



## THE PAYMENTS BANK FOR THE NEW ECONOMY

**Cross-border payments can be complex, costly and slow. Sometimes they get lost or stuck as tracking them is tough.**

Every business needing to pay suppliers, staff or subsidiaries abroad, or accept customer payments, comes up against the cross-border payment problem.

It's a \$45 trillion-dollar-a-year headache. That's the estimated revenue from cross-border payments made in 2023, according to McKinsey.

Historically, most payment innovation has been domestic, for consumers or on the front end. That's left international B2B money movement on the back end largely unaddressed.

**Banking Circle solves this with a fully licensed, next-generation bank, powered by the latest cloud-based technology.**

We connect the world's payment systems, enabling our clients to move funds in real time, globally. And we process all major currencies, securely and compliantly, helping those with global business ambitions serve their customers locally.

**Headquartered in Luxembourg**, Banking Circle Group has branches in Denmark, Germany, Norway, Sweden and the UK, subsidiaries in Australia, Liechtenstein and Singapore and a 'sister' banking entity in the US, with more growth to come.

**NEXT GEN BANKING.  
POWERED BY THE LATEST TECHNOLOGY.**

[bankingcircle.com](https://bankingcircle.com)

## NEXT-GENERATION BANK

Banking Circle powers global banking and payment services with modern back-end rails and a world-class API.



Direct global payment connections (e.g. Instant, Batch, ACH)



Local accounts and virtual IBANs



Choice of clearing networks



Agency banking



One integration to access all solutions

## POWERED BY THE LATEST TECHNOLOGY

Banking Circle enables clients to move money, manage risk and innovate faster.



Seamless access to new markets



Enhanced customer experience



Rapid scaling



Streamlined onboarding and integration



Reduced back-office inefficiency

## TRUSTED TO PROCESS PAYMENTS AND DEPOSITS

Banking Circle combines the stability of a bank with the agility of a fintech.

490+  
financial  
institution  
clients

€710+  
billion payment  
volumes processed  
in 2024

€6  
billion client  
deposits held  
in 2024

ISO 20022  
compatible

ISO 27001  
certified

Regulated by the CSSF, FCA, BaFin, FI, DFSA, among others.