

THE PAYMENTS BANK FOR THE NEW ECONOMY

Banking Circle S.A. 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 since 2013 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 24 currencies, seamlessly integrated into our Virtual, Correspondent and Agency banking solutions

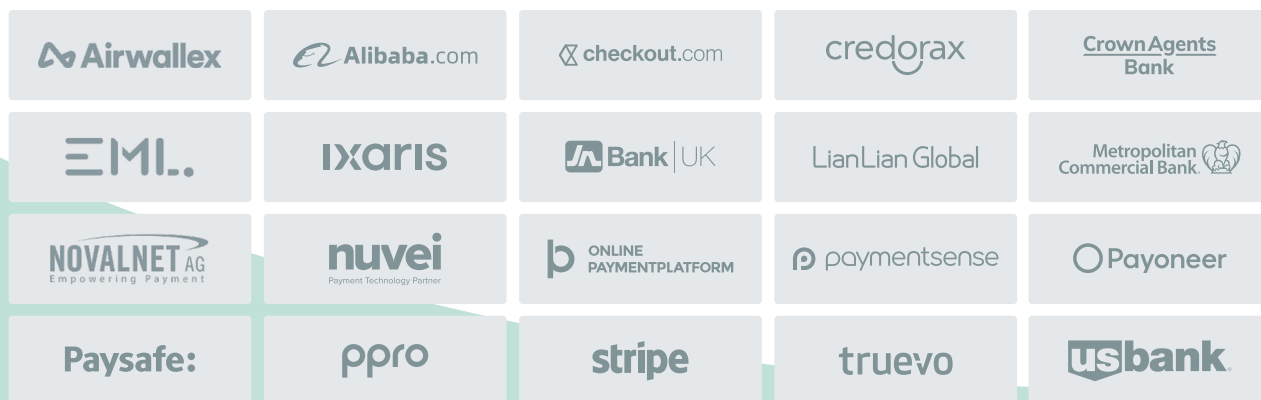
- ✓ Local Payments
- ✓ Cross-border Collections
- ✓ Cross-border Payments
- ✓ Local Collections
- ✓ Correspondent Banking
- ✓ Agency Banking

Foreign Exchange

Our access to deep currency liquidity pools enables clients to convert currencies with pre-agreed margins via RFQ, embedded pricing within payments or via a dedicated FX platform

- ✓ Multi-currency Payments
- ✓ 21/5 hours FX Trading
- ✓ Competitive FX Pricing

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



Overview of our global connections

CURRENCY	DIRECT	PARTNER	SWIFT	SAME-DAY SETTLEMENT
	DIRECT CENTRAL BANK	DOMESTIC NETWORK	SWIFT CROSS-BORDER	
AED				Same day settlement
AUD	Future Direct offering			
CAD				Same day settlement
CHF		RTGS		Same day settlement
CNH		RTGS		
CZK		RTGS		Same day settlement
DKK	RTGS, BATCH			Same day settlement
EUR	RTGS, BATCH, INSTANT			Same day settlement
GBP	INSTANT	RTGS, BATCH*		Same day settlement
HKD		RTGS		Same day settlement
HUF	RTGS	BATCH		Same day settlement
ILS				Same day settlement
JPY				
MXN				Same day settlement
NOK		BATCH		Same day settlement
NZD				
PLN		RTGS, BATCH, INSTANT*		Same day settlement
RON		BATCH		Same day settlement
SAR				Same day settlement
SEK ¹	RTGS	BATCH		Same day settlement
SGD		RTGS		
TRY				Same day settlement
USD	Future Direct offering	RTGS*, BATCH*		Same day settlement
ZAR				

¹VIBER and RIX RTGS capability offers domestic collection and pay-outs, however only upon approval

RTGS

REAL-TIME GROSS SETTLEMENT (RTGS)
Where Banking Circle or a Partner can provide access to the RTGS scheme, which processes funds in real time during working hours

BATCH

DOMESTIC NETWORK
Local schemes which use batch cycles to make payments within working hours

INSTANT

INSTANT SCHEMES
Operate 24/7 with funds received within minutes



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Banking Circle S.A. is authorised and supervised as a Credit Institution by the CSSF in Luxembourg, with branches in Denmark, Germany and the U.K.

bankingcircle.com