



SC PrismFX:

Opening up a spectrum of
opportunities for PayTechs

Powering the world's money movers

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| Helping the world's money movers scale globally

PayTechs are redefining how money moves across borders.

As volumes increase and new corridors emerge, scaling internationally becomes increasingly complex. Managing liquidity, navigating regulations, accessing local clearing systems and embedding FX seamlessly into customer journeys require capabilities that are costly and difficult to build market by market.

With customer expectations rising and new opportunities opening up, moving quickly matters. And the ability to enter new markets, optimise liquidity and deliver seamless cross-border experiences is becoming critical to sustaining growth.

The future belongs to PayTechs that can scale globally without building banking infrastructure in every market.

SC PrismFX is built to help you do exactly that – simplifying cross-border payments so you can focus on growth and keep money moving.

Combining Standard Chartered's global network, liquidity and FX capabilities with digital-first integration, it helps you expand faster and operate with greater confidence.

Whether you want to enter new markets, reduce settlement costs, improve customer experiences or create new revenue streams, SC PrismFX gives you the flexibility and capabilities to move faster, without adding unnecessary complexity.

| Why SC PrismFX

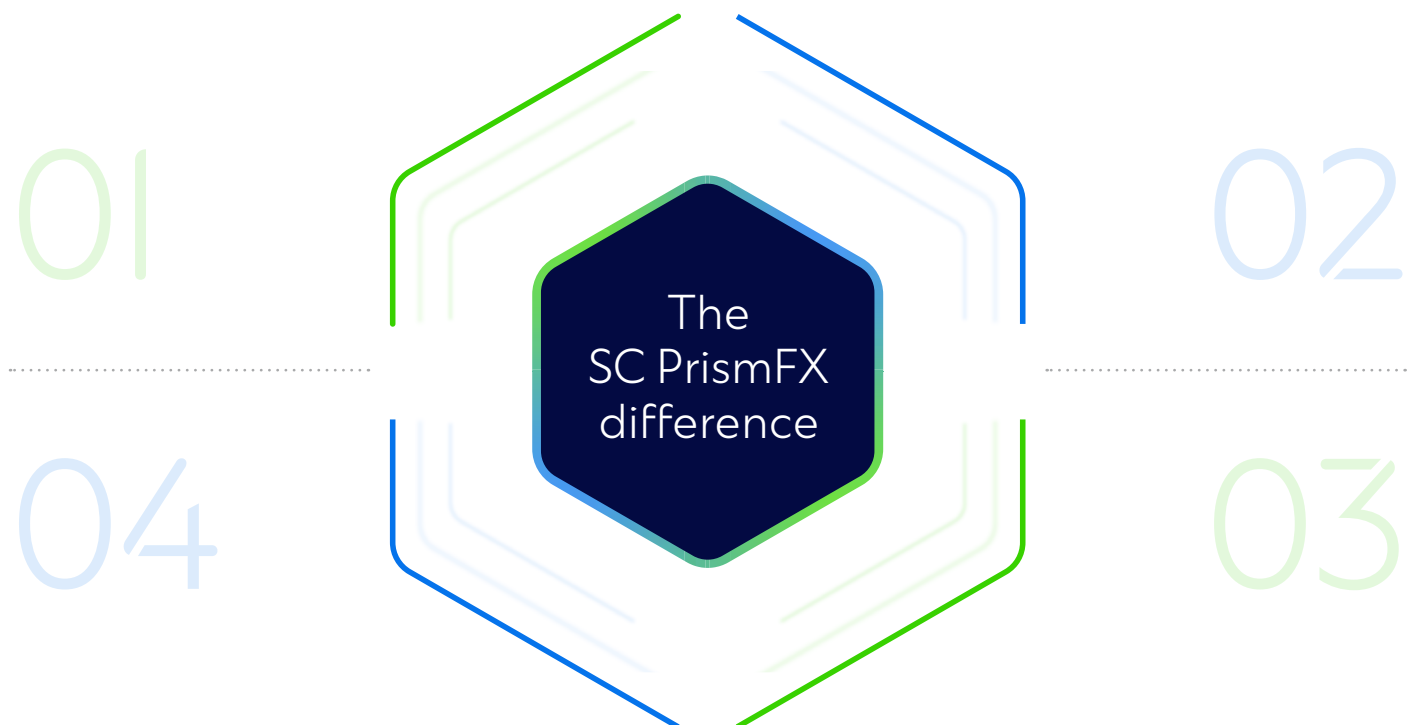
SC PrismFX is a modular and holistic solution designed to help PayTechs simplify how cross-border FX payments are managed, while giving your clients a more transparent, frictionless and consistent experience across markets.

