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**Learn-to-Trade.com**  
trade the world markets with confidence



## Learn-To-Trade.com

### Products used:

- Moneris Online



# Summary

George Karpouzis and a group of financial traders imagined the concept of Learn-To-Trade.com (Learn-To-Trade) in the 1990s because of their personal interests and commitment to 'investing based on knowledge.' Each of the traders participated in different markets and through the process of sharing information; they helped each other make 'smart' decisions when investing. The circle of traders continued to grow when friends visited the premises to learn to trade and understand the stock market, which is ultimately, where the title of their firm 'Learn-To-Trade' came from.



**“From day one, Moneris has provided us with the support we need for Learn-To-Trade so we will never switch our payment and ecommerce solution. Other companies have asked us to use them for our payment needs, but I know that the value of services provided is unmatched. It is incredible to have worked with a company who has evolved with us as we have grown our business”**



— George Karpouzis, Co-founder & Director of Education at Learn-To-Trade

# The Program

Learn-To-Trade offers a lifetime membership program officially built in 1999 to provide those with the knowledge and the support they need to make advantageous decisions when trading and/or working with financial advisors to invest their money. Individuals become members by signing up for the lifetime membership before having access to support afterwards.

It begins with the three-day course held at Humber College for 20 new members at a time who are eager to make a commitment to understanding the financial market and investments on a deeper level. The course covers topics including investment options and risk. An alternative for individuals who may be curious about Learn-To-Trade is to participate in a free two-hour workshop.

Members learn about the theory behind the financial market from educators who have been trading in the industry for a number of years. Learn-To-Trade is designed to help participants progress in the market at a comfortable pace at a one-time cost regardless of whether they are starting with capital or not. After the three-day course is complete, support is in place for members including educational events available in person or at home. Instructors provide ongoing support and are there to answer member questions to help them build their knowledge so that they can make confident investment decisions. Additionally, they welcome members to repeat the entire program as often as they feel necessary.





The program has seen success because of a commitment from the educators to support members and offering them lifetime access to course programs.

For each participant, there are various investment options depending on expertise and confidence in the market. “We believe the most notable benefit of the program is the support system members have beyond completing the course. Being able to continue conversations and learning is critical when investing money to make the most informed decisions for individual needs,” relates George. There is no expectation that participants of the program become full-time traders. It is especially important to educators to ensure participants are aware of the risks associated with the stock market throughout the entire process.

# Challenges

A major challenge that Learn-To-Trade had to overcome was the COVID-19 pandemic, which forced programming to go from an in-person setting to online. “Instructors including myself really missed keeping our 20 participants engaged in-person and the pandemic left us with no choice, but to pivot in a direction we weren’t expecting to go. Moving beyond the pandemic, we have learned that offering in-person and virtual learning opportunities for participants is the best approach for the program,” says George. An online environment still gives those who are not in the Toronto area eager to learn an opportunity. Some members are also more comfortable joining virtually.

An exciting opportunity arising from both program options is expanding the reach. “We are excited to now transfer fundamentals to not only Canadians, but those around the globe as a result of the flexibility that comes with being ‘virtual.’





# Why Moneris?

“In 1999 when we began to build out the program, we approached the Royal Bank of Canada® (RBC) for all of our banking needs and shortly after onboarding with them, we were introduced to Moneris® and have grown with the company over the years,” relates George.

Learn-To-Trade started using a Moneris terminal to accept payments, but when the world drastically changed during the COVID-19 pandemic, they knew it meant their solution had to move online too.

Conversations began with Moneris and Learn-To-Trade decided that Moneris Online would be the solution that to work best for them as every aspect of the program was forced to switch to a virtual setting. “We especially appreciated that in a time of unexpected change, Moneris had the solutions ready to help us process payments in an online environment. Not only did Moneris have everything in place, they were there to support us through offering a free trial period during a time of confusion.”

George relates, “The team was there to help us set up Moneris Online by answering our emerging questions and taking us step-by-step to guide us through the processes and ensure we understood how exactly it worked.”

# Why Moneris?

“Moneris Online is not only easy to use for us, but participants can make payments virtually and be assured that their financial information is processed using a secure system.” The team now offers participants the option of paying in-person or online, making it much more efficient and accommodating.

George and the team are confident they will be using Moneris for as long as they are in business. “From day one, Moneris has provided us with the support we need for Learn-To-Trade so we will never switch our payment and ecommerce solution. Other companies have asked us to use them for our payment needs, but I know that the value of services provided is unmatched. It is incredible to have worked with a company who has evolved with us as we have grown our business.”





# What is Next?

George and the educators at Learn-To-Trade are thrilled to continue to embrace the new reality of offering learning options virtually and in-person. Regardless of where each participant engages with them, their priority will always be transferring knowledge that will support success while trading in the stock market.



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