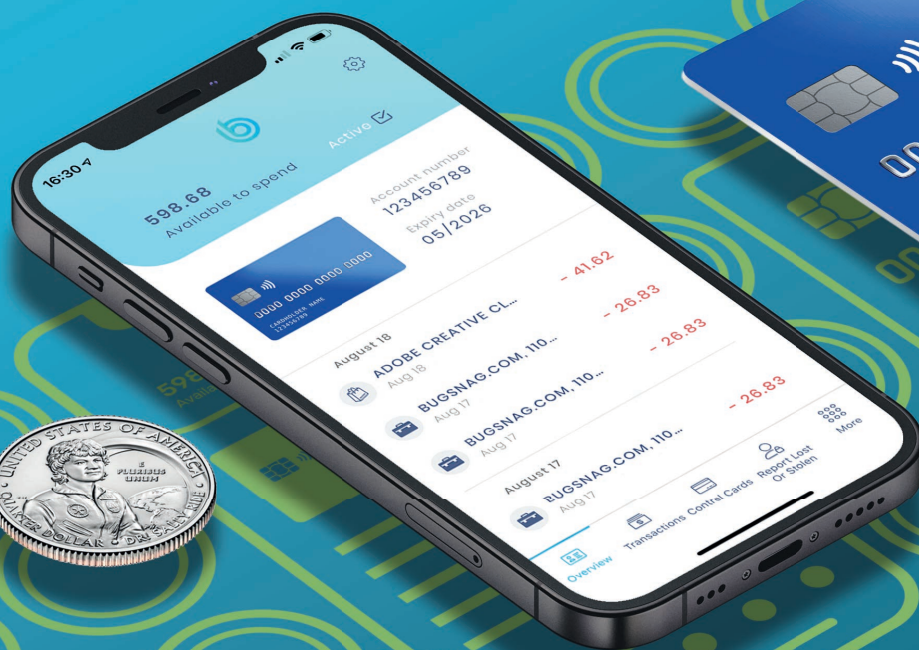


POWER UP YOUR PAYMENTS VISION WITH GLOBAL CARD ISSUING AND PAYMENT SERVICES



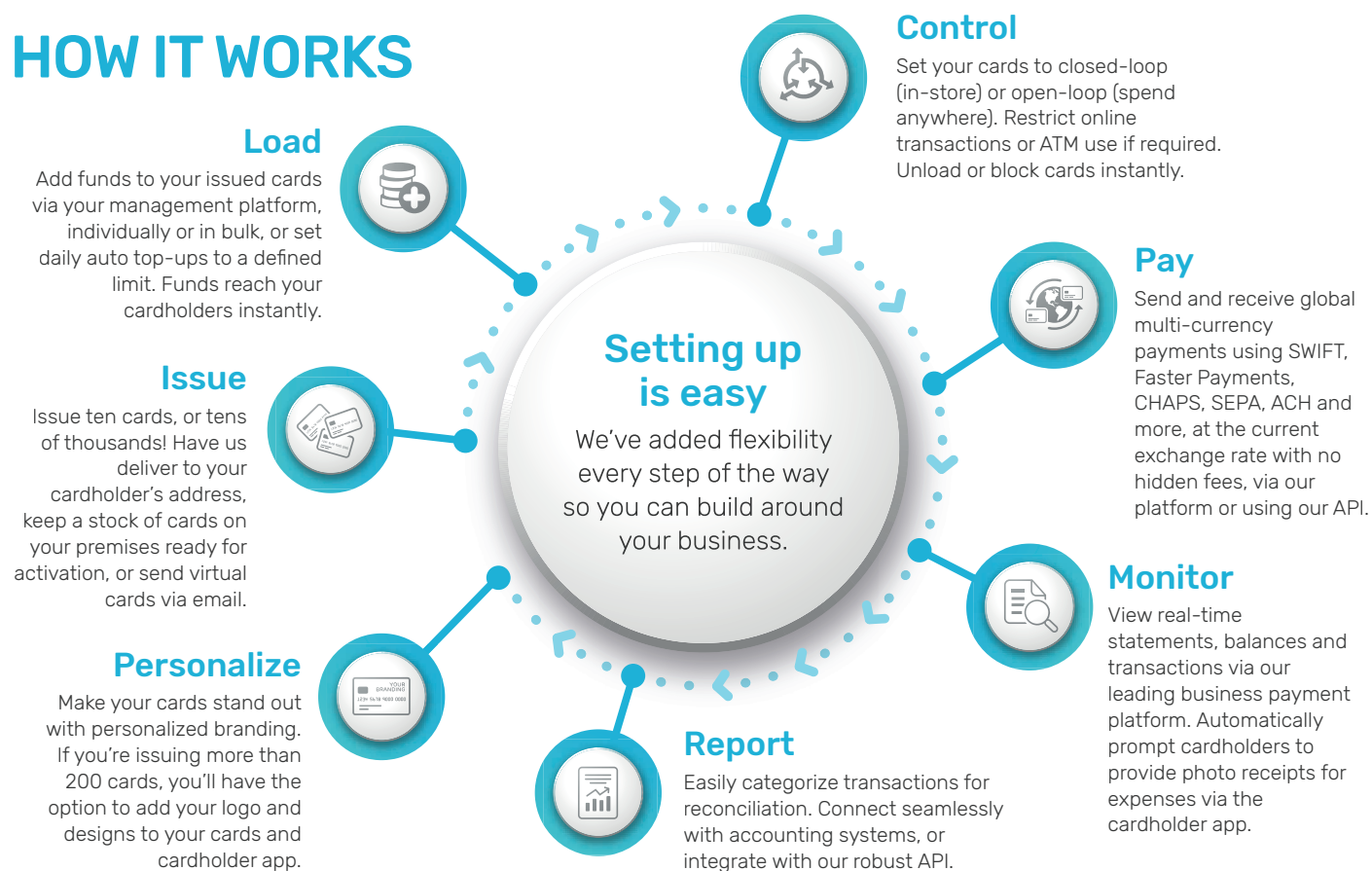
www.b4bpayments.com

POWERING A NEW WAVE OF FINTECH GROWTH

Our unbundled financial infrastructure is powering a new wave of fintech companies to success. Choose from a flexible range of solutions for every stage of your growth cycle.

Develop an easy, flexible, self-managed card issuing and payment solution for any size business and multiple use cases

HOW IT WORKS



BUILT FOR FINTECH INNOVATION AND GROWTH



VISA



Instant global payments

Avoid delays and fees and achieve faster settlement times by making high volumes of local or overseas payments using cards or banking rails including SWIFT, Faster Payments, CHAPS, SEPA and local clearing in the USA (ACH) and DKK. Outbound payments include your account name, so recipients recognise the payment.

Cost-efficient FX

Make and receive payments in over 25 different currencies from our powerful corporate payments account. Keep control of FX conversion, with full FX capabilities, competitive currency conversion rates and no hidden fees.

SOLUTIONS FOR EVERY STAGE OF THE FINTECH GROWTH CYCLE

Our powerful embedded finance solutions are designed to support your company as you grow into Europe. Move faster, scale confidently, and stay secure and compliant throughout.

Choose from a range of solutions to design, manage and gain speed to market advantages

| | US | UK/EU |
|---|------|-------|
| Turnkey Cobranded Card Issuing (physical and virtual) | ● | ● |
| Program Management | ● | ● |
| Global Payments and FX | ● | ● |
| Integrations and APIs | ● | ● |
| Safeguard Accounts (VI BANS, IBANS, Sort Code) | ● | ● |
| Real Time Authorizations | N/A | ● |
| BIN Sponsorship | 2023 | ● |

EXPAND YOUR PAYMENTS BUSINESS TO EUROPE

Looking to expand your proposition to Europe. B4B Payments licenses can get you there quickly.

