



BETTER, FASTER MONEY – SIMPLIFIED

One API, one integration for direct clearing connections to six instant schemes. And more going live soon.



SEPA
Instant
(EUR)



Faster
Payments
(GBP)



NPP
(AUD)



RIX-INST
(SEK)



TIPS DKK
(DKK)



SICS
(CHF)*

*Planned availability in H2 2026

Banking Circle connects the world's payment systems, enabling our clients to move funds in real time, globally.



Built for the
digital era



Flexible
integration



Competitive
pricing



Simplified
reconciliation

Headquartered in Luxembourg, Banking Circle Group has branches in Denmark, Germany, Norway, Sweden and the UK, subsidiaries in Australia, Liechtenstein and Singapore and a 'sister' banking entity in the US, with more growth to come.

OUR GLOBAL PAYMENT CONNECTIONS



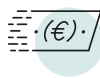
Real-time gross settlement (RTGS)



Batch schemes



Agency banking



Instant schemes



Direct debit



Local accounts

CURRENCY	DIRECT CLEARING	SCHEME	LOCAL CLEARING VIA PARTNER	SWIFT CROSS-BORDER	SAME DAY SETTLEMENT	LOCAL IBAN FORMAT
AED				☑	☑	
AUD ¹	INSTANT, BATCH	NPP, BECS		☑	☑ ¹	☑
CAD				☑	☑	
CHF ⁵	RTGS, ACH	SIC, SIC-ACH	RTGS ⁴	☑	☑	☑
CNH		CHATS ⁴	RTGS ⁴	☑	☑	
CZK	FUTURE DIRECT OFFERING	INSTANT PAYMENTS*, CERTIS ⁴	RTGS ⁴	☑	☑	☑ [*]
DKK	INSTANT, RTGS, BATCH	TIPS DKK, T2 DKK, INTRADAG		☑	☑	☑
EUR	INSTANT, RTGS, BATCH, DIRECT DEBIT	SEPA INSTANT, T2, SEPA SCT, SEPA DD CORE		☑	☑	☑
GBP	INSTANT, RTGS ²	FASTER PAYMENTS, CHAPS, BACS ³ , BACS DIRECT DEBIT ⁴	RTGS, BATCH ³ , DIRECT DEBIT ⁴	☑	☑	☑
HKD		CHATS ⁴	RTGS ⁴	☑	☑	
HUF	RTGS	VIBER, INTERGIRO ⁴	BATCH ⁴	☑	☑	
ILS				☑	☑	
JPY				☑		
MXN				☑	☑	
NOK	FUTURE DIRECT OFFERING	NICS ⁴ , NBO [*]	BATCH ⁴	☑	☑	☑ [*]
NZD				☑		
PLN	FUTURE DIRECT OFFERING	ELIXIR EXPRESS ³ , SORBNET, ELIXIR	INSTANT ³ , RTGS, BATCH	☑	☑	☑ [*]
RON		REGIS ⁴	RTGS ⁴	☑	☑	
SAR				☑	☑	
SEK	INSTANT, RTGS	RIX-INSTANT, RIX		☑	☑	☑
SGD		MEPS ⁴	RTGS ⁴	☑		
TRY				☑	☑	
USD	FUTURE DIRECT OFFERING	FED-NOW*, FEDWIRE*, FED-ACH*	RTGS ³ , BATCH ³	☑	☑	☑ [*]
ZAR				☑	☑	

*Indicates work in progress capability where we will be connecting via local clearing, subject to regulatory approval

¹ AUD local capability provided via Banking Circle Australia. Local capability is same day settlement

² H1 2026 Delivery

³ Indicates incoming payments only

⁴ Indicates outgoing payments only

⁵ CHF provided through Banking Circle (Liechtenstein) AG