Expand into the world's fastest-growing corridors

- Access to frontier and difficult-to-reach markets across a broad range of currencies
- Local clearing for faster, more efficient payments
- Deep emerging market liquidity

Global banking strength, Local market expertise

- In-market knowledge and regulatory understanding
- Global reach & expertise with depth across Asia, Africa and the Middle East
- Trusted infrastructure, robust risk management and reliable execution



Simplify cross-border payments through one integrated solution

- Connected market access, liquidity and execution in one solution
- Streamlined workflows and improved straight-through processing
- Banking strength combined with fintech agility

Built around you and your clients

- API-first integration across payment journeys
- Ultimate flexibility across execution models and modular capabilities
- Adaptability as your needs, volumes and markets evolve



See it in action: How SC PrismFX can enable PayTechs

1.

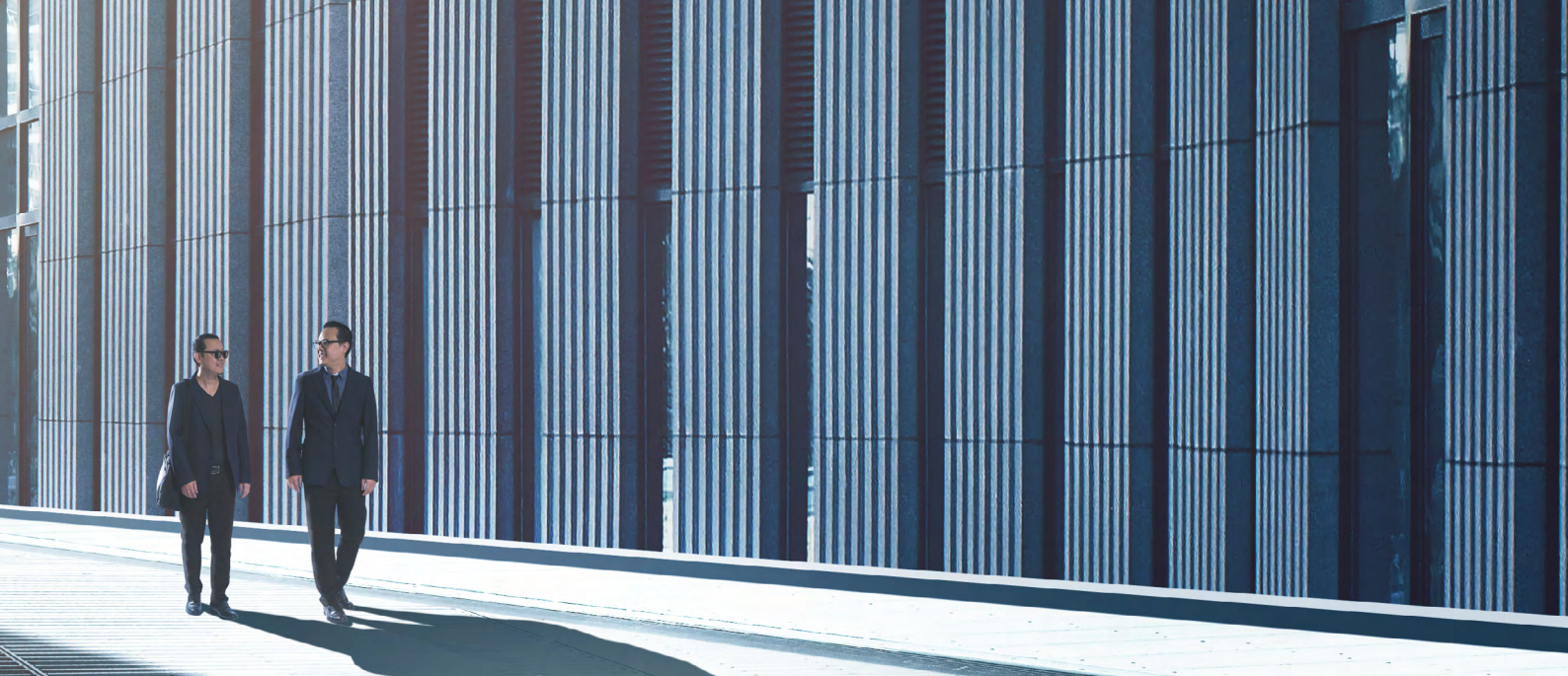
- **Your need:** FX embedded into your customer experience
- **SC PrismFX** helps you integrate FX and payments into your own workflows through digital channels and APIs, so FX becomes part of the payment experience rather than a separate process
- **Impact:**
 - ✓ Offer a more seamless cross-border payment experience to your clients
 - ✓ Reduce manual steps and operational friction across high-volume flows
 - ✓ Scale FX-enabled payment services without building the full banking infrastructure yourself

2.

- **Your need:** Reliable execution at global scale
- **SC PrismFX** brings together FX pricing, execution, payment delivery and local-market expertise so you can move money across currencies and corridors with greater predictability
- **Impact:**
 - ✓ Gain greater confidence on rate, cost, timing and delivery
 - ✓ Support mission-critical, high-frequency payment flows more reliably
 - ✓ Help your clients receive the right amount, in the right currency, at the right time

3.

