consistent, competitive pricing and/or level of service for transfers involving supported and/or unsupported currencies, at any time and/or any location.

SUMMARY

In an aspect, a~~A~~ global transfers computer system comprises a customer database storing customer information for customers having a plurality of accounts with different entities in different countries; a global customer data computer application electronically receiving the customer information, and storing the customer information in said customer database; a user interface receiving electronic global transfer instructions from the customer; a global transfers computer application, implemented by at least one computer, effecting a global transfer from a first account with a first entity in a first country to a second account with a second entity in a second country responsive to the global transfer instructions, wherein the first and second accounts are linked, and wherein the global transfer is a foreign exchange (FX) transfer or a non-FX transfer; and a foreign exchange computer application, implemented by the at least one computer, electronically receiving~~obtaining~~ real time rates for FX transfers by connecting to a treasury computer system via a treasury application programming interface, wherein the foreign exchange application interfaces in real-time with a global treasury computer system to obtain FX rates for currencies supported by a global treasury, and wherein the foreign exchange computer application interfaces with a local treasury computer system to obtain FX rates for currencies unsupported by the global treasury, wherein the foreign exchange computer application is configured to use an electronic request for quote (RFQ) to obtain the FX rates for unsupported currencies using a foreign exchange management computer application functionality, and to use aggregation to apply streamed FX rates for supported currencies using a foreign exchange aggregation computer application functionality.

In some embodiments, the foreign exchange application is configured to generate an electronic request for quote (RFQ) to obtain the FX rates, enabling a single deal per transaction.

In some embodiments, the foreign exchange application is configured to cache the real time rates at a predetermined time and to use the cached rates for weekend transfers.

In some embodiments, the user interface is configured so that the FX rate electronically displayed on a review page is the same as the FX rate electronically displayed on a confirmation page, and comprises a final rate.

In some embodiments, the global transfers application includes at least one of a computerized customer service representative component and a computerized reconciliation component providing administrative functionality for staff users.

In some embodiments, the global transfers application is configured to perform automated distribution of FX income to the different entities.

In some embodiments, the global transfers application is configured to electronically receive transaction summaries from a plurality of operational and settlement accounts.

In some embodiments, the global transfers application is configured to generate one or more FX income reports reporting FX income by proposition.

~~In some embodiments, the foreign exchange application is configured to use an electronic request for quote (RFQ) to obtain the FX rates for unsupported currencies using a Foreign Exchange Manager (FXM) computer application, and to use accumulation to apply streamed FX rates for supported currencies using a Foreign Exchange Accumulator (FXA) computer application.~~

In another aspect~~some embodiments~~, a computer implemented method for performing global transfers includes electronically receiving customer information, by at least one computer implementing a global customer data computer application; storing the customer information, by the at least one computer implementing the global customer data computer application, in a customer database for customers having a plurality of accounts with different entities in different countries; receiving, by a user interface, electronic global transfer instructions from the customer; effecting a global transfer from a first account of the customer with a first entity in a first country to a second account of the customer with a second entity in a second country responsive to the global transfer instructions, by at least one computer implementing a global transfers computer application, wherein the first and second accounts are linked, and wherein the global transfer is a foreign exchange (FX) transfer or a non-FX transfer; and electronically receiving~~obtaining~~ real time rates for FX transfers, by at least one computer implementing a foreign exchange computer application, by connecting to a treasury computer system via a treasury application

programming interface, wherein the foreign exchange application interfaces in real-time with a global treasury computer system to obtain FX rates for currencies supported by a global treasury, and wherein the foreign exchange computer application interfaces with a local treasury computer system to obtain FX rates for currencies unsupported by the global treasury, wherein the foreign exchange computer application is configured to use an electronic request for quote (RFQ) to obtain the FX rates for unsupported currencies using a foreign exchange management computer application process, and to use aggregation to apply streamed FX rates for supported currencies using a foreign exchange aggregation computer application process.

In some embodiments, the method includes generating, by the at least one computer implementing the foreign exchange computer application, an electronic request for quote (RFQ) to obtain the FX rates, enabling a single deal per transaction.

In some embodiments, the method includes caching the real time rates, by the at least one computer implementing the foreign exchange computer application, at a predetermined time, and using the cached rates for weekend transfers.

