspiration – new research from Equals Money has revealed over a third (35%) say it's essential for long-term survival.

Two key drivers are:

Inward Investment

As the UK continues to attract foreign direct investment, particularly in sectors like technology, finance, and real estate, accountancy firms have an opportunity to support international clients entering the UK market. This includes helping businesses navigate UK tax laws, financial regulations, and compliance frameworks—services that are critical for smooth market entry.

Clients Expanding into the UK

Many global companies are looking to establish or grow their presence in the UK, drawn by its stable business environment and access to European and international markets. UK accountancy firms can provide essential advisory services to these businesses, from cross-border tax structuring to auditing and local financial reporting.

By building international networks and developing tailored services for cross-border clients, UK accountancy firms can unlock new revenue streams and position themselves as trusted partners in global expansion.

Yet going global brings added complexity. Overseas clients need help with:

- Navigating an ever more complex regulatory environment
- Managing multi-currency payments
- Responding to currency volatility
- Scaling financial operations to support growth across regions

But it doesn't have to be overwhelming.

The right financial tools and strategies can take the stress out of international expansion.

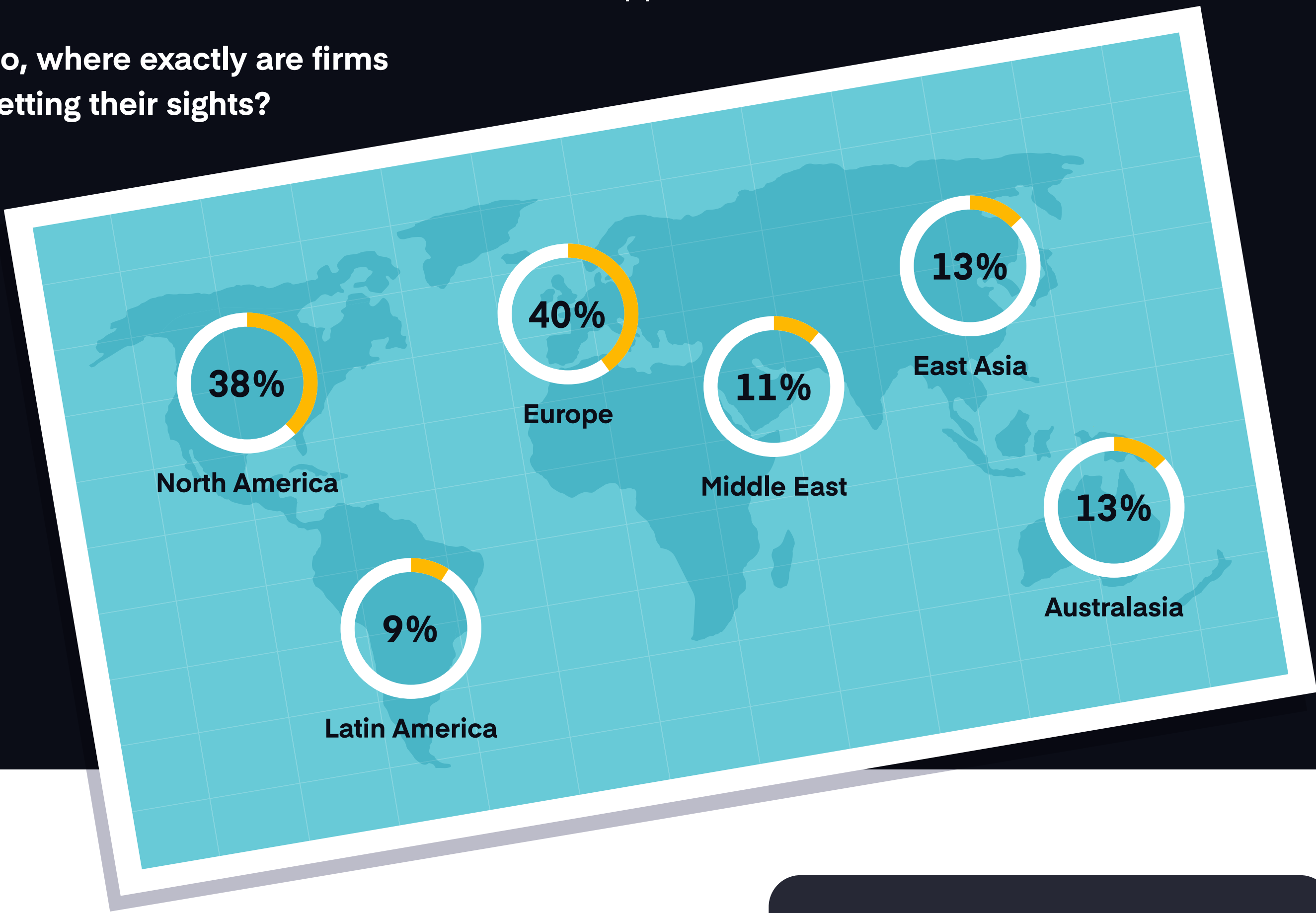
This guide outlines how accountancy firms can streamline their finances, reduce friction, and confidently scale across borders.

