

Levelling the Field

Real-Time Payments Empower
Global Inclusion and Trade Access



A level playing field in payments
opens opportunities for all.

Do Not Fall Behind — The Corporate Series

Levelling the Field – How Real-Time Payments Empower Global Inclusion and Trade Access

Global trade has long been shaped by asymmetry.

Large corporations have access to faster liquidity, better FX pricing, and cheaper transaction costs — advantages that smaller players simply cannot match.

Yet the foundations of global commerce are changing.

As **real-time cross-border payment systems** emerge and infrastructures such as **UNITE Global FMI** extend reach and accessibility, the barriers between small and large participants are beginning to fade.

The world is moving toward a **level playing field for payments and liquidity** — one that enables businesses of all sizes to compete, connect, and grow.

1. The Uneven Ground of Global Finance

For decades, smaller corporates have faced disproportionate obstacles in cross-border trade:

- High transaction costs and wide FX spreads
- Dependence on correspondent networks that prioritise large volumes
- Limited access to multi-currency liquidity
- Delays that lock up working capital

These inefficiencies not only reduced profitability — they effectively limited who could participate in global markets.

As a result, international trade has remained concentrated among large corporates and financial institutions able to absorb those frictions.

2. The Structural Shift: Real-Time Super-Centralised Liquidity (RT-SCL)

The **UNITE Global Financial Market Infrastructure (FMI)** transforms this dynamic through **Real-Time Super-Centralised Liquidity (RT-SCL)** — a mechanism that allows all participating banks to hold and move liquidity across currencies instantly, with settlement finality.

This capability scales across banks, meaning even regional or smaller institutions can offer their clients:

- Real-time global payments
- Multi-currency accounts
- Transparent FX conversion
- Instant liquidity access

When every bank can offer global capability, **every business gains global reach.**

3. Empowering Smaller Corporates

For small and mid-sized enterprises (SMEs), access to instant and affordable cross-border payments is transformational:

- **Cash flow improves** — incoming payments are settled instantly, not days later.
- **FX costs drop** — competition and transparency replace opaque pricing.
- **Liquidity visibility increases** — enabling smarter working capital management.
- **Trade opportunities expand** — barriers to cross-border participation are removed.

SMEs can now compete on equal footing with multinational corporations — not because they are larger, but because **the infrastructure itself is fairer.**

4. Level Access = Level Opportunity

A global financial network that moves value instantly and transparently does more than improve efficiency — it redefines inclusivity.

It brings smaller exporters into global supply chains.

It allows importers to pay suppliers directly, in any currency.

It reduces dependency on costly intermediaries.

And it ensures that liquidity is available wherever opportunity exists.

When every business can transact at the same speed and cost, innovation and competition thrive.

5. A Fairer Global Financial System

UNITE Global FMI's design embodies the principle of a **FAIR and LEVEL PLAYING FIELD:**

- Fair, because every participant — regardless of size — operates under the same transparent framework.

- Level, because access to liquidity and settlement speed no longer depends on geography or institutional scale.

This directly supports the **G20 Roadmap for Enhanced Cross-Border Payments**, addressing all four pillars: cost, speed, access, and transparency.

In doing so, it lays the groundwork for a more balanced, inclusive, and resilient global trade environment.

6. Closing Message

The levelling of global payments is not a future aspiration — it is an unfolding reality.

Through UNITE Global FMI, liquidity no longer privileges size; it empowers participation.

Every bank can be global.

Every business can trade freely.

Every payment can be instant, fair, and final.

This is the true foundation of an inclusive financial future.

“Do Not Fall Behind — The Corporate Series” continues — Stay tuned !