In some embodiments, the method includes electronically displaying on a review page, by the user interface, the same FX rate as is electronically displayed on a confirmation page, wherein the FX rate displayed on the review page is a final rate.

In some embodiments, the method includes electronically displaying on a review page, by the user interface, an indicative rate responsive to a centralized multi base currency configuration, and electronically displaying on a confirmation page, by the user interface, a final rate.

In some embodiments, the method includes electronically providing different rates to different customers, by the at least one computer implementing the global transfers computer application, based on predetermined criteria. In some embodiments, the predetermined criteria comprise at least one of proposition, global proposition, tier, transfer amount, and transaction volume. In some embodiments, the method includes electronically providing different rates to

different customers, by the at least one computer implementing the global transfers computer application, based on global proposition. In some embodiments, the method includes applying, by the at least one computer implementing the global transfers computer application, a globally consistent default spread for each proposition.

In some embodiments, the method includes electronically receiving, by the at least one computer implementing the global transfers computer application, transaction summaries from a plurality of operational and settlement accounts.

In some embodiments, the method includes generating, by the at least one computer implementing the global transfers computer application, one or more FX income reports reporting FX income by proposition.

~~In some embodiments, the method includes using an electronic request for quote (RFQ) to obtain the FX rates for unsupported currencies, by at least one computer implementing a Foreign Exchange Manager (FXM) computer application, and using accumulation to apply streamed FX rates for supported currencies, by at least one computer implementing a Foreign Exchange Accumulator (FXA) computer application.~~

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a diagram of an exemplary architecture for a Global Transfers computer system according to some embodiments of the invention.

Figure 2 shows an exemplary Global View page, according to some embodiments.

Figure 3 shows an exemplary Country Selection screen, according to some embodiments.

Figure 4 shows an exemplary Transfer Details screen, according to some embodiments.

Figure 5 shows an exemplary Review Details screen, according to some embodiments.

Figure 6 shows an exemplary Confirmation page, according to some embodiments.

Figure 7 shows an exemplary Global Transfers History page, according to some embodiments.

Figure 8 shows an exemplary Global Transfers History page with a list of transfers that meet selected criteria.

Figure 9 shows an exemplary Global Transfers History page with details of a selected transfer.

Figure 10 shows an exemplary View Future Transfers page, according to some embodiments.

14. The global transfers computer system of claim 1, wherein the global transfers computer application includes at least one of a computerized customer service representative component and a computerized reconciliation component providing administrative functionality for staff users.

15. The global transfers computer system of claim 1, wherein the global transfers computer application is configured to perform automated distribution of FX income to the different entities.

16. The global transfers computer system of claim 1, wherein the global transfers computer application is configured to electronically receive transaction summaries from a plurality of operational and settlement accounts.

17. The global transfers computer system of claim 1, wherein the global transfers computer application is configured to generate one or more FX income reports reporting FX income by proposition.

18. (Canceled)

19. A computer implemented method for performing global transfers, comprising:

electronically receiving customer information, by at least one computer implementing a global customer data computer application;

storing the customer information, by the at least one computer implementing the global customer data computer application, in a customer database for customers having a plurality of accounts with different entities in different countries;

receiving, by a user interface, electronic global transfer instructions from the customer;

effecting a global transfer from a first account of the customer with a first entity in a first country to a second account of the customer with a second entity in a second country responsive to the global transfer instructions, by the at least one computer implementing a global transfers computer application, wherein the first and second accounts are linked, and wherein the global transfer is a foreign exchange (FX) transfer or a non-FX transfer; and

electronically receiving real time rates for FX transfers, by the at least one computer implementing a foreign exchange computer application, by connecting to a treasury computer system via a treasury application programming interface, wherein the foreign exchange computer application interfaces in real-time with a global treasury computer system to obtain FX rates for currencies supported by a global treasury, and wherein the foreign exchange computer application interfaces with a local treasury computer system to obtain FX rates for currencies unsupported by the global treasury,

wherein the foreign exchange computer application is configured to use an electronic request for quote (RFQ) to obtain the FX rates for unsupported currencies using a foreign exchange management computer application process, and to use aggregation to apply streamed FX rates for supported currencies using a foreign exchange aggregation computer application process.

