



INSTANT INTERNAL SETTLEMENT WITH BC-NOW

MOVE FUNDS INSTANTLY: FAST, SECURE, AND COST-EFFICIENT.

 <p>Instant 24/7 transfers No cutoffs, no delays. Settle funds anytime</p>	 <p>Multi-currency ready Transfer in 24+ currencies across Banking Circle accounts</p>	 <p>Regulated & secure Built-in AML compliance and risk protection</p>
 <p>Lower costs Avoid interbank fees. Reduce transaction overheads</p>	 <p>Extensive network Leverage an extensive, already connected network of Banking Circle's clients</p>	 <p>Instant FX availability 24/5.5 Trade conveniently, when Global FX markets are open</p>



SPEED IS EVERYTHING IN PAYMENTS.

BC-NOW allows real-time
internal settlements via
BC API and Client Portal.



Flexible integration

Connect via a single API or Client Portal



Automated roll-ups

Virtual IBAN balances to auto-settle
into master accounts



Enhanced cashpooling

FlexLiquidity solution supports
real-time rule-based settlement

Initiate transfer

A business submits
an internal transfer
request via BC



Instant settlement

Funds land immediately in the recipient's
account or a merchant's virtual account
for onward disbursement

Real-time processing

BC-NOW verifies and processes the
request within seconds, funds move
instantly within the network

Seamless reconciliation

If API is used, a
confirmation is sent back
for automated reconciliation

SETUP & REQUIREMENTS

BC-NOW will be automatically applied
to existing internal transactions on
accounts; or configured to new clients
during onboarding.

Payment Instructions:

API
Automated processing
available

Client Portal

Manual initiation option

Reporting:

API & Webhooks
Real-time updates
for transfers

Client Portal

On-demand reporting

Internal transfers only — external banks not supported • Standard internal payment charges apply

SETTLE TRANSFERS ACROSS ALL BANKING CIRCLE CLIENT ACCOUNTS NOW.