# Derivative Path and Wells Fargo launch new global payments solution for regional banks



Derivative Path has joined forces with Wells Fargo to launch a new solution aimed at simplifying and accelerating international transactions for smaller regional and community banks. This innovative global payments solution enhances the ability of these banks to offer secure and transparent foreign exchange (FX) payment services that mirror those typically provided by larger financial institutions.

By integrating Wells Fargo’s FX Payment APIs into Derivative Path’s bespoke platform, the solution avails real-time FX rates for more than 120 currencies, thereby streamlining payment workflows. Wells Fargo’s advanced APIs enable real-time data access, enhancing the management of payments, supply chains, and inventory. They also facilitate smoother navigation between various systems while ensuring secure data exchanges, marking a significant step forward in operational efficiency.

Regional banks have often had access to cross-border payment solutions; however, they frequently lag behind their larger counterparts in terms of advanced, real-time capabilities. This new initiative not only addresses this disparity but also equips smaller banks with the tools necessary to enhance their cross-border payment efficiency and speed. By catering to a technology market gap, the solution allows regional banks to compete equitably with larger institutions without the burden of implementing complex or costly systems independently.

Early adopters of the new payment solution, including Busey Bank and FirstBank, have reported notable operational improvements and a marked increase in customer satisfaction. For instance, Busey Bank processed over 500 FX wires with minimal inquiries, significantly reducing operational challenges and enhancing client experiences. Similarly, FirstBank noted a considerable enhancement in the workflow efficiency for its wire room staff, translating into a better overall customer experience.

This launch is part of Derivative Path’s broader ambition to support banks of various sizes in thriving within a global economy. The company is committed to strengthening partnerships with leading liquidity providers to enhance the range of services available to smaller banks, ultimately boosting their efficiency and competitive standing in the market.

For over a decade, Derivative Path has been providing the DerivativeEDGE Platform, a cloud-based solution designed for comprehensive management of interest rate derivatives, foreign exchange trading, and commodity derivatives. The platform integrates real-time market data, allowing financial institutions, particularly community and regional banks, to price a wider array of derivative products seamlessly and accurately.

In addition to its recent initiatives, Derivative Path, in 2021, acquired Monetics, an AI-driven commercial debt management platform, aimed at further streamlining workflows between regional banks, credit unions, and their commercial clients, thus improving access to capital markets. This strategic move aligns with the company’s goal of enhancing support for smaller financial institutions in an increasingly globalised financial landscape.

Source: [Noah Wire Services](https://www.noahwire.com)

## References

* <https://www.pymnts.com/partnerships/2025/wells-fargo-and-derivative-path-partner-on-fx-payment-services/> - This article corroborates the partnership between Wells Fargo and Derivative Path to enhance foreign exchange payment services for regional and community banks.
* <https://www.derivativepath.com/> - This is the official website of Derivative Path, which provides information about their services and platforms, including the DerivativeEDGE Platform.
* <https://www.wellsfargo.com/about/corporate-ventures/> - This page provides information about Wells Fargo's strategic partnerships and technological advancements, which align with their collaboration with Derivative Path.
* <https://www.busey.com/> - Busey Bank's official website, which can provide context on their operational improvements through the new payment solution.
* <https://www.efirstbank.com/> - FirstBank's official website, which can offer insights into their enhanced workflow efficiency and customer satisfaction.
* <https://www.monetics.com/> - Monetics' official website, which provides details about their AI-driven commercial debt management platform acquired by Derivative Path.
* <https://www.noahwire.com/> - The source article's original publication site, providing additional context or related news.
* <https://www.derivativepath.com/platforms/derivativeedge/> - This link provides detailed information about the DerivativeEDGE Platform and its capabilities in managing derivatives.
* <https://www.wellsfargo.com/commercial/foreign-exchange/> - This page offers insights into Wells Fargo's foreign exchange services and how they integrate with Derivative Path's solutions.