ROCK AFRICA

Currency Stabilization Technology

Partnering with Central Banks Across Africa

Driving better FX transformation and deepening financial inclusion through our innovative 3D FX stabilization framework — addressing Domestic, Trade Corridors, and Remittance Corridors.

Secure Transaction

Real-time Analytics

Global Coverage

Remittance Process

Money Transfer Operators (MTOs) enable the flow of funds from global senders to Ghanaian recipients through a structured process vulnerable to currency fluctuations.

Our technology stabilizes this entire process, reducing costs and increasing predictability for both senders and recipients.

Step-by-step Guide

1.

Initiation of Transfer

Sender accesses MTO service via app, website, or agent location and provides recipient details.

2.

Verification & Compliance

MTO verifies sender's identity and screens transaction for regulatory compliance.

3.

Fund Collection & Processing

MTO collects funds and processes through internal systems to Ghana partners.

4.

Foreign Exchange Conversion

Conversion of sender's currency to Ghanaian Cedi at quoted rate.

5.

Transfer to Ghana

Funds transmitted to local partner for bank deposit, mobile money, or cash pickup.

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How It Works

Our innovative platform provides end-to-end currency stabilization for businesses, governments, and individuals through an advanced four-stage process

Step-by-step Guide

1.

Smart FX Detection

Our AI algorithms analyze transaction patterns to identify optimal conversion points and reduce volatility.

2.

Risk Assessment

Real-time market monitoring assesses currency risks and applies automatic hedging strategies.

3.

Stabilization

Transaction flows are optimized through our secure network to minimize exchange rate fluctuations.

4.

Secure Settlement

Funds are securely settled with transparent fees and minimal exchange rate impact.

Success Stories

See how our currency stabilization technology is making a real difference across Africa's financial ecosystem

NigeriExports Ltd

"As a major exporter, exchange rate volatility was costing us millions annually. This solution has provided the stability we needed to grow our business confidently."

Head of Treasury
Nigeria
N

Ministry of Finance

"Implementing this platform across our government financial systems has significantly improved fiscal planning and reduced currency-related budget variances."

Economic Advisor
Kenya
K

RemitAfrica

"This currency stabilization technology has transformed how we manage remittances to Ghana, reducing costs by 32% and eliminating exchange rate uncertainty."

Chief Financial Officer
Ghana
G

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Domestic FX Operations

Ghana's internal foreign exchange market faces unique challenges that our technology addresses through innovative solutions.

Domestic FX trading in Ghana encompasses transactions between corporates and banks, between banks themselves, and between state-owned enterprises. These transactions involve converting Ghanaian Cedi (GHS) to foreign currencies and vice versa within Ghana's financial system.

Corporate-to-Bank Process

1.

Corporate Request

Corporate submits FX transaction request to its bank, specifying amount, purpose, and account details.

2.

Documentation & Compliance

Bank verifies documents (invoices, contracts) and ensures compliance with BoG regulations.

3.

FX Rate Quotation

Bank quotes an exchange rate based on interbank rates, with spreads capped at 200 pips for certain transactions.

4.

Fund Transfer & Conversion

Bank executes the currency conversion between GHS and foreign currency based on agreed terms.

5.

Settlement & Reporting

Transaction is settled and reported to the Bank of Ghana through mandatory reporting systems.

Bank-to-Bank Process

1.

Need Identification

A bank identifies need to buy/sell foreign currency and contacts another bank via interbank channels.

2.

Terms Negotiation

Banks agree on amount, currency pair, and exchange rate based on interbank market conditions.

3.

Compliance Check

Both banks verify the transaction complies with BoG regulations and prepare documentation.

4.

Execution & Settlement

Banks exchange currencies through clearing systems or correspondent accounts, often via GhIPSS.

5.

Regulatory Reporting

Transaction details are reported to BoG as part of mandatory FX reporting requirements.

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Trade FX Operations

Import and export businesses can significantly improve margins and reduce risks through our specialized trade FX solutions.

Trade FX transactions involve the conversion of currencies for export and import activities. Ghana's exports (cocoa, gold, oil) and imports (machinery, consumer goods) represent the largest segment of FX activity, with significant oversight from the Bank of Ghana.

Export Process (Ghana to Overseas)

1.

Export Contract & Shipment

Ghanaian exporter signs contract with overseas buyer and ships goods with payment terms specified.

2.

Payment Receipt

Overseas buyer initiates payment via SWIFT to exporter's Ghanaian bank, crediting their FEA.

3.

Documentation Submission

Exporter submits Form A2, invoice, and shipping documents to bank and/or BoG for verification.

4.

FX Conversion Decision

Exporter decides whether to retain funds in FEA or convert to GHS at bank's quoted rate.

5.

Funds Repatriation & Reporting

Bank ensures compliance with BoG's 60/90-day repatriation rule and reports the transaction.

Import Process (Overseas to Ghana)

1.

Import Contract & Order

Ghanaian importer contracts with overseas supplier and places order with payment terms.

2.

Funding Arrangement

Importer secures funds in GHS (to be converted) or uses existing FEA holdings for payment.

3.

Documentation Filing

Importer submits Import Declaration Form (IDF) and supporting documents to bank and GRA.

4.

FX Payment Processing

Bank converts GHS to required currency or debits FEA directly and transfers via SWIFT.

5.

Customs Clearance

Importer uses transaction records for customs clearance at Ghana's ports like Tema Port.

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Market Opportunity

Currency stabilization technologies present significant opportunities for financial inclusion and economic growth in Ghana and broader Africa.

$6.3B
Annual Remittance Market

$2.1B
Domestic FX Volume

$33B
Annual Trade FX Value

32M
Ghanaian Population

Ghana's currency stabilization represents a $1.4 billion annual revenue opportunity across remittances, domestic, and trade FX markets. Technology solutions that address current inefficiencies can capture significant value while delivering social impact.

GROWTH POTENTIAL

With Ghana's expanding digital economy and increasing demand for stable currency solutions, the market for FX technologies is projected to grow by 15% annually, reaching $2.3B by 2030.

EXPANSION TO AFRICA

Solutions developed for Ghana's FX ecosystem can scale across similar markets in Africa, tapping into a continent-wide $15B FX technology opportunity. West African neighbors face similar challenges and regulatory frameworks.

Our Technology Approach

Our approach leverages cutting-edge technologies to provide robust, scalable solutions for Ghana's foreign exchange challenges.

Blockchain Infrastructure

Distributed ledger technology for transparent, tamper-proof FX transaction records and streamlined settlement processes.

Digital Currency Solutions

Integration with central bank digital currencies and stablecoins to reduce volatility and improve cross-border transfers.

Data Analytics

Real-time market intelligence and predictive analytics to forecast FX trends and minimize exchange rate risks.

Risk Management

Algorithmic hedging strategies and automatic stabilization mechanisms to protect against currency fluctuations.

Regulatory Compliance

Built-in AML/KYC verification and automated reporting to ensure adherence to BoG and international standards.

API Integration

Seamless connectivity with banking systems, payment networks, and mobile money platforms for frictionless transactions.

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