

EMPOWERING A FINANCIAL LEADER TO COMPETE AND WIN IN FX - WITHOUT BUILDING AN FX DESK



How a Subsidiary of a Publicly-Traded Financial Institution Embedded FX360 and Generated Over \$10M in New FX Revenue in Year One

Overview:

A leading financial services company - publicly traded and operating at national scale - faced increasing pressure from banks and global platforms in the FX and cross-border payments space. Lacking in-house FX capabilities and rapidly losing client activity to competitors, the institution needed a strategic shift. Fast. Instead of building a treasury desk or integrating multiple third-party vendors, they chose to embed Okoora's FX360 engine as a full infrastructure layer - enabling them to offer real-time, intelligent FX services directly to their end-users.



Phase 1: Multi-Currency Wallet for Retail Clients

The institution launched a new FX wallet product aimed at its retail customer base:

- Multi-currency wallet accounts (100+ currencies)
- Real-time FX conversion
- Cross-border payments

All powered 100% by Okoora's infrastructure - behind the scenes.

The solution was embedded natively within the institution's existing app and digital infrastructure. Okoora provided:

- Full orchestration layer
- Liquidity routing
- Smart pricing engine
- Compliance-ready execution framework

The client maintained full brand ownership. Okoora remained invisible.

Results:

- Hundreds of thousands of transactions processed 24/7
- Seamless UX, zero operational overhead
- **Over \$10 million** in FX-generated revenue in the first 12 months



**New annual revenue
powered by Okoora**



Phase 2: FX360 for Business Clients (SMEs and Corporates)



Following the success with retail users, the institution extended the relationship by adopting FX360's full capabilities for its business banking segment:

- Real-time exposure detection
- Policy-based hedge logic
- Automated forward execution
- Embedded FX insights and smart protection

New revenue products launched:

- "Hedge Now, Pay Later" FX insurance
- Custom forward contracts
- Smart settlement options

FX360's risk brain ran silently in the background - connected to the core platform via API, rule engine, and reporting interface.

Impact:

- Institutional-grade FX logic offered at SME scale
- Expanded margin control for business clients
- Increased client retention and FX wallet adoption

Why It Worked:

- Zero infrastructure buildout required
- Invisible integration, full brand control
- Instant monetization via spreads and transaction flows
- Scalable across both B2C and B2B segments
- 24/7 orchestration with no need for internal FX expertise

Strategic Summary:

This is not a platform story. This is an infrastructure transformation. With FX360, a traditional financial institution became an FX innovator - without changing its DNA, hiring a trading team, or rewriting its stack.

FX360 ran underneath. The value appeared on top.