

A MODERN BANKING EXPERIENCE

BUILT FOR THE DIGITAL ERA

We work with **over 490 clients**, ranging from traditional banking clients to the new and dynamic FinTech disruptors.

Whether you're a Bank, Payment Service Provider (PSP) or Investment Fund, our solutions are tailored to propel your business forward.

With the stability of a Bank and the flexibility of a FinTech, our advanced payments technology, together with our award-winning AI-driven transaction monitoring platform, unlocks access to a global network of clearing and settlement – designed to support innovation.



OUR GROWTH CONTINUES TO ACCELERATE

€550
BILLION

Payment
volumes
processed
annually

29
MILLION +

Virtual
Accounts
issued in
2023

230
MILLION +

B2B
transactions
processed in
2023

490

Financial
institution
clients

40%

Engineering
workforce



Regulated by
CSSF, FCA,
BaFin, FI and
Finanstilsynet



ISO20022
compliant



ISO2700
certified



MODERN CORRESPONDENT BANK, LICENSED IN LUXEMBOURG

Presence in: UK, Denmark, Germany, Australia, Singapore, Sweden, Liechtenstein

Access Global Instant Payment Schemes



SEPA
Instant
(EUR)



Faster
Payments
(GBP)



NPP
(AUD)



RIX-Instant
(SEK)*



SICS
(CHF)*



DKK
Instant
(DKK)**

*Delivery Q1 2025 **Delivery Q2 2025

A FULLY LICENSED BANK WITH A UNIQUE TECHNOLOGY PLATFORM

We power global banking services with modern banking rails and our world-class API. By connecting to the world's clearing systems, we enable our clients to move liquidity in real-time for all major currencies securely and compliantly.



Access New
Markets & Broaden
Global Reach



Enhance Customer
Experience



Scale Quickly
& Optimally



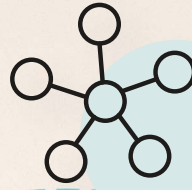
Streamline
Integration



Cut Operational
Complexity

NEXT GENERATION BANK, POWERED BY THE LATEST TECHNOLOGY

bankingcircle.com



MODERNISE YOUR GLOBAL FINANCIAL SERVICES

Free your institution from the legacy systems that make traditional transactions slow and expensive. Join industry leaders in leveraging our solutions to drive growth, reduce costs, and simplify international transactions.

1 PAYMENTS

Transform Your Payment Capabilities

- Access 24 currencies through SWIFT
- Enable same-day settlement with competitive FX rates
- Use your own BIC and IBAN details for payments
- Leverage instant payment schemes

2 AGENCY BANKING

Scale Your Global Presence

- Connect directly to local clearing systems
- Pay and collect in GBP and EUR 24/7/365 in UK and SEPA zone
- Use your own BIC and IBAN details for payments

3 DEPOSITS

Simplify Your Treasury Management

- Access to AAA-rated credit institution through Banking Circle
- Benefit from attractive interest rates with next day funds availability
- USD with currency-specific rates and no amount limitations
- Diversify and reduce counterparty risk through fiduciary solutions

4 REQUEST TO PAY (RTP)

Optimise Accounts Receivable

- Enable direct account-to-account payment requests to customers
- Process GBP and EUR payments with instant settlements
- Reduce fraud and chargeback risk through enhanced security

5 FOREIGN EXCHANGE

White-label Your FX Service

- Tap into a deep liquidity pool across 24 currencies
- Access premium rates via a real-time platform at pre-negotiated margins
- Integrate with ease via FX API or web platform
- Streamline your FX reconciliation

6 ACCOUNTS

Enhance Customer Value

- Unify account integration and onboarding
- Get an addressable virtual account in multiple IBAN formats (LU, UK, GB, DE, and more)
- Create personalised accounts with flexible naming for collections (COBO) and payments (POBO)
- Enable instant and accurate reconciliation

7 INVESTMENT FUNDS

Establish Operational Banking Accounts Quickly

- Access tailored and specialised onboarding for funds and corporate structures
- Open bank accounts in 24 currencies with attractive FX rates across multiple jurisdictions
- Secure AAA-rated counterparty protection on balances held in our fiduciary arrangement

8 DIRECT DEBIT

Automate Payment Collection

- Collect Euro payments across 30+ countries
- Streamline enhanced collection through API integration
- Manage mandates to seamlessly onboard clients