

# VIRTUAL ACCOUNT SOLUTIONS FOR YOU AND YOUR CUSTOMERS

Virtual accounts unlock access to new countries and currencies – your customers can send and receive payments to unique addressable IBANs in multiple jurisdictional formats, via local and cross-border payment rails with collection and pay-out in 24 currencies.



Virtual accounts available in multi-jurisdictional IBAN and account formats



Convert currencies, with access to deep liquidity pools, and several FX solutions



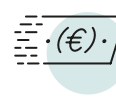
Collect and pay-out to your customers name or your own name



Localised account formats in LU, DK, GB, DE, PL<sup>2</sup>, AU<sup>3</sup>, SE<sup>4</sup>, LI<sup>4</sup>



Simple and flexible integration options via API, Client Portal, SWIFT or SFTP



Improved settlement times, reconciliation, transaction processing and liquidity management



Payment types available Local: RTGS, Batch, Cross-border

## Pay-out and Collect 'Payments On Behalf Of' your customers in their name (POBO)

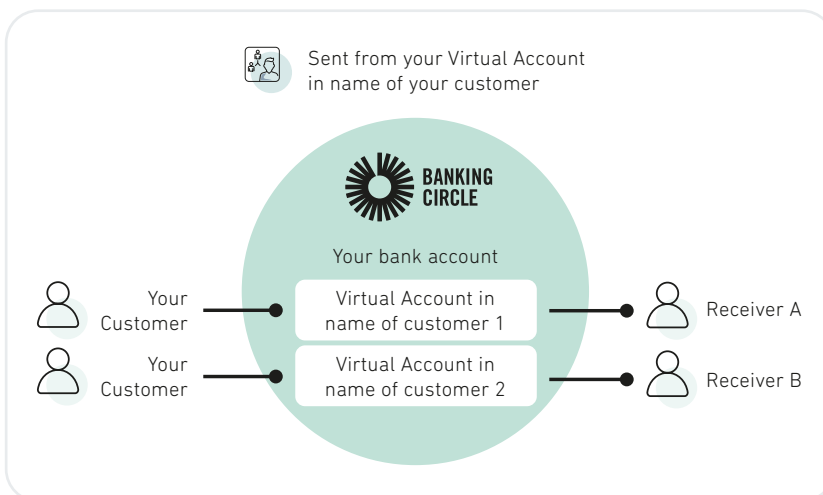
Provide 'Payment Accounts' for your customers, which are linked to the virtual account, enabling payments in your customer's name allowing global access with a local feel.

## Collect locally 'On Behalf of' your customers in their name (COBO)

Support your customers by collecting funds on their behalf and in their name, in the markets where they are not present.

## Streamline your reconciliation with unique virtual accounts per customer (RECON)

Instant and accurate reconciliation removes the need to rely on pooled accounts and account references for incoming payments from your customers.



1 Subject to eligibility criteria, please contact us to learn more  
 2 Subject to approval with partner bank  
 3 Available via BC Payments, a subsidiary of Banking Circle S.A.  
 4 Available Q4 2024, with launch of new payment schemes