



LIDION BANK

Embracing the real-time future

NEXT GENERATION BANK, POWERED BY THE LATEST TECHNOLOGY

Lidion Bank expands its payment offering with SEPA Instant in collaboration with Banking Circle.

“ For us, it wasn’t just about delegating a function, but about extending our capabilities through a partner who sees things the way we do: fast, reliable and client centric. The right partner should feel like an extension of your team.”

- Matthew Farrugia,
Lidion Bank, Head of Product

CHALLENGE

Lidion Bank is a credit institution licensed by the Malta Financial Services Authority and serves clients across Europe. Strategically, it wanted to enhance its payment proposition and deliver value to clients sooner by offering instant payments ahead of the regulatory deadline.

Lidion Bank considered direct participation in the SEPA Instant scheme, but the financial, technical and operational requirements made this unfeasible, given its size.

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“ Banking Circle’s flexibility – both technically and commercially – gave us confidence that we could continue to deliver for our clients without compromise. They adapted to our needs, not the other way around, making it clear they were as invested in our success as we are.”

- Matthew Farrugia,
Lidion Bank, Head of Product

SOLUTION



Banking Circle’s agency banking solution offers a compelling alternative to direct integration to the SEPA Instant scheme. The API-based model delivers a **modern, robust turnkey solution** that fitted seamlessly into Lidion Bank’s digital architecture.



This was combined with operational and technical support during implementation. “We received what can only be described as a white-glove service: **proactive support, fast turnaround on questions and a genuine sense of shared ownership**. This level of partnership was key to accelerating our implementation and ensuring operational confidence from the start,” said Matthew Farrugia, Head of Product at Lidion Bank.

RESULTS

Banking Circle’s solution enabled Lidion Bank to:



Cut time to market by more than a year



Save EUR 250,000* in the initial costs of direct SEPA Instant access, excluding ongoing maintenance and compliance costs



Forgo the hiring and cost of external project resources

*Figure shared by Lidion Bank.

About Banking Circle: Banking Circle is a fully licensed bank headquartered in Luxembourg, and has branches in Denmark, Germany, Norway, Sweden and the UK. Banking Circle group has a presence in the US, Singapore, Lichtenstein and Australia. With the stability of a bank, and the flexibility of a FinTech, our advanced technology unlocks access to a local and global network of clearing, and one of the first real-time instant settlement providers.

About Lidion Bank: Lidion Bank plc is a fully licensed credit institution regulated by the Malta Financial Services Authority, with passporting rights across all 27 EU Member States. We provide innovative, multi-currency financial solutions tailored to the evolving needs of businesses across Europe.

Disclaimers:

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