POWERING ORBITAL'S NEXT PHASE OF MULTI-CURRENCY PAYMENTS

Orbital broadens its European payment coverage with Banking Circle, adding client-named accounts, direct clearing access and scalable API connectivity to unify fiat and digital asset flows.

" Banking Circle is an important addition to Orbital's regulated banking infrastructure, giving us direct access to local clearing in markets where genuine client-named accounts have been rare. The single-API model means we can keep extending the offering without re-engineering as new currencies come online."

- Chris Mason
Co-Founder & CEO, Orbital

CHALLENGE

Orbital is a global B2B payments infrastructure platform bridging the fiat and digital asset ecosystems. The platform combines an all-in-one compliance engine with banking -grade infrastructure delivered via regulated partners for onboarding, continuous KYC/KYB and ongoing transaction monitoring, with virtual IBANs, digital asset wallets, pay-in, payout and FX capabilities across fiat, stablecoins and cryptos in all regulated markets.

Orbital is expanding its payment coverage by adding new currencies for clients payment needs in Nordic and Central European, with Swiss and Australian corridors following.

Expanding beyond EUR

Orbital already supports EUR SEPA flows, but clients need local currency coverage across markets e.g. in Denmark, Hungary, Sweden, Switzerland and Australia, particularly for domestic treasury operations.

Fragmented treasury and FX flows

Businesses operating across Europe are managing local and cross-border payments separately, creating inefficiencies in liquidity and FX management.

Limitations of pooled account models

Clients require client-named account structures where available, moving away from pooled or omnibus structures that rely on manual reconciliation.

SOLUTION

Banking Circle provides the regulated infrastructure to extend Orbital's multi-currency capabilities, through direct clearing access and scalable API connectivity, within the scope of its regulatory permissions.

Client-named virtual IBANs across key currencies

Orbital issues client-named virtual IBANs in DKK, SEK and HUF, enabling payments to be routed to accounts associated with underlying clients. The ability to issue virtual accounts in the name of the underlying client, providing account identification and transparency within the payment flow with senders and beneficiaries having further transparency within the payment flow.

Direct access to local clearing rails

Banking Circle connects Orbital to to payment and clearing schemes, removing dependency on intermediary banks.

Unified API for multi-currency expansion

New currencies can be activated through a single integration, allowing Orbital to scale coverage without rebuilding its payments stack.

RESULTS

While the collaboration is newly live, the operational impact is already clear:

Cleaner reconciliation
Client-named IBANs eliminate manual allocation, enabling payments to settle directly to the correct account.

Stronger counterparty confidence
Orbital's merchants transact in their own name, supporting transparency, and clearer payment referencing across counterparties in line with applicable frameworks.

Simplified multi-currency expansion
Orbital can activate new currency corridors through a single integration, reducing the need to establish and manage local banking relationships in each market.

More resilient and diversified infrastructure
Adding a CSSF-regulated Luxembourg bank to Orbital's banking infrastructure strengthens the overall resilience of the platform's settlement infrastructure.

FUTURE OUTLOOK

Orbital continues to expand its currency coverage to support client payment flows into Nordic, Central European, Swiss and Australian corridors where client-named, multi-currency infrastructure has historically been hard to access. Upcoming priorities include the expansion of Orbital's currency coverage into PLN and CZK, further extending support for client payment flows across Central European corridors. As new currencies go live through Banking Circle, Orbital can extend capabilities seamlessly through a single API, supporting growing demand for regulated, multi-currency settlement across both traditional and digital asset flows.

DISCLAIMERS