

# FX Payments

The ability to make efficient and cost-effective cross-border payments is essential for businesses operating in today's increasingly global marketplace.

BNY Mellon's FX Payments enables you to complete transactions in over 160 countries via multiple channels by leveraging extensive global payments infrastructure and local market expertise.

Our service also helps to eliminate requirements to maintain accounts in local markets while providing you with greater transparency into your FX rate.

## How You Benefit

- Make payments in 160 countries and receive in 55



## Fully Customizable

- Facilitate payments on a recurring or *ad hoc* basis
- Initiate transactions using your BNY Mellon account or by directly debiting your account with another provider<sup>4</sup>
- Access our dedicated local client service teams



## Flexible Pricing & New Revenue Streams

- Flexible pricing options for you and your clients
- Take advantage of the FX referral share program for you or your clients' activity
- Negotiate rates for higher-value transactions with BNY Mellon Foreign Exchange desk



## How It Works

### 1. Instruct

BNY Mellon to send a payment to an overseas beneficiary using SWIFT, Fedwire, web or file uploads

### 2. Select FX Rate

Your choice of FX rate options:

- Negotiated<sup>1</sup>
- Daily<sup>2</sup>
- Real time<sup>3</sup>

### 3. Send

Via multiple payment options:

- Wire
- Draft
- Low-value clearing systems (iACH)

For more details contact your BNY Mellon relationship manager or  
FX Payments US: [fxpaymentsus@bnymellon.com](mailto:fxpaymentsus@bnymellon.com).

<sup>1</sup>Negotiated pricing via request for quote, phone or pre-negotiated terms

<sup>2</sup>A daily rate using a snapshot of Reuters for currency pairs with pre-applied spreads and can be provided via email, SWIFT or secure file transfer

<sup>3</sup>Third-party provider rate at time of the transaction with a pre-agreed spread

<sup>4</sup>Restrictions apply

