

Cross Currency

Expand your international offering and simplify outbound payments with the power of Form3 and Goldman Sachs

Building a borderless world

Being able to access global markets quickly is expected in today's world. Our Cross Currency solution removes the barriers to international business, unlocking tremendous value for your customers and positioning global payments as a key differentiator in your product offering.

Form3 and Goldman Sachs

Form3's market leading API technology and payments expertise, combined with Goldman Sachs's FX capabilities, enables you to truly realise the opportunity of a global digital market.

The Cross Currency Payments service supports:

- Outbound payments, with or without FX
- FX conversions can be booked into 124 deliverable currencies from a funding currency of your choice
- Best execution routing across SWIFT, local ACH and RTP.
- For settlement the same day (T), next day (T+1) or T+2
- Payment Tracking via SWIFT GPI

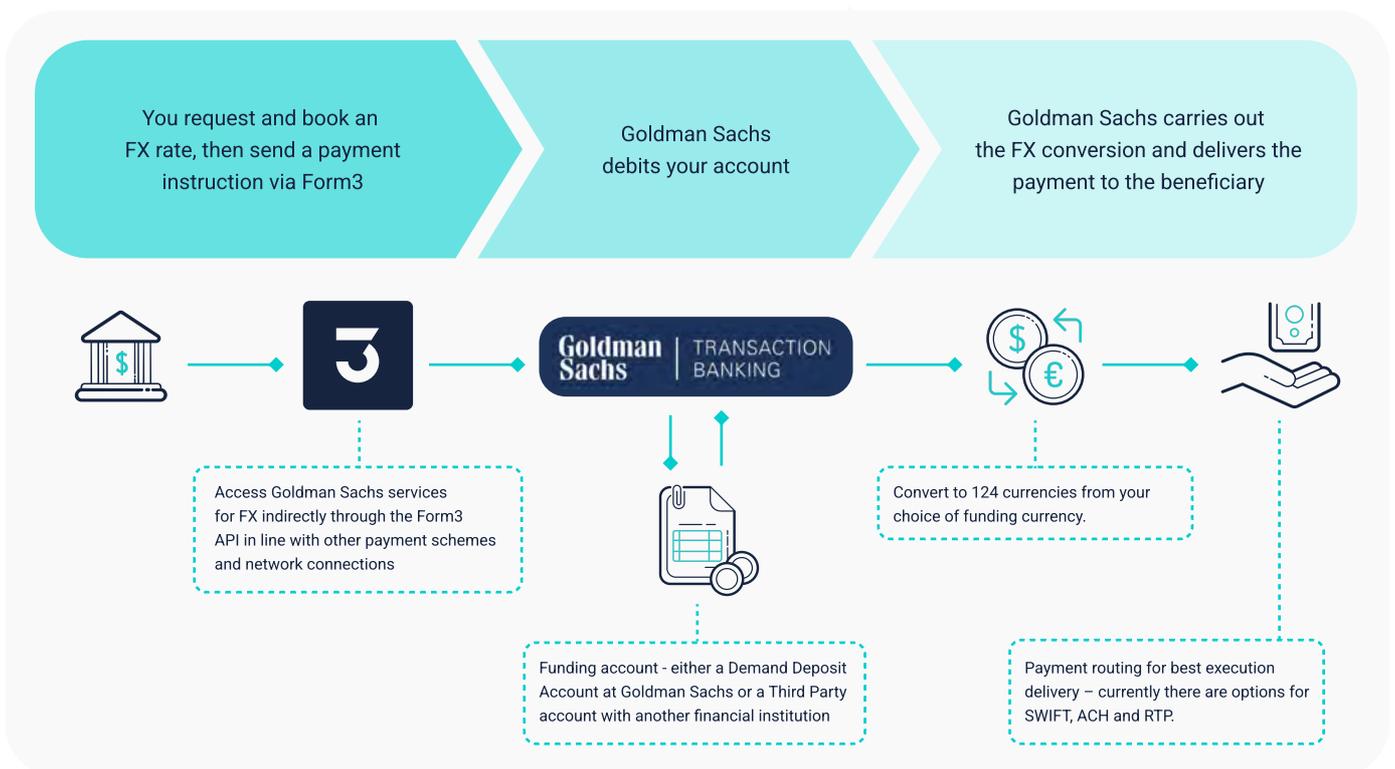
124
Deliverable currencies

163
Destination countries

98
ACH connections

20
Funding currencies

How it works



Benefits to you

Transparent pricing

- Access real-time FX rates
- Transparent and competitive pre-negotiated pricing from an FX market maker
- Control your margins and customer facing proposition

Simple, secure payments

- One simple cross-currency payment flow
- Payments routing for best execution considering local market cutoff times

No end customer visibility

- No visibility to your customer of back-end providers
- No external relationship or Ts&Cs for your customer

Real-time tracking

- Payment tracking information with SWIFT GPI
- Real-time Acknowledgements back from Form3

Flexible funding

- Fund with G20 currencies into any third-party or GS account
- All funding options available - SWIFT / RTP/ ACH

Easy implementation

- Fast and simple onboarding for speed to market
- Availability through single API integration
- Implementation supported by Form3

Why Form3



Full suite of flexible APIs

Flexible APIs, which can be exposed in the front end, to create the best user experience. Retain control of customer interactions. Integrate services across multiple channels.



Speed to market

Quickly scale and access new markets. Gain access to significant network reach. Bring new propositions to market with speed.



Unlock new revenue streams

Build an incremental revenue stream by accessing an established and fully managed FX and payment network.