



Powering FX capabilities for  
corporate banks

**Access our leading FX API directly on Temenos**



SCALE, our flagship FX API, is now available on Temenos Exchange, a leading global partner ecosystem of fintech solutions.

By partnering with Temenos, we're bringing SCALE and its full FX settlement and execution capabilities to your institution faster. With minimal upfront investment needed, you can start supporting your customers' FX needs quickly and efficiently.

## Meet your FX needs faster and with fewer resources



### Automate transactions, rationalise nostro accounts

Embed rate holds on a recurring basis, and streamline to a single account for payments at pre-determined FX rates.



### Manage risk more efficiently

Strike a balance between reducing risk-management burden while retaining full control of FX revenue.



### Enhance your cashflow

Improve treasury cashflow forecasting while also ensuring a reduction in errors.



### Ensure smooth treasury integration

Connect to your existing ERP/TMS enabling quick, automated realisation of cashflow enhancements.

## SCALE on Temenos, in action

Explore SCALE on Temenos with common use-cases for corporate banks.

### 1. Integrating FX and treasury forecasting capabilities

#### Need:

A bank is already providing select guaranteed FX rates to its corporate clients, yet the case-by-case provision, execution and reconciliation of these rates is resource draining. The fragmented approach is also suboptimum for treasury forecasting.

#### Opportunity with SCALE on Temenos:

With SCALE, the bank can embed Standard Chartered's Guaranteed FX Rates feed into its workflow, with pre-agreed rate hold periods based on its corporate clients' needs.



Offer flexibility to its clients, with holds based on their individual needs, and with margins for rebates.



Centralise FX transactions and ease reconciliation, thus reducing operating/FX costs, saving time, and enhancing treasury forecasting capabilities.



Simplify its clients' cross-currency payment flows, building a foundation for further global expansion.

## 2. Extending guaranteed FX-rate-hold periods

### Need:

A bank's corporate clients are increasingly requesting longer hold times for guaranteed FX rates, yet the bank is not equipped to extend such windows based on internal process and credit line availability. There's also a need to obtain approval to use derivatives for FX holds.

### Opportunity with SCALE on Temenos:

With SCALE, the bank can lock in price certainty for multiple currencies for up to 30 days, and then book the spot-based FX only when underlying flows are available.



Access longer-dated FX tenors, without the need to engage in derivatives (with CAT-2 equivalent limits).



Provide ongoing support to such customers, with automation applied on FX transactions for reoccurring invoices and payments.



Effortlessly manage FX risk exposure, at minimal extra cost.



To learn more, please visit our [website](#) or contact us on [scale.temenos@sc.com](mailto:scale.temenos@sc.com).

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