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SC PrismFX: Opening a spectrum of opportunities for banks

**Automate, digitise and scale cross-border
payments and FX management**

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Become the intelligent operating system behind global money movement

Cross-border banking is entering a new era. Always-on payments, intelligent routing and interoperable networks are redefining global money movement, with FX increasingly embedded within the payment journey and becoming a powerful differentiator for banks looking to deliver seamless client experiences.

For banks, this means that competing on network reach or FX pricing alone is no longer enough. PayTechs and specialist cross-border providers are redefining the standard for speed, visibility and integration, while treasury capabilities are moving closer to the point where clients make decisions.

Banks are facing increasing pressure to provide integrated cross-border experiences while managing rising complexity across payments, FX, liquidity and settlement. The institutions that succeed will not simply process transactions. They will orchestrate client flows.

SC PrismFX is designed to help banks make that transition.

By bringing together Standard Chartered's global FX expertise, payment capabilities, digital connectivity, and broad market reach into a single integrated solution, you can embed cross-border capabilities directly into your client experiences. It enables you to simplify international money movement, scale more efficiently across corridors and deliver the certainty your clients increasingly expect. More importantly, SC PrismFX helps you move beyond processing transactions to become the trusted operating layer behind global money movement.

Rethinking FX for an always-on world

— Four shifts are redefining how banks win in cross-border payments —

01

Embedded FX

FX disappears into the workflow. Clients want to “pay supplier” – not execute FX, then send payment.

02

Multi-rail world

One payment, many possible routes - SWIFT, RTP, ACH, cards, wallets and digital money now need intelligent routing.

03

Data-led payments

The payment is less valuable than the intelligence around it. ISO 20022, AI and richer data unlock tracking, reconciliation and forecasting.

04

Outcome certainty

Clients increasingly buy certainty, not execution – they want the right amount delivered in the right currency, through the right rail, at the right time.

SC PrismFX brings FX, payments, collections, compliance, data and network reach into one integrated cross-border money movement solution.

Why SC PrismFX

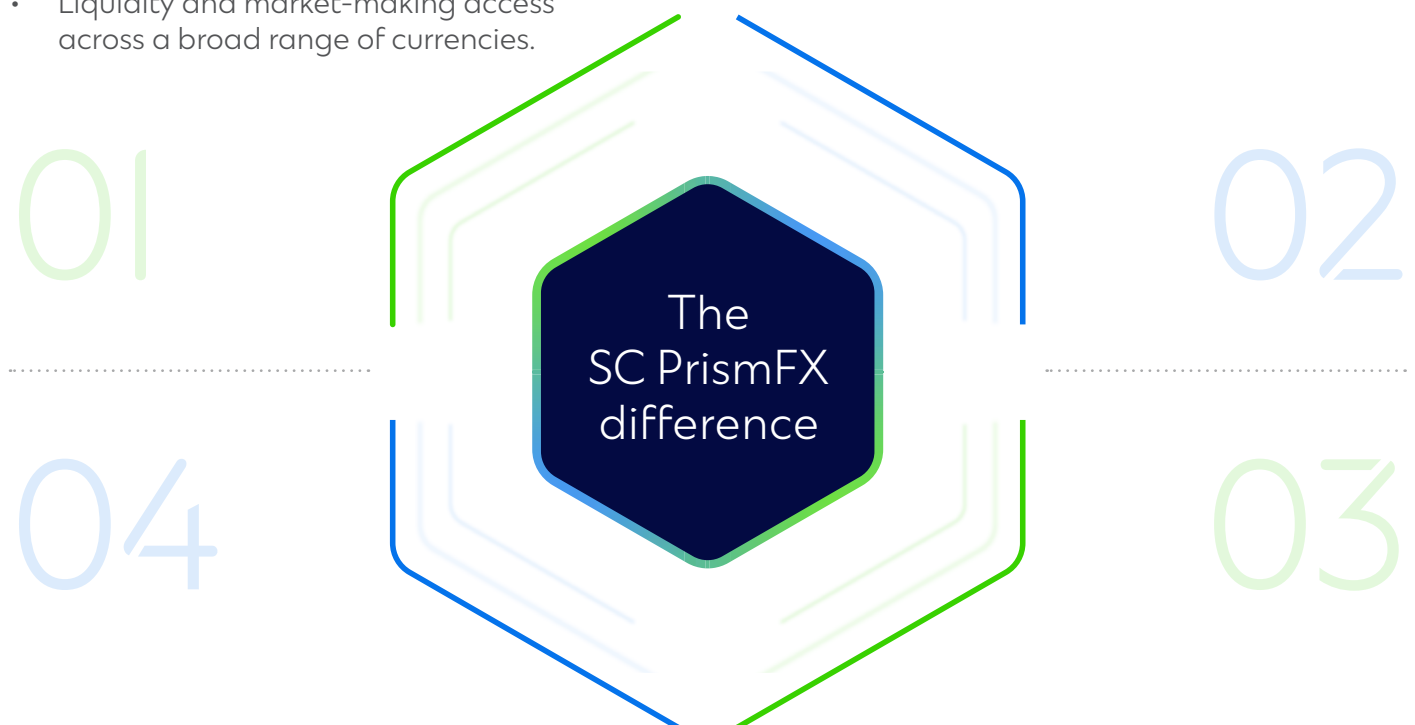
SC PrismFX is a modular and holistic solution designed to help banks transform payments, FX and liquidity from standalone services into a connected client journey.

