Currency Freedom

How Corporates Can Now Hold, Pay, and Receive in Any Currency

Do Not Fall Behind – The Corporate Series

UNITE

Do Not Fall Behind — The Corporate Series

Currency Freedom – How Corporates Can Now Hold, Pay, and Receive in Any Currency

For years, global corporations have been told that international trade requires complexity:
multiple currency accounts, multiple banks, and multiple intermediaries.

Each transaction seemed to depend on where money was held — and not on where it was needed.
That reality has been so deeply embedded in international banking that few have questioned it.
Until now.

With the emergence of **UNITE Global Financial Market Infrastructure (FMI)** and its **Real-Time Super-Centralised Liquidity (RT-SCL)** framework, the world of corporate liquidity is entering a new phase:
a phase defined not by restriction, but by **currency freedom.**

1. The Structural Problem: Liquidity Fragmented by Geography

The global financial system was built for an earlier era.
Corporates could hold balances only in the currencies and locations where their banks had correspondent relationships.
When payments were sent abroad, funds travelled through long chains of intermediaries — each adding cost, delay, and opacity.

Even the world's largest corporations were, in effect, constrained by the infrastructure of their banks.
If their home bank did not have a direct presence in a certain currency area, access required prefunding, routing through partner banks, or unnecessary FX conversion.

This meant that liquidity — the most mobile of all assets — was paradoxically *immobile*.

2. The Breakthrough: Any Currency, Any Time

UNITE Global FMI eliminates that limitation.
Through its multi-currency RT-SCL structure, **any connected bank can hold and manage liquidity in any major currency** — in real time — as if it had a direct correspondent relationship everywhere in the world.

For banks, this changes everything.
They no longer need to depend on external correspondents for foreign currency liquidity.
Instead, they can become their **own multi-currency liquidity providers**, with full visibility and control over funds across jurisdictions.

For corporates, this means their bank — even a regional or mid-sized one — can now offer access to **multi-currency accounts** instantly, without delay or FX dependency.

3. What This Means for Corporates

Corporates connected to a UNITE-enabled bank can:

- **Hold balances in any currency** directly through their existing banking relationship.
- **Send and receive payments** globally, 24/7, with instant finality.
- **Avoid unnecessary FX** when trade counterparties use the same settlement currency.
- **Gain full visibility** over all currency holdings in real time.
- **Reduce operational risk and cost**, while improving predictability of cash flow.

This is **multi-currency liquidity without friction** — the ability to operate globally without being constrained by banking geography or time zones.

4. From Dependence to Autonomy

Under the old model, corporates had little choice but to accept the frictions built into the global banking network.
Every international payment required trust in a chain of counterparties, reconciliation across systems, and exposure to FX spread margins.

In the new model, corporates reclaim autonomy.
If they frequently trade in euros, yen, or rand, they can **hold and settle in those currencies directly**.
There is no need to convert unnecessarily, no dependence on third-party routes, and no waiting for value to clear.

For multinational treasuries, this translates into **tighter control, lower cost, and instant liquidity mobility.**

5. A Win-Win for Banks and Their Clients

This model is equally transformative for banks.
By connecting to UNITE Global FMI, they:

- Eliminate dependency on costly correspondent relationships.
- Reduce prefunding and trapped liquidity.
- Offer clients multi-currency capability equal to the largest global banks.
- Improve profitability by internalising FX margins and liquidity flows.

It levels the playing field — allowing smaller and regional institutions to compete globally on equal terms.
And for corporates, it means access to global liquidity through the banks they already know and trust.

6. Strategic Implications: Currency as a Choice, Not a Constraint

When corporates can hold, pay, and receive in any currency, currency choice becomes a *strategic tool*.
They can:

- Match revenues and expenses naturally, reducing FX exposure.
- Price goods in the customer's currency without taking on conversion risk.
- Build smoother trade relationships by settling instantly, in the preferred denomination.

> In short, liquidity moves at the speed of trade — not the speed of the banking system.

This is what **currency freedom** truly means:
Operational independence, financial agility, and the power to move value globally without delay or distortion.

7. Looking Ahead

The UNITE Global FMI represents more than new infrastructure — it represents a shift in the philosophy of global finance.
By enabling both banks and corporates to hold and manage central bank money across currencies, it creates a financial environment that is **fair, open, and efficient**.

The benefits cascade outward:

- Faster liquidity cycles drive profitability.
- Reduced FX dependency lowers systemic risk.
- Greater transparency strengthens trust in global commerce.

The corporate world has long adapted to the inefficiencies of global banking.
Now, it can transcend them.

> The future of trade is not just faster — it's freer.
>
> **Currency freedom** will redefine how businesses operate, manage liquidity, and compete globally.
>
> The question is no longer *when* this will happen.
> The question is: *will your company be ready — or will it fall behind?*

Next in "Do Not Fall Behind — The Corporate Series":

From Cost Centre to Competitive Edge: Rethinking FX in Global Trade