

TRANSFORMING THE BANKING EXPERIENCE

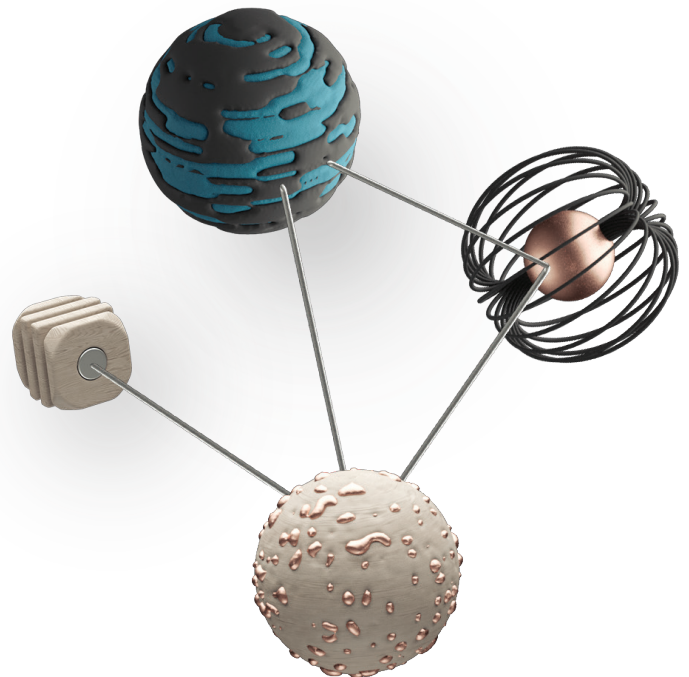
Why Banking Circle?

As a fully licensed and award winning bank built for the new economy, we are dedicated to transforming the payments and banking experience. We allow our clients to focus on what they are good at: your customers and growth.

We understand the challenges faced by modern FinTechs and know that you need financial solutions that enable to trade in fast-growing global markets, and allow to seize new opportunities. With the stability of a bank and the flexibility of a FinTech, our advanced payments technology unlocks access to a global network of clearing and settlement – designed to support innovation.

How do we do it?

Banking Circle delivers global payments and banking services by connecting to the world's clearing systems. We are free from the legacy systems that can make traditional business banking slow and expensive. As enabler and partner we underpin your service propositions. We transform complexity into simple action and we go above and beyond for our clients every day.



Redefine your value chain
(modular approach)



Easy integration
and proven concept



Increase efficiencies
and reduce cost



Smart and state of the
art technology platform



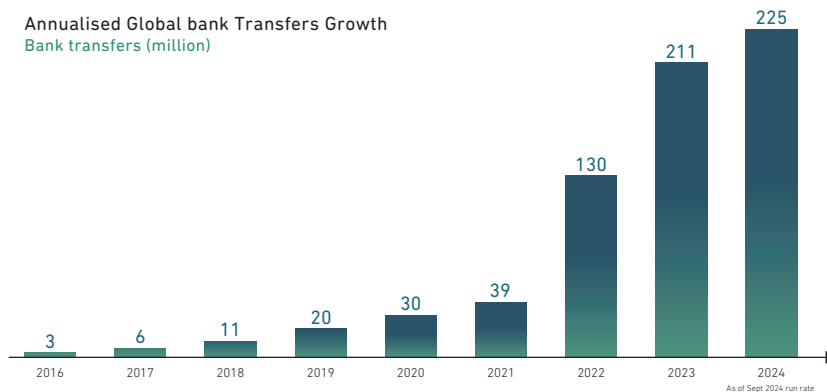
Direct access to Central
Banks / Local Clearing

Since the launch of our business, we have experienced significant growth

Regulated Credit Institution

BY FCSA, CSSF, BaFin, FI, Finanstilsynet

Annualised Global bank Transfers Growth
Bank transfers (million)

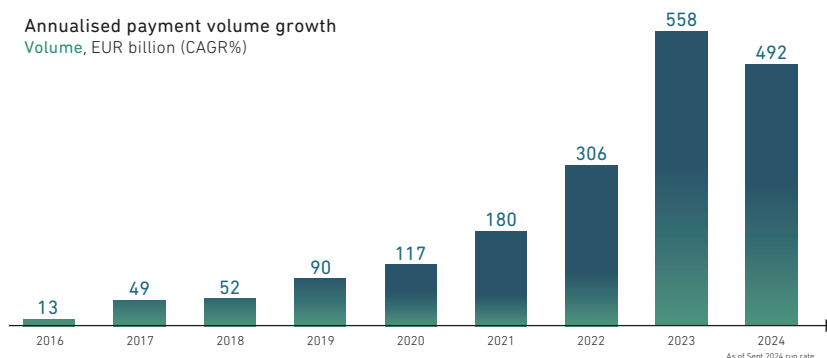


Processing more than
10%
of European
e-commerce flows



80%
of our global
cross border
flow is covered
on our own rails

Annualised payment volume growth
Volume, EUR billion (CAGR%)



490+
Financial Institution
clients, including
the world's
largest payment
businesses



EQT-backed
One of the
largest PE firms
in the world

We have our own branch and IBAN codes in LU, DK, GB & DE (SE & LI coming soon)

