



eToro

POWERING THE PAYMENTS BEHIND
eTORO'S GLOBAL INVESTING

NEXT GEN BANKING. POWERED BY THE LATEST TECHNOLOGY.

eToro unifies Australian deposits and European liquidity via Banking Circle.

“As we continue to scale globally, we rely on partners who match our ambition. Banking Circle delivers the trusted, compliant foundation that enables eToro to scale our money management offering and deliver innovative solutions to clients.”

- Doron Rosenblum
Executive Vice President of Business Solutions, eToro

bankingcircle.com



CHALLENGE

eToro is one of the world's largest multi-asset trading and investing platforms, growing rapidly across Europe and Australia. To support this scale, eToro needs fast, compliant movement of client funds across currencies and regions. Banking Circle provides the regulated infrastructure that connects local funding to global investment markets.



Complex, multi-market flows

eToro Europe required safeguarded and non-safeguarded settlement accounts in EUR, GBP and AUD to manage MiFID retail investor funds and internal treasury movements.



Instant local funding to global liquidity

In Australia, eToro introduced local AUD accounts and NPP deposits and payments. Once investors moved funds into global markets, eToro needed a fast, compliant pathway into European liquidity centres.



Instant intercompany connectivity

Across Europe and Australia, eToro needed smoother internal transfers for treasury movement and reliable infrastructure available 24/7 to meet global liquidity demands.

SOLUTION



Multi-currency settlement accounts

Banking Circle provides clients with segregated, safeguarded and treasury accounts across EUR, GBP and AUD, supporting regulated retail investor flows.



Virtual Accounts for POBO / COBO

eToro leverages Banking Circle's virtual account architecture to streamline collections, payouts and internal movements across markets enabling their clients to fund and trade quickly on the eToro platform.



AUD as a global investment currency

With AUD accounts funded via NPP and enabled for payments into global markets, Banking Circle delivers the compliant infrastructure to move AUD across regions. As Banking Circle connects to more directly cleared currencies, eToro gains access to an expanded currency set, all through a single API integration.



Seamless intra-group transfers

Internal transfers between eToro global entities are supported through Banking Circle's modern and unified tech platform, improving liquidity management.

RESULTS



Faster funding

Instant AUD deposits and smoother multi-currency flows improve user experience.



Lower operational friction

Unified accounts, virtual accounts and intra-group transfers reduce reliance on legacy correspondent chains.



Stronger compliance foundation

Banking Circle enables eToro to operate confidently across EU and Australian regulatory frameworks.



Scalable global infrastructure

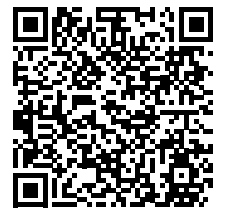
eToro can expand into new currencies and markets - without rebuilding its payments stack.

FUTURE OUTLOOK

As eToro continues expanding globally, Banking Circle supports the global settlement layer enabling its local-to-global investment model - combining regulatory strength, multi-region coverage and bank-grade infrastructure built for scale.

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