

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)



Instant
Payments
(CZK)*



GIRO
Instant
(HUF)*



Elixir
Express
(PLN)*

*Planned Q1 2027 delivery

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



SIMPLIFIED
RECONCILIATION

Headquartered in Luxembourg, Banking Circle Group has branches in Denmark, Germany, Norway, Poland, 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



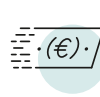
Real-time gross settlement (RTGS)



Batch schemes



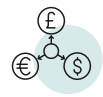
Agency banking



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, RTGS	NPP, BECS, RITS ³		✓	✓ ¹	✓
CAD				✓	✓	
CHF	INSTANT, RTGS	SIC, SIC IP*		✓	✓	✓
CNH			RTGS (CHATS) ⁴	✓	✓	
CZK	FUTURE DIRECT OFFERING		RTGS ⁴	✓	✓	✓ ¹
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	FASTER PAYMENTS, CHAPS	BATCH (BACS) ³ , DIRECT DEBIT (BACS) ⁴	✓	✓	✓
HKD			RTGS (CHATS) ⁴	✓	✓	
HUF	RTGS	VIBER	BATCH (INTERGIRO) ⁴	✓	✓	
ILS				✓	✓	
JPY				✓		
MXN				✓	✓	
NOK	RTGS	NBO	BATCH (NICS) ⁴	✓	✓	✓ ¹
NZD				✓		
PLN	FUTURE DIRECT OFFERING		INSTANT (EXPRESS ELIXIR) ³ , RTGS (SORBNET), BATCH (ELIXIR)	✓	✓	✓ ¹
RON		REGIS ⁴	RTGS (REGIS) ⁴	✓	✓	
SAR				✓	✓	
SEK	INSTANT, RTGS	RIX-INSTANT, RIX		✓	✓	✓
SGD		MEPS ⁴	RTGS (MEPS) ⁴	✓		
TRY				✓	✓	
USD	FUTURE DIRECT OFFERING		RTGS (FEDWIRE) ³ , BATCH (FEDACH) ³	✓	✓	✓ ¹
ZAR				✓	✓	

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

¹ AUD local capability via Banking Circle Australia. Local capability is same day settlement | ³ Indicates incoming payments only | ⁴ Indicates outgoing payments only

STABLECOIN SETTLEMENT

Settle in MiCA-compliant stablecoins, on the same API and inside the same licensed bank as the fiat rails above

CURRENCY	STABLECOIN	NETWORK	
USD	USDC (Circle) and USDG (Paxos)	Ethereum	Settle and convert against all currencies above
EUR	EURI (Banking Circle) and EURC (Circle)	Ethereum	

Always-on settlement in stable value, 24/7/365. Convertible to and from fiat on Banking Circle's own network.



DISCLAIMERS

NEXT GEN BANKING. POWERED BY THE LATEST TECHNOLOGY.

bankingcircle.com