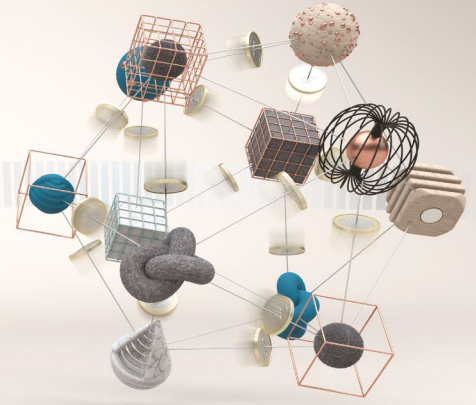
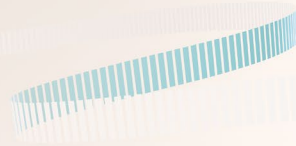




**BANKING
CIRCLE**



THE PAYMENTS BANK FOR THE NEW ECONOMY

Banking Circle is a **dedicated payments bank** with a full banking licence, backed by Europe's largest Private Equity firm EQT.

Our cloud-based **payment engine** is integrated into central banks and clearing systems around the world, removing legacy system constraints.

We offer a flexible suite of services within **accounts, payments and FX**, tailored to meet the needs of banks with ambitious payment goals.

Delivering payments and banking services for over nine years to Banks and Payment businesses

Accounts

Multi-currency nostro accounts that can facilitate currency and country reach. Flexibility with our solutions to add Virtual accounts to expand into jurisdictions without a physical branch

- ✓ Multi-currency Accounts
- ✓ Nostro Accounts
- ✓ Virtual Accounts for you
- ✓ Marketplace Collections
- ✓ FX Currency Accounts
- ✓ Current Accounts
- ✓ Virtual Accounts for your Customers

Payments

Providing access to direct, domestic and global rails across 25+ currencies, seamlessly integrated into our Virtual, Correspondent and Agency banking solutions

- ✓ Local Payments
- ✓ Cross-border Collections
- ✓ Cross-border Payments
- ✓ Local Collections
- ✓ Correspondent Banking
- ✓ Agency Banking

Foreign Exchange

Our deep currency liquidity pool enables banks to convert currencies with pre-agreed margins via RFQ, embedded pricing within payments or via trading blotter

- ✓ Multi-currency Payments
- ✓ FX Trading

Banks, Payments businesses and Marketplaces can build their own applications and solutions with use of Banking Circle's infrastructure



Overview of our global connections

CURRENCY	DIRECT	DOMESTIC	GLOBAL	SAME-DAY SETTLEMENT
	DIRECT CENTRAL BANK	DOMESTIC NETWORK	SWIFT CROSS-BORDER	
AED				Same-day settlement
AUD				
CAD				Same-day settlement
CHF		Future direct offering		Same-day settlement
CNH				Same-day settlement
CZK				Same-day settlement
DKK				Same-day settlement
EUR				Same-day settlement
GBP				Same-day settlement
HKD				Same-day settlement
HRK				Same-day settlement
HUF		Future direct offering		Same-day settlement
ILS				Same-day settlement
JPY				
MXN				Same-day settlement
NOK		Future direct offering		Same-day settlement
NZD				
PLN				Same-day settlement
RON				Same-day settlement
SAR				Same-day settlement
SEK	RIX (RTGS)	Future direct offering		Same-day settlement
SGD				
TRY				Same-day settlement
USD		Future direct offering		Same-day settlement
ZAR				Same-day settlement

If you would like further currencies not currently listed, please contact us



DIRECT

DIRECT CENTRAL BANK
Where we hold a central bank account we clear directly via our own national rails



DOMESTIC

DOMESTIC NETWORK
We have bespoke integrations to local banks for domestic clearing



GLOBAL

GLOBAL SWIFT NETWORK
We provide cross-border payments in numerous locations via our network of correspondent banks

