



POWERING THE GLOBAL MOVEMENT OF MONEY

**Cross-border payments can be complex, costly and slow.
Sometimes they get lost or stuck as tracking them is tough.**

Every business needing to pay suppliers, staff or subsidiaries abroad, or accept customer payments, comes up against the cross-border payment problem.

It's a \$5.5 trillion-dollar-a-year headache. That's the estimated revenue from cross-border payments made in 2024, according to McKinsey.

Historically, most payment innovation has been domestic, for consumers or on the front end. That's left international B2B money movement on the back end largely unaddressed.

**Banking Circle
solves this with a
fully licensed, next-
generation bank,
powered by the latest
cloud-based technology.**

We connect the world's payment systems, enabling our clients to move funds in real time, globally. And we process all major currencies, securely and compliantly, including regulated stablecoins that move value around the clock helping those with global business ambitions serve their customers locally.

(subject to applicable regulatory and scheme requirements)

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.

**NEXT GEN BANKING.
POWERED BY THE LATEST TECHNOLOGY.**

bankingcircle.com

NEXT-GENERATION BANK

Banking Circle powers global banking and payment services with modern back-end rails and a world-class API.



Direct global payment connections (e.g. Instant, Batch, ACH)



Local accounts and virtual IBANs



Choice of clearing networks



Agency banking



One integration to access all solutions



Stablecoin settlement

POWERED BY THE LATEST TECHNOLOGY

Banking Circle enables clients to move money, manage risk and innovate faster.



Seamless access to new markets



Enhanced customer experience



Rapid scaling



Streamlined onboarding and integration



Reduced back-office inefficiency

TRUSTED TO PROCESS PAYMENTS AND DEPOSITS

Banking Circle combines the stability of a bank with the agility of a fintech.

900+
banks and
financial
institutions

€1.5 Trillion+
payment volumes
processed
annually

€10 Billion+
client deposits
held in 2025

ISO 20022
compatible

ISO 27001
certified

Regulated by the CSSF, FCA, PRA, BaFin, FI, Finanstilsynet, MAS, ASIC, AUSTRAC, DSFA, APRA, CNB, Finanzmarktaufsicht Liechtenstein among others.