- **Your need:** Multi-rail reach without added complexity
- **SC PrismFX** gives you access to Standard Chartered's network, liquidity, regulatory expertise and payment capabilities, helping you operate across multiple rails and markets through a more integrated proposition
- **Impact:**
 - ✓ Expand cross-border reach across key corridors
 - ✓ Strengthen regulatory and compliance confidence as you scale
 - ✓ Navigate complexity easily behind the scenes while delivering a simpler experience to your clients



Why are industry leaders like Ksher and Visa choosing SC PrismFX?

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For Visa B2B Connect, we needed a fully digital solution to support payments in over 100 currencies, offering multiple execution models and robust, real-time reporting. We chose SC PrismFX because it delivers competitive FX rates and shorter settlement times - seamlessly integrated into a fully digital API payment journey.

What really sets SC PrismFX apart is its flexibility to accommodate our complex workflows, all while ensuring regulatory compliance and operational efficiency. The transition was smooth, thanks to the expertise and dedication of the implementation team.

Rhidoi Krishnakumar

Vice President, Head of Visa Direct, Asia Pacific, Visa

“

For PayTechs like us, speed to market matters. We needed a solution that we could integrate with minimal process changes and set-up costs.

SC PrismFX stood out because it brought together three things we needed in one solution: market reach, digital integration, and expertise depth. It has helped us create more seamless global payment and FX experiences, while giving us greater control and predictability over margins by monetising cross-border flows more effectively.

Siva Ramanathan

SVP & Chief Corporate Officer, Ksher

Five ways SC PrismFX can help PayTechs unlock opportunities



01 Expand globally without rebuilding infrastructure

Enter new markets, corridors and currencies faster by leveraging SCB's network, liquidity and payment capabilities rather than building local infrastructure market by market.

02 Deliver 24/7 certainty at global scale

Give clients greater visibility, predictability and confidence across rates, payments and settlement, regardless of market or time zone.

03 Unlock growth while using capital more efficiently

Reduce the need for fragmented funding models and multiple currency accounts, freeing up capital to support expansion and customer growth.

04 Scale profitably across markets and currencies

Manage FX exposure more effectively while maintaining pricing certainty and protecting margins as volumes grow.

05 Turn payments into a revenue engine

Embed FX directly into customer payment journeys to create new revenue streams while improving the end-user experience.

Explore some of our frequently asked questions

What implementation effort is required to get started with SC PrismFX?

1.

SC PrismFX supports a phased implementation approach based on your selected capabilities, channels and markets. We work with you to define the appropriate integration and controlled ramp-up plan, enabling volumes to scale progressively.

How can SC PrismFX adapt to our needs?

2.

SC PrismFX is a modular, digital-first solution that can be configured around your business model, target markets and preferred execution approach. It supports multiple digital channels and integration options, including a suite of 100+ APIs, host-to-host connectivity and Straight2Bank.

What markets can we expand to with SC PrismFX?

3.

SC PrismFX enables you to reach the most dynamic markets and high-growth corridors by combining Standard Chartered's global network with deep local-market expertise, particularly across Asia, Africa and the Middle East. Our product suite can help you access high-growth corridors, local clearing capabilities, FX liquidity and efficient cross-border payment solutions, subject to currency, market and regulatory availability.

How does SC PrismFX support the future of cross-border payments?

4.

SC PrismFX brings together FX, payments and digital connectivity to support cross-border payment journeys and transforms money movement from single-rail execution towards dynamic, data-rich and increasingly automated cross-border payment experiences.

The modular architecture of PrismFX product suite enables PayTechs to adapt as payment rails, client expectations and market requirements evolve.

What payment types, currencies and channels does SC PrismFX support?

5.

SC PrismFX is modular and built to adapt to your needs. It offers a broad range of API connectivity options, enabling seamless integration with your existing systems and supporting real-time, embedded FX and payment experiences at scale. Through an extensive API suite, as well as a single interface via host-to-host connectivity or Straight2Bank, SC PrismFX supports domestic, cross-border and cross-currency transactions. Its omnichannel capability extends across major payment channels, files and formats in both local and foreign currencies, including book transfers, telegraphic transfers (wires), ACH, RTGS, instant and statutory payments.

How flexibly can we manage transactional FX?

6.

SC PrismFX supports different FX execution approaches across agreed currencies and markets. These include Deal@Best, where FX conversion is completed automatically at an agreed spread as part of the payment flow, and Straight2Bank Request for Quote (RFQ), which enables FX to be booked upfront through supported channels. Available tenors and execution options depend on the selected solution, currency pair and market. Please refer to [SC PrismFX](#) page for details.



Contact us to explore how SC PrismFX can help your organisation strengthen its cross-border proposition and deliver a seamless cross-border FX payment experience for your clients or [visit our website to learn more](#).

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