20. The computer implemented method for performing global transfers of claim 19, further comprising generating, by the at least one computer implementing the foreign exchange computer application, an electronic request for quote (RFQ) to obtain the FX rates, enabling a single deal per transaction.

21. The computer implemented method for performing global transfers of claim 20, further comprising caching the real time rates, by the at least one computer implementing the foreign exchange computer application, at a predetermined time, and using the cached rates for weekend transfers.

22. The computer implemented method for performing global transfers of claim 19, further comprising electronically displaying on a review page, by the user interface, the same FX rate as is electronically displayed on a confirmation page, wherein the FX rate displayed on the review page is a final rate.

23. The computer implemented method for performing global transfers of claim 19, further comprising electronically displaying on a review page, by the user interface, an indicative rate responsive to a centralized multi base currency configuration, and electronically displaying on a confirmation page, by the user interface, a final rate.

24. The computer implemented method for performing global transfers of claim 19, further comprising electronically providing different rates to different customers, by the at least one computer implementing the global transfers computer application, based on predetermined criteria.

25. The computer implemented method for performing global transfers of claim 24, wherein the predetermined criteria comprise at least one of proposition, global proposition, tier, transfer amount, and transaction volume.

26. The computer implemented method for performing global transfers of claim 19, further comprising electronically providing different rates to different customers, by the at least one computer implementing the global transfers computer application, based on global proposition.

27. The computer implemented method for performing global transfers of claim 26, further comprising applying, by the at least one computer implementing the global transfers computer application, a globally consistent default spread for each proposition.

28. The computer implemented method for performing global transfers of claim 19, further comprising performing a linking validation, by the at least one computer implementing the global customer data computer application, confirming that the first and second accounts are associated with the same person, and that the first and second accounts are electronically linked.

29. The computer implemented method for performing global transfers of claim 28, further comprising electronically connecting, by the at least one computer implementing the global transfers computer application, to the at least one computer implementing the global customer data computer application, for a transfer authorization electronically retrieving the linking validation result, and electronically retrieving global compliance screening information for the customer from the customer database.

30. The computer implemented method for performing global transfers of claim 29, further comprising, when at least one of the first and second accounts has one or more joint parties for whom there is no global compliance screening information in the customer database, electronically connecting, by the at least one computer implementing the global transfers computer application, with a third party system for real time global compliance screening for the joint parties.

31. The computer implemented method for performing global transfers of claim 19, wherein the global transfer instructions comprise electronic instructions to perform at least one of an immediate transfer, a future transfer, a recurring transfer, and a transfer history search.

32. The computer implemented method for performing global transfers of claim 19, further comprising providing administrative functionality for staff users, by the at least one computer implementing the global transfers computer application, via at least one of a computerized customer service representative component and a computerized reconciliation component.

33. The computer implemented method for performing global transfers of claim 19, further comprising performing, by the at least one computer implementing the global transfers computer application, automated distribution of FX income to the different entities.

34. The computer implemented method for performing global transfers of claim 19, further comprising electronically receiving, by the at least one computer implementing the global transfers computer application, transaction summaries from a plurality of operational and settlement accounts.

35. The computer implemented method for performing global transfers of claim 19, further comprising generating, by the at least one computer implementing the global transfers computer application, one or more FX income reports reporting FX income by proposition.

36. (Canceled)

14. The global transfers computer system of claim 1, wherein the global transfers computer application includes at least one of a computerized customer service representative component and a computerized reconciliation component providing administrative functionality for staff users.

15. The global transfers computer system of claim 1, wherein the global transfers computer application is configured to perform automated distribution of FX income to the different entities.

16. The global transfers computer system of claim 1, wherein the global transfers computer application is configured to electronically receive transaction summaries from a plurality of operational and settlement accounts.

17. The global transfers computer system of claim 1, wherein the global transfers computer application is configured to generate one or more FX income reports reporting FX income by proposition.