Understanding market dynamics

Macro-economic factors and political changes have sent shockwaves through the international trade market.

This uncertainty has caused many accountancy businesses to consider their options for attracting overseas clients – and in fact, 72% of accountancy firms are optimistic about the future of international business opportunities.

So, where exactly are firms setting their sights?



Key drivers of expansion for accountancy firms:

33%	Tax incentives
32%	Market size
38%	Economic stability
26%	Political stability

Practical tip:

Expanding into a new region?

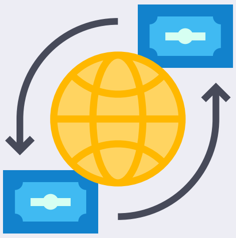
Map out both the opportunity and the operational requirements – including payment infrastructure, FX exposure, and local compliance demands. Taking the time to build a well-informed market entry plan will help you reduce risk and set your firm up for long-term success.

Gain control over currency complexity

Handling multiple currencies is unavoidable when working with clients and partners across borders – but many firms still struggle with the complexity.

31%

of accountancy firms say **managing international payments** and **currency exchange** risk remains a challenge.



With the right financial partner, you can:

- Automate multi-currency transactions
- Minimise FX conversion fees
- Eliminate manual handling and reduce errors

Improved transparency and efficiency help strengthen client relationships and protect your bottom line.

> Giving clients control over exchange rates – whether by locking in rates or using forward contracts – has a real impact on project profitability, especially in today's volatile market. The ability to send and receive a wide range of currencies without setting up separate accounts is another big advantage, particularly for businesses that don't make international payments regularly. Equals Money's platform offers clear visibility into rates and transaction details, which makes reconciliation much smoother. The speed of payments and ability to send remittances quickly also helps to maintain strong and reliable supplier relationships.
>
> **Lara Manton**
> **Founder at LJM Bookkeeping**

Spotlight on: Currency hedging

Currency hedging is a financial strategy that helps you protect your business from unpredictable exchange rate fluctuations. It allows you to lock in a specific exchange rate for future transactions, so you know exactly how much you'll receive or pay – even if the market moves.

With Equals Money, setting up a hedge is simple. You can fix rates, plan ahead, and reduce your exposure to currency volatility – all from the same platform you use for day-to-day payments.

How to use it:

- Use **forward contracts** to fix exchange rates for upcoming payments or invoices.
- Budget with confidence knowing your costs won't rise unexpectedly.
- Avoid margin erosion on international projects or client payments.

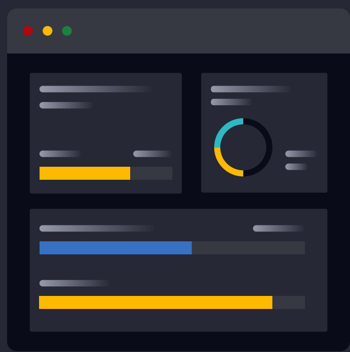
Scale seamlessly during peak periods

Cloud-based payment systems are designed to scale automatically with demand. That means you can process high volumes of transactions without disruption or delays, even during your busiest periods.

But the benefits go beyond efficiency. By offering integrated payment solutions, you can create new value-added services to your clients, from international payment support to embedded finance tools – opening up valuable new revenue streams for your firm.

The opportunity: Embedded finance

Embedded finance is revolutionising the way financial services are integrated into business operations. For accountancy firms, this means incorporating financial tools – such as payments, lending, or even tax services – directly into their platforms using APIs. This integration allows firms to offer streamlined, automated services to clients without the need to invest in building complex financial infrastructure.



What does this look like for accountancy firms?

Multi-currency payments
=
Manage cross-border transactions and avoid FX fees.

