



## Virtual Accounts EXTEND YOUR REACH. STRENGTHEN YOUR OPERATIONS.

Meet clients in their currency, wherever they are with Banking Circle's virtual account infrastructure.

For regulated financial institutions, cross-border payments often mean high cost, operational complexity, and settlement delays.

Our virtual accounts are built to address these challenges, allowing you to serve clients locally while scaling internationally — with full transparency, compliance, and operational control.

### ENABLE GROWTH WITH REGULATED INFRASTRUCTURE

Banking Circle's virtual account solutions give regulated entities the tools to manage client money, execute payments across trusted rails, and expand into new markets, all within a strong governance framework.



#### Pay local, go global

Local pay-ins and pay-outs in 24 currencies, localised IBANs in AU, DE, DK, GB, LI, LU, PL, SE.



#### Smarter currency flows

Deep liquidity pools, competitive FX execution, and fiduciary account capabilities for flexible, compliant liquidity management.



#### Multiple settlement options

Real-time, batch, or scheduled payments always aligned with our risk and compliance standards.



#### Integration built for institutions

API-first architecture, SWIFT connectivity, SFTP, and secure portal access for seamless integration into existing systems.



#### Client-level reconciliation

Dedicated IBANs for each end-client, eliminating reliance on pooled accounts or shared references for reduced operational risk.



#### Bank-grade controls, fintech agility

Luxembourg-regulated banking partner with AML/CTF compliance, scheme certifications, and the speed to adapt to market needs.



## USE CASE FOR REGULATED ENTITIES

### Streamline your reconciliation at client-level

Provide unique IBANS per client for transparent fund segregation and precise reconciliation.

Examples: Bank, investment firms, brokers, insurance companies, pension funds, law firms holding client deposits.

### Payment on behalf of your customer (POBO)

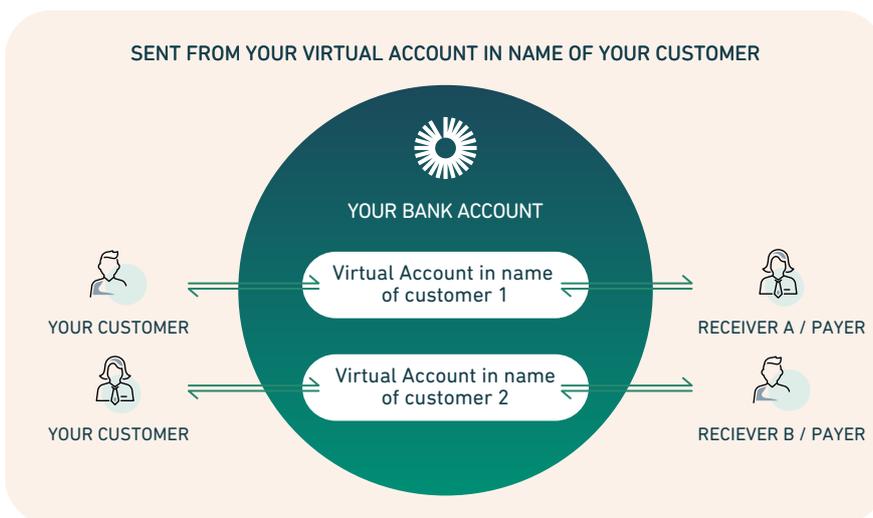
Pay in your customer's name with full ownership mapping and transaction-level visibility.

Examples: Bank, payment service providers, EMIs, multinational corporates, global payroll providers, e-commerce platforms, gig economy networks.

### Collections on behalf of your customer (COBO)

Collect in-country in your customer's name without establishing a local legal entity.

Examples: Bank, payment service providers, EMIs, cross-border marketplaces, subscription services, regulated gaming operators.



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

## WHY BANKING CIRCLE?

- ✓ Luxembourg-regulated fintech bank with multi-jurisdictional reach
- ✓ Unique access to local IBAN formats in markets where options are typically constrained
- ✓ Fiduciary account offering for secure liquidity parking and interest-bearing deposits
- ✓ Foreign currency conversion for the optimal client experience
- ✓ Scalable infrastructure trusted by over 600 financial institutions globally