

Acceleron Awarded U.S. Patent for Technology Helping Community Banks Capture Non-Interest Income on International Wires

NudgeConvert is the proprietary FX conversion engine that uses machine learning to convert eligible USD wires into profitable foreign exchange transactions

WHITE RIVER JUNCTION, VT, UNITED STATES, August 13, 2026 /EINPresswire.com/ -- Acceleron,

“

This patent reflects years of work building a way for community banks to stop leaving FX revenue on the table.”

*Damon Magnuski, CEO of
Acceleron*

the correspondent banking software platform that helps community banks and credit unions [automate international wires](#), today announced that it has been awarded U.S. Patent No. 12,699,991, titled "Apparatuses and Methods for Calculating Foreign Exchange Advantages." The patent, granted August 4, 2026, protects the core technology behind [NudgeConvert](#), Acceleron's tool for converting outbound USD international wires into revenue generating foreign currency transfers at the point of transaction.

Most community financial institutions process outbound USD wires without realizing they are handing the foreign exchange revenue to a foreign bank on the receiving end. NudgeConvert flags wires that are eligible for conversion, and prompts the teller or front end interface to offer the customer the option to send the USD wire as an FX wire in the local currency at a competitive FX rate. The patented system uses machine learning to process transaction data, detect irregularities, and generate a conversion record, all while anonymizing personally identifiable information before it is evaluated.

"This patent reflects years of work building a way for community banks to stop leaving FX revenue on the table," said Damon Magnuski, co-founder and CEO of Acceleron. "NudgeConvert gives community financial institutions a source of non-interest income that used to belong exclusively to money center banks and foreign intermediaries, and now that technology has formal recognition as an original, protectable innovation."

By converting USD wires to foreign exchange wires in the local currency, financial institutions using NudgeConvert can generate up to five times the revenue of standard USD international

wires by capturing the FX spread that would otherwise go to a foreign intermediary. The technology is pre-integrated with core payment platforms already used by community financial institutions, including Fiserv Payments Exchange, Aptys Solutions, Pathfinder WITS, and Braid, so that community banks and credit unions can activate it without additional technology investment.

About Acceleron

Acceleron is a modern correspondent banking platform that empowers community banks and credit unions to automate international wire transfers, capture non-interest income, and compete more effectively with big banks. With a foreign exchange (FX) marketplace and currency conversion engine, Acceleron's API-first infrastructure helps institutions turn cross-border payment flows into

efficient, revenue-generating opportunities. Serving over 200 financial institutions and facilitating more than \$1 billion in international payments annually, our correspondent banking services and international payment automation solutions are pre-integrated seamlessly with Fiserv Payments Exchange, Aptys, and other leading payments platforms. For more information on how to license our software go to <https://acceleronbank.com/>

Daisy Lin

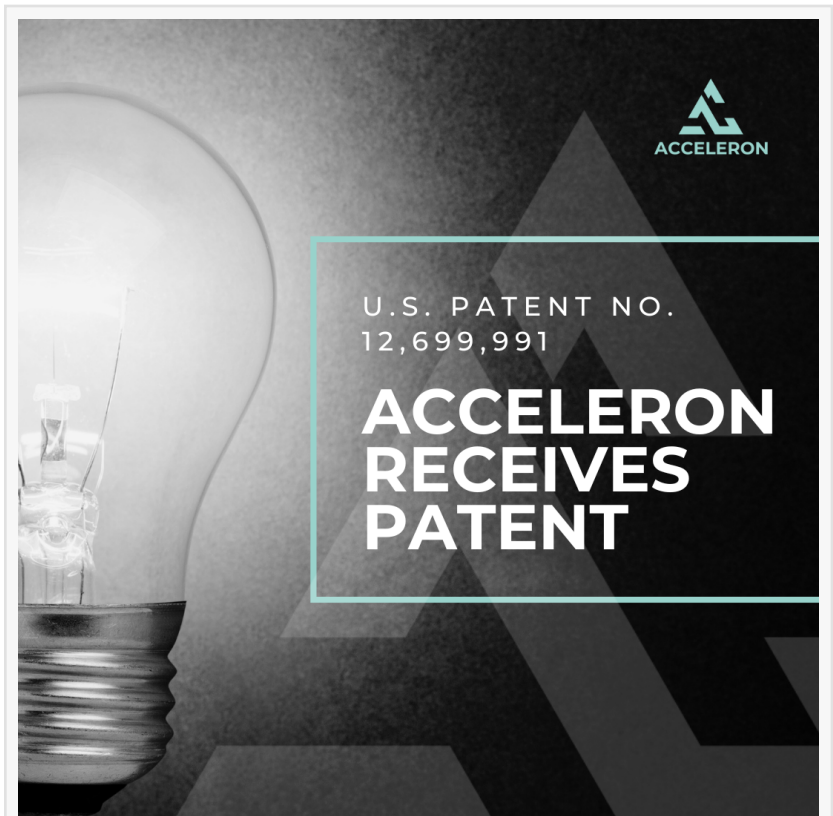
Acceleron

daisy@acceleronbank.com

Visit us on social media:

[LinkedIn](#)

[YouTube](#)



NudgeConvert is the proprietary FX conversion engine that uses machine learning to identify and convert eligible USD wires into profitable foreign exchange transactions

This press release can be viewed online at: <https://www.einpresswire.com/article/933465111>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

