6. Relationship to Existing FX Pricing

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Existing FX pricing often embeds the cost of governed processing in the exchange rate, bid/ask spread, transaction fee, commission, platform charge, or internal allocation model. The FX Demo recognises those costs as part of the existing FX practice. The architecture separates the market price of currency conversion from the assurance costs associated with lawful, observable, evidence-linked, and replayable transaction processing. This separation supports the identification of costs for specific governed functions, comparison of qualified providers, the allocation of costs to responsible parties, and the detection of missing evidence for required governed work.