Automated payments
=
Streamline payroll and vendor payments for smoother cash flow.

Regulatory compliance
=
Use embedded solutions to stay compliant with PSD2 and GDPR.

Want to simplify your payments? Find out more.

Master compliance across jurisdictions

38%

of firms reported that navigating **local regulations** and **legal requirements** was a challenge.

The introduction of digital reporting requirements, such as Making Tax Digital (MTD) and similar initiatives, has significant implications for UK accountancy firms working with overseas clients.

These changes demand greater transparency, real-time data access, and compliance with evolving digital standards.

For firms supporting international clients, this means investing in compatible technology, like Equals Money, to streamline reporting processes, and offering proactive guidance to ensure clients remain compliant across multiple jurisdictions.

Each region has its own compliance landscape – and one misstep could lead to fines, delays, or reputational risk.

To stay ahead:

- Understand each country's financial regulations.
- Use tools that adapt to regional requirements.
- Automate compliance checks where possible.

> Since Brexit, UK-based accountancy firms face differing regulations when handling payments across the UK and EU. With the EU enforcing PSD2 and the UK operating under its own Payment Services Regulations, firms working with international clients or partners must navigate an added layer of compliance.
>
> Beyond Europe, markets like China and India have strict currency controls. China's SAFE regulations and India's FEMA framework often require approvals for foreign exchange transactions, which can lead to delays and increase administrative burden.
>
> Equals Money helps accountancy firms manage these complexities through a fully regulated platform that ensures compliance across multiple regions. We take care of the regulatory hurdles so firms can process international payments smoothly – without the need to obtain multiple licences – allowing them to stay focused on client service and growth.
>
> **Matthijs Boon**
> **Chief Operations Officer at Equals Money**

Protect against fraud – even across borders

With online transactions increasing, so does the risk of fraud – especially Authorised Push Payment (APP) fraud.

When you're operating internationally, the risks multiply – but the right systems can keep you one step ahead.

Here's how to protect your firm and your clients:

Use AI-driven fraud detection

=

Blocks suspicious activity in real-time.

Monitor payment trends

=

Spots anomalies early across regions.

Act on alerts instantly

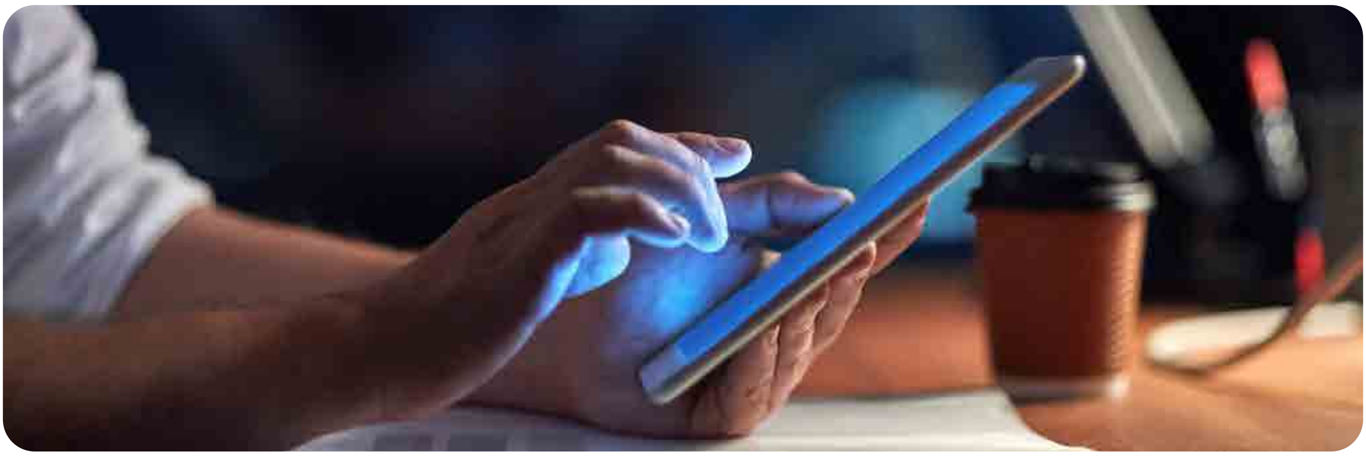
=

Prevents chargebacks.

Smart systems don't just detect problems — they help stop them before they escalate, keeping your operations compliant, secure, and ready for global growth.

