Build cross-border treasury

A treasury operating stack for multi-currency accounts, FX, liquidity, payments, cash visibility, approvals and reconciliation.

LAYER 1 / REQUIRED

Multi-currency accounts

Hold and collect funds in required currencies.

- ☐ Account ownership and jurisdiction
- ☐ Currency and local-collection coverage
- ☐ Balance protection

Airwallex — Multi-currency accounts and payments
Wise Platform — International account infrastructure
Currencycloud — Visa-owned cross-border infrastructure
Banking Circle — Cross-border accounts and settlement
iBanFirst — Multi-currency accounts and FX
WorldFirst — Business collections and multi-currency account structures

LAYER 2 / REQUIRED

FX execution and hedging

Convert currencies and manage forecast exposure.

- ☐ Pricing and spread model
- ☐ Forward and hedging capability
- ☐ Credit and collateral requirements

Convera — FX and cross-border payments
Kantox — FX automation and hedging
Currencycloud — Embedded FX
Airwallex — FX and treasury
Ebury — Business currency conversion and currency-risk tools

LAYER 3 / REQUIRED

Payment and payout rails

Move funds to suppliers, subsidiaries or users.

- ☐ Local payout coverage
- ☐ Cut-offs and returns
- ☐ Beneficiary validation

Wise Platform — International transfers
Nium — Cross-border payouts
Thunes — Payout network
TerraPay — Payout and wallet network
TransferMate — Cross-border business payments

LAYER 4 / REQUIRED

Treasury controls and reconciliation

Manage approvals, cash visibility and ledger reconciliation.

- ☐ Role-based approvals
- ☐ Bank and provider data integration
- ☐ Exception workflow

Trolley — Payee and payout operations
Form3 — Payment processing
Lukka — Digital-asset accounting for optional stablecoin variant

LAYER 5 / OPTIONAL

Optional stablecoin settlement

Use stablecoins selectively where legal, liquidity and operational analysis supports them.

- ☐ Issuer and redemption risk
- ☐ Fiat banking support
- ☐ Network and custody controls

BVNK — Stablecoin settlement
Bridge — Stablecoin orchestration
Fireblocks — Wallet controls
Circle — Stablecoin infrastructure
Fipto — Business fiat and stablecoin payment workflows

Questions to ask providers

- ☐ Which legal entity contracts for each service and in which jurisdictions?
- ☐ Which responsibilities remain with the product operator rather than the provider?
- ☐ What are the implementation, approval, testing and migration timelines?
- ☐ How are incidents, exits, data portability and business continuity handled?
- ☐ Which currencies require local accounts, hedging or prefunding?