

# Balance FX – automate your currency exposure

- ▶ More efficient risk and liquidity management in foreign currency
- ▶ Reduce manual tasks and operational risk
- ▶ Lower unwanted interest costs
- ▶ Full control and flexibility in configuring the service
- ▶ Simplify daily routines

## How does Balance FX work?

Balance FX is a simple, efficient solution for companies with revenues and costs in foreign currency. It provides a convenient way to handle liquidity management. When payments from customers are received, Balance FX can automatically sell the currency when the account balance exceeds the desired threshold that you set.

If your company needs to buy foreign currency or cover negative balances that would otherwise lead to unnecessary interest costs, Balance FX can automatically take care of that as well.

Balancing of accounts always takes place according to the parameters that you select, and with ample flexibility in terms of configuration. You can pause or terminate Balance FX's daily rebalancing runs at any time so that you can adapt to special circumstances or new requirements.

## Example

Company AB is a mid-sized export firm. A large proportion of its revenues are in foreign currency, while the cost side is almost exclusively in SEK. The company sends out invoices and receives payments in EUR and USD every day. These are converted to SEK as soon as they are received in the currency accounts. Every day, the company's finance department monitors the currency account balances and, if there is a positive balance, exchanges the funds into SEK the same day. This process is laborious and time-consuming. It's time that Company AB would rather spend on developing their core business or other value-generating tasks.

By using Balance FX, the company can decide to fetch their foreign currency balances automatically every day at 4:00 PM, for example. If there is a positive balance, the surplus exceeding EUR 100 000 or USD 100 000 will be exchanged to SEK. Balance FX provides the company with peace of mind – currency management is taken care of automatically.

More information is available at [swedbank.com/balancefx](https://swedbank.com/balancefx)

