



Q SECURITIES

Accelerating fund account opening and depositary oversight for alternative investment funds

NEXT GEN BANKING. POWERED BY THE LATEST TECHNOLOGY.

Q Securities is an independent depositary focused exclusively on **Alternative Investment Funds (AIFs)**. By specialising in the depositary function, it acts as a neutral, non-competitive partner to AIFMs, administrators, and legal firms.

As the first investment firm authorised by the CSSF under this licence, Q Securities offers broader capabilities than a traditional Professional of the Financial Sector (PFS) licence - allowing it to support fund industry stakeholders without competing with them.

“Banking Circle’s unified payments setup gives us the speed, visibility and automation we need to move fund cashflows efficiently across our markets. It has reduced complexity across our fund servicing operations and allowed us to scale with confidence.”

– Agnieszka Sowinska,
Onboarding & Relationship Manager,
Q Securities

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CHALLENGE

As a depository, Q Securities recognises the operational barriers that fund managers face at launch.

Opening bank accounts for investment funds remains the most persistent obstacle. Many traditional institutions hesitate to onboard AIFs. When they do, slow onboarding, limited digitalisation, and delayed responses often push fund launches back by weeks, creating friction for both fund managers and depositories.

WHAT WAS NEEDED

To keep fund launches on track, Q Securities needed a banking partner that could:

- ✓ **Be introduced to clients with confidence** - reliable, responsive, and tech-forward, built for modern fund operations
- ✓ **Open fund accounts quickly**, aligned with AIF structures
- ✓ **Respond at pace** to launch-critical requests
- ✓ Provide **digital access** that supports efficient depository oversight

SOLUTION

Banking Circle delivered a banking setup designed for the realities of early-stage and fast-moving funds, including:

- 🕒 **Faster account opening & simplified onboarding** tuned to AIF structures
- 📱 **Digital, user-friendly access** for efficient cash-flow monitoring
- 💰 **Cost structures suited to emerging funds**, enabling a faster move from setup to execution

RESULTS

By partnering with Banking Circle, Q Securities was able to:

- ⚡ **Further streamline fund launches**
Faster account opening and onboarding reduced delays at launch, helping fund managers move from setup to execution more quickly.
- 👁️ **Improve depository oversight efficiency**
Digital access and real-time visibility into account activity streamlined daily monitoring and reconciliation, supporting regulatory obligations with less manual effort.
- 🏗️ **Support scalable fund operations**
Bank-grade infrastructure and streamlined processes enabled Q Securities to support growing fund volumes without added operational complexity.

About Banking Circle:

Banking Circle S.A. is a public limited liability company (Société Anonyme) and a credit institution (e.g., a bank) headquartered in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF) as its home regulator. Banking Circle S.A. has branches in Czech Republic, Denmark, Germany, Norway, Poland, Sweden passported under the EU/EEA passporting regime ("Banking Circle"). In the UK, Banking Circle is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as a Third Country Branch. As a fully licensed bank, Banking Circle S.A. combines pioneering technology and the established central bank clearing system to provide ultra high-speed access to global, multi-currency instant payment schemes. Banking Circle S.A. enables payments companies and banks of any scale to seize opportunities in the new economy—quickly, at low cost. Through bespoke, flexible, scalable, and future-proof solutions, Banking Circle S.A. is enabling financial institutions to help their customers transact across borders in innovative ways.

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