Expand into new markets and corridors with confidence

- Access to emerging, frontier and restricted markets through our global reach with particular depth across Asia, Africa and the Middle East.
- Local clearing and instant-payment schemes leveraging our local regulatory knowledge and in-market expertise.
- Liquidity and market-making access across a broad range of currencies.

Give clients greater control and certainty

- FX or payment initiation through preferred channels, with API-first, modular capabilities.
- Pre-booked FX or payment-triggered execution, depending on your needs.
- Automated pricing, tailored execution support and broad range of FX rate types.
- Greater pricing control, simpler onboarding and servicing.



Transform payments into a competitive advantage

- Instant-scheme access and local-rail reach, available 24/7.
- Full-value protection and delivery for greater payment certainty.
- Payment tracking and upfront pre-validation for greater transparency.
- Interoperable connectivity across conventional and emerging rails.

Compete at the pace of fintechs, while leveraging the security and trust of a global bank

- Market access, liquidity, FX execution and local payment connectivity in one integrated proposition.
- Global reach, trust and disciplined risk management, combined with API-first, modular capabilities.
- Streamlined workflows and straight-through processing for faster onboarding and servicing.
- Lower operational complexity and vendor fragmentation, supporting a better client experience.

See it in action: How SC PrismFX can meet your bank's different needs

1.

- **Your need:** Monetise client payment flows

- **SC PrismFX**

- Enable automated FX conversion within cross-border payment journeys and participate in a greater share of client flows.
- Leverage our strong correspondent banking network, allowing the auto conversion of eligible payments headed to specific destinations to respective local currency (LCY).

- **Impact:**

- ✓ Increase FX revenue participation
- ✓ Capture a greater share of client payment flows
- ✓ Accelerate implementation and time to revenue

2.

- **Your need:** Grow your cross-border payment franchise

- **SC PrismFX**

- Provide your clients with access to more payment corridors, execution models and FX options through a single integrated proposition:
 - Real-time/ Guaranteed FX rate capabilities
 - Automated post-payment conversion
 - Flexible payment-first or FX-first journeys

- **Impact:**

- ✓ Expand market and corridor reach
- ✓ Deliver differentiated FX experiences
- ✓ Improve pricing certainty for clients
- ✓ Drive faster revenue growth

- **Your need:** Compete at the pace of fintechs without rebuilding your infrastructure
- **SC PrismFX**
 - Deliver fintech-like client experiences through embedded FX, real-time pricing and guaranteed-rate capabilities, supported by bank-grade infrastructure and controls.
 - Use APIs to deliver guaranteed FX rates that can be locked in upfront and applied seamlessly to payment journeys.
- **Impact:**
 - ✓ Compete more effectively with fintechs
 - ✓ Launch new capabilities faster
 - ✓ Improve client retention and acquisition
 - ✓ Scale without rebuilding infrastructure



Four ways SC PrismFX can help your bank unlock opportunities



01 Grow

- Expand into new markets and corridors
- Generate new revenue streams

02 Differentiate

- Offer embedded FX and flexible pricing models
- Improve client outcomes

03 Simplify

- Reduce operational complexity
- Rationalise infrastructure

04 Scale

- Leverage our network, liquidity and payment capabilities
- Accelerate time to market

SC PrismFX helps banks extend reach, access liquidity, monetise payment flows and compete at the pace of fintechs without rebuilding infrastructure.

Explore some of our frequently asked questions

1.

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

SC PrismFX is designed for rapid onboarding, with a simple implementation approach that allows you to scale volumes progressively.

2.

How can SC PrismFX adapt to our needs?

SC PrismFX is designed to fit your operating model, growth priorities and client proposition. Its API-first, modular and channel-agnostic capabilities let you choose how to connect, initiate FX or payments, and execute transactions across a broad range of rate types and currencies. As your needs evolve, you can leverage our global reach, liquidity and in-market expertise with integrated payment connectivity to scale efficiently, simplify operations and deliver always-on payments with greater transparency and certainty.

3.

What markets can we expand to with SC PrismFX?

SC PrismFX enables you to reach the most dynamic markets and high-growth corridors. You can scale globally by combining our vast global network and deep local market expertise, particularly across our emerging and frontier markets in Asia, Africa and the Middle East, accessing deep liquidity and competitive pricing, supported by our robust payments distribution network and clearing capabilities for faster, more efficient transactions.

4.

How does SC PrismFX help banks respond to fintech competition?

SC PrismFX helps banks combine their inherent strengths – liquidity, regulatory expertise, risk management and balance sheet – with a more digital, embedded and transparent client experience.

5.

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

SC PrismFX supports a more orchestration-led model, helping banks evolve from single-rail execution toward dynamic, data-rich and increasingly automated cross-border FX payment experiences.

6.

How can banks generate additional FX revenues from payment flows?

FX auto convert (FXC) is an automated solution that converts eligible cross-border payments into the beneficiary's local currency based on predefined criteria such as currency, destination and transaction size. It applies a pre-agreed FX spread without requiring any change in payment formatting.

The solution enhances FX revenue through a revenue-sharing model, improves payment efficiency via direct clearing in 40+ markets, reduces operational complexity with automation, and leverages strong local market expertise.

7.

What alternative FX solutions are available for upfront rate visibility?

Standard Chartered offers instructed FX with held rates and real-time pricing solutions via API or SFTP, enabling upfront rate visibility, flexible margins, and enhanced transparency.



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

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