

SOLUTIONS ENABLING YOU TO SEND AND RECEIVE PAYMENTS FOR YOUR CUSTOMERS

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



Use your own
BIC and IBANs



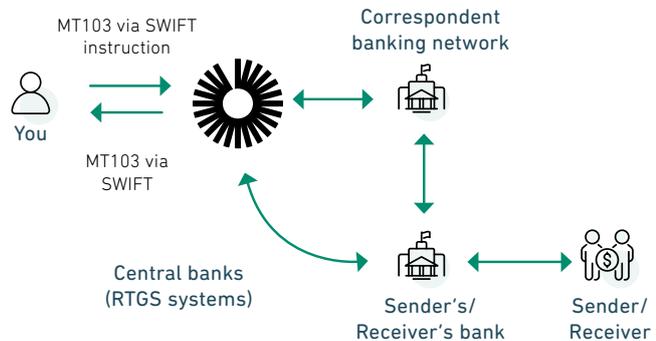
Payments in
24 currencies



Easy account admin
and reconciliation

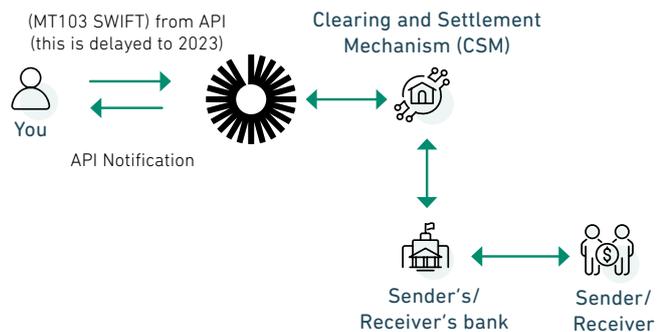
Correspondent Banking

Through our Correspondent Banking (SWIFT) solution, you can send and receive cross-border payments, quoting your BIC and account numbers issued by you. This enables you to stay in control of your customer relationship, and contributes to transparency in the payment chain.



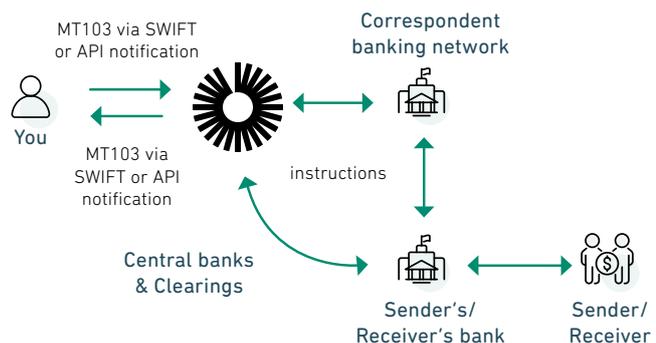
Agency Banking

Through our Agency Banking solution, you can use Banking Circle S.A.'s clearing and settlement connection to become an indirect participant of the SEPA Credit Transfer scheme, using your own (existing) BIC and IBANs for SEPA payments and collections. Faster Payments access will be added into 2023, providing dedicated Sort Codes to each of our clients.



Virtual Banking

Using our Virtual Banking solution, you have three options to enable payments for your customers. Payments can be made via all platforms, with the payer - your customer - displayed as sender or in the reference, depending on your choice of solution.



Banking Circle S.A. solutions enabling you to send and receive payments for your customers

	Virtual Banking	Agency Banking ²	Correspondent Banking
Benefit	Send and receive payments on Banking Circle Virtual IBANs in the name of your customer	Send and receive local scheme payments with your own BIC and IBANs via indirect scheme access to schemes such as SEPA SCT	Global reach with access to 24 currencies, on your own BIC and accounts number
License requirements	PSPs & banks (any supported jurisdiction)	PSPs & banks in the EEA, with SEPA-eligible IBANs	PSPs & banks with own BIC and account numbers (any supported jurisdiction)
Sender/receiver account	Banking Circle Virtual account	Account number issued by you	Account number issued by you
Sender/receiver details	Provided for Virtual account payment	Provided in payment instruction	Provided in payment instruction
Integration Channel	API, SWIFT, SFTP and Client Portal	SWIFT and API	SWIFT and API
Payment type	Local schemes: RTGS, Batch and Instant	Local schemes: EURO batch and Instant and GBP Instant	Cross-border and RTGS
Currencies	24 currencies	EUR	24 currencies ¹

¹ Extended risk policies apply, where partner banks are involved

² Agency Banking also known as Indirect Access, Indirect Participant, Scheme Sponsorship, or DCNSP (Directly Connected Non-Settling Participant)

