



Powering FX capabilities for retail
banks and wealth managers

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 organisation faster. With minimal upfront investment needed, you can start supporting your customers' daily FX transaction needs right away.

Meet your FX needs faster and with fewer resources



Manage high volumes while minimising risk

Provide complete FX support for customers' daily transactions, without compromising on risk management.



Boost international competitiveness

Capacity to support growing demand for cross-border payments, including in restricted markets.



Empower your customers

Ensure speed and round-the-clock availability for your customers' transactions across the world, while providing them with an unrivalled mix of currencies.



Discover global, non-stop FX access

Offer services such as guaranteed rates with uninterrupted availability, whenever your customers need it.

SCALE on Temenos, in action

Explore SCALE on Temenos in action with common use cases for retail banks and wealth managers.

1. FX support for online banking

Need:

With demand for its online banking platform growing, a regional bank was struggling to manage its FX conversions. The bank also wanted to maintain full FX revenue control.

Opportunity with SCALE on Temenos:

With SCALE, the bank can offer live FX rates to its customers 24-hours a day, 5 days a week, with flexibility to add on its FX margin.



FX risk management is outsourced to Standard Chartered, yet full control on FX revenue is upheld.



Unlocks the possibility for ancillary revenue, thanks to margin flexibility.



External FX management saves resources, enabling investments elsewhere.

2. Guaranteed rates in restricted markets

Need:

A Chinese bank offering cross-border remittances faced wait times for document-checks when dealing with restricted currencies. It sought guaranteed rate holds to combat the FX risk.

Opportunity with SCALE on Temenos

With SCALE, the bank can lock in guaranteed rates for 24 hours, initiated seamlessly on the Temenos platform.



Leverages Standard Chartered's unrivalled global mix of currencies – including restricted currencies.



Removes the need for manual intervention, with the ability to seamlessly initiate remittances online.



Provides piece of mind during wait periods, helping strengthen the banks' customer relationships.

3. FX support for multi-currency wallets

Need:

A regional bank wanted to offer multi-currency wallets, without having to build the supporting FX infrastructure in-house.

Opportunity with SCALE on Temenos:

The bank can rely on Standard Chartered to manage its low-value, high-volume transactional FX – with 24-hour live rates offered 5 days a week.



Empowers the bank to offer wallets to its customers in a unique mix of global currencies.



Short-term rate guarantees and nostro account settlements also available.



Effortless management of FX conversions between currency accounts via a single, secure platform.

4. Wealth management support for cross-currency funds

Need:

A wealth management provider was looking to centralise its FX conversions of ongoing subscriptions and redemptions for cross-currency investment funds.

Opportunity with SCALE on Temenos

With SCALE, the manager can outsource its FX conversions, with 24/7 service to its investor customers.



Empowers the manager to provide guarantee rates 24/7 – to better meet customer needs.



Option to add on FX margin as FX revenue, for a more cost-effective approach.



Nostro account settlements also available.

5. FX conversion via voice dealing online

Need:

A private bank with high demand for voice dealing sought a single platform to manage live/short guaranteed rates between its relationship managers and customers.

Opportunity with SCALE on Temenos:

With SCALE, the bank can provide its sales force with a streamlined FX sales tool almost immediately.



With minimal setup, sales can begin offering rates without delay or disruption to customer relationships.



The seamlessness of Temenos and mobile connectivity make this an easy-to-use sales tool.



Nostro account settlements also available.



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

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