18. A computer implemented method for performing global transfers, comprising:

electronically receiving customer information, by at least one computer implementing a global customer data computer application;

storing the customer information, by the at least one computer implementing the global customer data computer application, in a customer database for customers having a plurality of accounts with different entities in different countries;

receiving, by a user interface, electronic global transfer instructions from the customer;

effecting a global transfer from a first account of the customer with a first entity in a first country to a second account of the customer with a second entity in a second country responsive to the global transfer instructions, by at least one computer implementing a global transfers computer application, wherein the first and second accounts are linked, and wherein the global transfer is a foreign exchange (FX) transfer or a non-FX transfer; and

electronically receiving real time rates for FX transfers, by at least one computer implementing a foreign exchange computer application, by connecting to a treasury computer system via a treasury application programming interface, wherein the foreign exchange computer application interfaces in real-time with a global treasury computer system to obtain FX rates for currencies supported by a global treasury, and wherein the foreign exchange computer application interfaces with a local treasury computer system to obtain FX rates for currencies unsupported by the global treasury,

wherein the foreign exchange computer application is configured to use an electronic request for quote (RFQ) to obtain the FX rates for unsupported currencies using a foreign exchange management computer application process, and to use aggregation to apply streamed FX rates for supported currencies using a foreign exchange aggregation computer application process.

19. The computer implemented method for performing global transfers of claim 18, further comprising generating, by the at least one computer implementing the foreign exchange computer application, an electronic request for quote (RFQ) to obtain the FX rates, enabling a single deal per transaction.

20. The computer implemented method for performing global transfers of claim 19, further comprising caching the real time rates, by the at least one computer implementing the foreign exchange computer application, at a predetermined time, and using the cached rates for weekend transfers.

21. The computer implemented method for performing global transfers of claim 18, further comprising electronically displaying on a review page, by the user interface, the same FX rate as is electronically displayed on a confirmation page, wherein the FX rate displayed on the review page is a final rate.

22. The computer implemented method for performing global transfers of claim 18, further comprising electronically displaying on a review page, by the user interface, an indicative rate responsive to a centralized multi base currency configuration, and electronically displaying on a confirmation page, by the user interface, a final rate.

23. The computer implemented method for performing global transfers of claim 18, further comprising electronically providing different rates to different customers, by the at least one computer implementing the global transfers computer application, based on predetermined criteria.

24. The computer implemented method for performing global transfers of claim 23, wherein the predetermined criteria comprise at least one of proposition, global proposition, tier, transfer amount, and transaction volume.

25. The computer implemented method for performing global transfers of claim 18, further comprising electronically providing different rates to different customers, by the at least one computer implementing the global transfers computer application, based on global proposition.

26. The computer implemented method for performing global transfers of claim 25, further comprising applying, by the at least one computer implementing the global transfers computer application, a globally consistent default spread for each proposition.

27. The computer implemented method for performing global transfers of claim 18, further comprising performing a linking validation, by the at least one computer implementing the global customer data computer application, confirming that the first and second accounts are associated with the same person, and that the first and second accounts are electronically linked.

28. The computer implemented method for performing global transfers of claim 27, further comprising electronically connecting, by the at least one computer implementing the global transfers computer application, to the at least one computer implementing the global customer data computer application, for a transfer authorization electronically retrieving the linking validation result, and electronically retrieving global compliance screening information for the customer from the customer database.

29. The computer implemented method for performing global transfers of claim 28, further comprising, when at least one of the first and second accounts has one or more joint parties for whom there is no global compliance screening information in the customer database, electronically connecting, by the at least one computer implementing the global transfers computer application, with a third party system for real time global compliance screening for the joint parties.

30. The computer implemented method for performing global transfers of claim 18, wherein the global transfer instructions comprise electronic instructions to perform at least one of an immediate transfer, a future transfer, a recurring transfer, and a transfer history search.

31. The computer implemented method for performing global transfers of claim 18, further comprising providing administrative functionality for staff users, by the at least one computer implementing the global transfers computer application, via at least one of a computerized customer service representative component and a computerized reconciliation component.

32. The computer implemented method for performing global transfers of claim 18, further comprising performing, by the at least one computer implementing the global transfers computer application, automated distribution of FX income to the different entities.

33. The computer implemented method for performing global transfers of claim 18, further comprising electronically receiving, by the at least one computer implementing the global transfers computer application, transaction summaries from a plurality of operational and settlement accounts.

34. The computer implemented method for performing global transfers of claim 18, further comprising generating, by the at least one computer implementing the global transfers computer application, one or more FX income reports reporting FX income by proposition.