



Smart Convert

The intelligent way to optimize cross currency payments

Passion to Perform

Maximize Control and Earn New Revenues

For your cross-border USD, EUR and GBP payments* the likelihood of a conversion into local currency by the beneficiary bank is high. The transparency around the rates, however, is not.

With FX4Cash™ Smart Convert, your institution can control the rates provided to the ultimate beneficiary and earn revenues from the spread of these FX conversions.

Features

- Option to convert USD, EUR and GBP* international payments into 39 available local currencies
- Competitive rates provided by the leading FX bank in the world
- Rate transparency in transaction and account level advising
- Exception processing for inquiries related to conversions
- Sophisticated Filters – you determine the conversion parameters to be applied
- Override Controls – ensure that beneficiaries or clients who do not want the service can be excluded automatically
- End of month reporting – see the exact revenue you earn from each payment

How Does It Work?

- Simply send your applicable USD, EUR or GBP* commercial payments to Deutsche Bank's normal SWIFT address
- The FX4Cash™ platform will determine if the payment qualifies for Smart Convert – based on your pre-defined controls and filters (e.g. amount, currency, beneficiary, by order party etc.).
- If the payment qualifies for Smart Convert, Deutsche Bank will perform the conversion and pay in local currency to the beneficiary. Otherwise, we will continue to process as a USD or EUR* payment with no delay.
- At the end of the month, your institution will receive a credit for the mark-up you have added to the FX rate.

How Can I Manage Client Sensitivities?

FX4Cash™ offers sophisticated controls giving you an added level of control over which payments are converted.

- Filters – set minimum and maximum amounts
- Override Controls – specify clients or reference patterns to include / exclude
- Exception Processing – specify specific beneficiaries and ordering parties to be excluded
- Artificial intelligence continuously learns which payments should not be converted
- Dedicated implementation team ensures a thorough and consultative implementation process

How You Benefit

- Earn new revenue streams from your international USD, EUR and GBP* payments
- Control how the system is implemented with pre-defined filters
- Manage client sensitivities quickly with Override Controls and special inquiry handling
- Deliver greater payment value to the beneficiary

Is FX4Cash™ Smart Convert Right for You?

- Do you have outgoing payments in your local currencies to countries with a different currency?
- Are you looking for additional revenue streams from your existing business flows?
- Are you looking for a solution to implement quickly with minimal investment spend?
- Do you need a customized solution for different countries and clients?
- Are you looking to enhance your services to your clients?
- Deutsche Bank can help you evaluate the Smart Convert revenue potential for your institution

Contact

Please contact your local Global Transaction Banking or Global Markets representative or contact the FX4Cash™ team directly at FX4Cash.team@db.com

*or other major currency

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