We have direct payment capability to SEPA SCT, SEPA Inst., T2 / GBP: Faster Payments, CHAPS, BACS (collections only) / DKK: IntraDag, KRONOS2 / SEK: RIX, RIX-Inst* / HUF: VIBER/AUD: NPP¹

Direct access to USD and CHF will come in the second half of 2024

¹ NPP local capability provided via BC Payments Australia

*from Q4 2024

How we can benefit your business further



Low cost & fast
banking services
with **no landing
fees**



A great
experience
guaranteed
as specialist
approach



Self-clearer
at the national
schemes



We can provide
your customers
with **local
accounts**



Market-leading
STP rate at
99.7%



Secure and
easy integration
into your legacy
systems



Robust
compliance &
AML programme
offering additional
safety

What we do to benefit you

We are free from the legacy systems that can make traditional transaction banking slow and expensive.

Payments:

Correspondent banking for cross-border payments

- ✓ Make cross border payments in 24 currencies via SWIFT and API integration
- ✓ Payments with embedded FX within your instructions
- ✓ Use your own BIC and IBAN details for payments

Foreign Exchange:

Easy integration & increased value proposition

- ✓ Access to deep liquidity pool of 24 currencies
- ✓ Highly competitive rates at pre-agreed margins available for instant settlement 24x5.5
- ✓ Easy access to real-time platform via FX API or web platform

Fiduciary Arrangement:

Market-leading and flexible interest-earning solution

- ✓ Gain access to AAA-rated credit institution through Banking Circle
- ✓ Benefit from attractive interest rates with next day funds availability
- ✓ Available in EUR, GBP and USD with interest rate based on the currency

Accounts:

Virtual Account solutions

- ✓ Addressable virtual account in multiple IBAN formats (LU, DK, GB, DE and more to come with 1 integration and onboarding)
- ✓ Local "collection on behalf of" and "payment on behalf of" in EUR, GBP (and more to come) via local clearing systems
- ✓ Instant, cost effective and accurate reconciliation

Agency Banking:

Faster and cheaper access to local payments

- ✓ Banking Circle offer sponsorship into local clearing systems
- ✓ 24/7/365 payments and collections in GBP in the UK and EUR in SEPA Zone
- ✓ Use your own BIC and IBAN details for payments

Direct Debit:

Pull funds from your customers' accounts

- ✓ Actively collect Euro payments from customers in 30+ countries
- ✓ Integrate via API to facilitate collection and enhance reconciliation
- ✓ Comprehensive mandate management solution to support client onboarding

Request To Pay (RtP):

Take control over your accounts receivables

- ✓ Account-to-account solution allows to request payments directly from customers
- ✓ Payments in GBP and EUR can settle instantly on your account
- ✓ Enhanced account security reduces the risk of fraud and mitigates the risk of chargeback

Investment Funds:

Provide bespoke banking solutions for Alternative Investment Funds.

- ✓ Tailored solution for Funds to effortlessly open and manage multi-currency accounts directly, or on behalf of clients.
- ✓ Cross border payments available in 24 currencies
- ✓ AAA rated counterparty risk on balances held in our Fiduciary arrangement

Our global payment connections

RTGS

Real-Time Gross Settlement (RTGS)

Where Banking Circle or a Partner can provide access to the RTGS scheme, which processes funds in real time during working hours. Example: T2, Fedwire, CHAPS, CHATS

BATCH

Batch Schemes

Local schemes which use batch cycles to make payments within working hours. Example: SEPA SCT, bacs, ACH

INSTANT

Instant Schemes

Operate 24/7 with funds received within minutes. Example: SEPA Instant, Faster Payments, RIX Inst, NPP

DIRECT

PARTNER

SWIFT

CURRENCY	DIRECT CLEARING	LOCAL CLEARING VIA PARTNER	SWIFT CROSS -BORDER	SAME DAY SETTLEMENT
AED			✓	✓
AUD ¹	BATCH, INSTANT ²		✓	
CAD			✓	✓
CHF	RTGS ² , INSTANT ²	RTGS ⁴	✓	✓
CNH		RTGS ⁴	✓	
CZK		RTGS ⁴	✓	✓
DKK	RTGS, BATCH, INSTANT ²		✓	✓
EUR	RTGS, BATCH, INSTANT		✓	✓
GBP	INSTANT	RTGS, BATCH ³	✓	✓
HKD		RTGS ⁴	✓	✓
HUF	RTGS	BATCH ⁴	✓	✓
ILS			✓	✓
JPY			✓	
MXN			✓	✓
NOK		BATCH ⁴	✓	✓
NZD			✓	
PLN		RTGS, BATCH, INSTANT ³	✓	✓
RON		BATCH ⁴	✓	✓
SAR			✓	✓
SEK	RTGS, INSTANT ²	BATCH ⁴	✓	✓
SGD		RTGS ⁴	✓	
TRY			✓	✓
USD ^{5&6}	Future Direct offering	RTGS, BATCH	✓	✓
ZAR			✓	✓

¹ AUD local capability provided via BC Payments Australia

² H1 2025 Delivery

³ Indicates incoming payments only

⁴ Indicates outgoing payments only

⁵ USD RTGS and BATCH in US: inbound only

⁶ USD RTGS in HK: outbound only

For further information

Change to Please contact the Banking Circle Team info@bankingcircle.com