Trusted infrastructure for confident expansion

With **Equals Money**, you're backed by a platform built with compliance and fraud prevention at its core. By taking a proactive stance on risk and investing heavily in secure, trusted infrastructure, we stay ahead of the curve on safeguarding and fraud protection.



Automate reconciliation to free up time

During year-end and other peak periods, you're likely juggling a high volume of payments across regions, platforms, and partners – and manual reconciliation only adds to the pressure. It's time-consuming, error-prone, and pulls focus from what matters most.

By automating reconciliation, you can streamline your workflows, reduce manual effort, and refocus valuable time on client service and strategic planning.

Here's how to do it:

Integrate payment platforms with your bookkeeping software – Automatically match incoming payments to invoices and reduce manual input.

Get real-time visibility – Track payments as they happen with live dashboards for faster reporting and decision-making.

Streamline cross-border reconciliation – Automatically convert and categorise multi-currency transactions to simplify global reporting.

Quick fact:

UK employees spend **65 minutes a day** on tasks that could be automated - adding up to **38 days a year!**

Financial processes were shown to be a key area for automation:

59% of businesses automate receiving payments

52% automate issuing payments

57% automate invoicing

Set your firm up for global success

International expansion offers long-term opportunities for accountancy firms – but it also adds financial complexity. That's why building a strong financial foundation is essential.

With the right tools, you can:

- Simplify cross-border payments
- Remain agile during peak reporting seasons
- Shield your bottom line from currency volatility

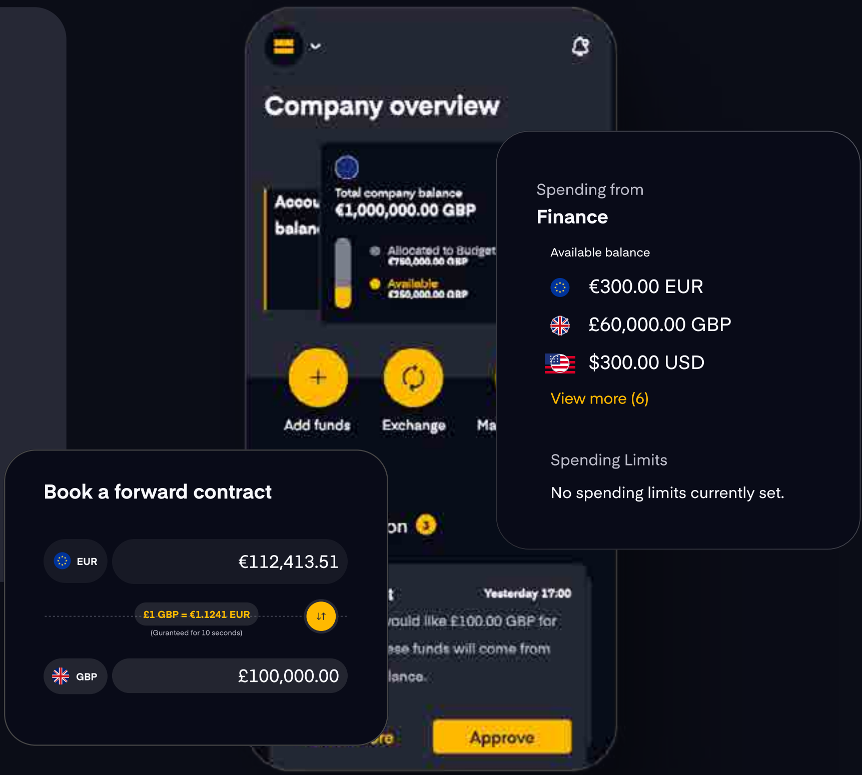
Ready to expand seamlessly?

Equals Money helps accountancy firms manage global payments confidently, leaving you free to focus on your clients and strategy.

Top three tools for global-ready accountancy firms

Multi-currency accounts

- Handle global transactions in local currencies
- Reduce conversion fees and delays
- Provide a smoother experience for international clients



Multi-currency expense cards

- Empower employees to spend in multiple currencies without extra charges
- Control spending with preloaded, company-managed cards
- Automatically reconcile expenses in real-time

Forward contracts

- Fix exchange rates for future payments
- Budget with certainty, even in fluctuating markets

EQUALS Money

A stress-free year-end starts with smart financial strategies.

Explore how Equals Money can support your international ambitions – visit equalsmoney.com