B4B Payments is authorized by the FCA and the Bank of Lithuania to provide card and payment services in the UK and across Europe. Leverage our licenses and Scheme Principal Member status and build on our scalable and secure platform to leap regulatory hurdles and access new markets with ease.

ONE PARTNER. ONE DYNAMIC PLATFORM

Our end-to-end, global platform, and services places account and card features, and embedded payments at your fingertips.



Robust card and payments API

Integrate securely with webhook functionality.



Real-time payment notifications

Instant confirmation when payments are received.



End-to-end issuing and sponsorship

Expert support every step of the way.



Secure and Complaint

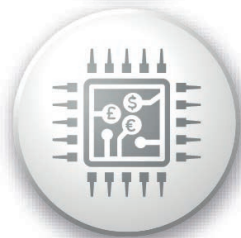
Market-leading biometric ID+V cardholder login security.

LEADING FINTECH BRANDS PARTNER WITH B4B PAYMENTS TO POWER THEIR ENTERPRISE TO THE NEXT LEVEL



Expert team

Our team has a market-leading level of knowledge and expertise to help you grow your business with the power of scalable and secure payments. We can help streamline your processes and ease your regulatory burden, offering unparalleled expertise to smooth your path to market.



Advanced products

In the past 15 years we've built a reputation for fintech innovation, and we're excited to work with you to push the boundaries of what's possible. Our market-leading, digital first solutions provide everything you need to put payments at the heart of your proposition.



Partner integrations

Our flexible, scalable solutions are designed to grow with you. For companies targeting Europe, use our scheme licenses and E-Money permissions, then integrate with other partners as you develop your offering.

With over 15 years of expertise in payments and now as part of the Banking Circle group of companies, B4B Payments is a globally recognized and trusted provider of card issuing and payment services.

Find out more about how B4B Payments could work for you:
email business.development@b4bpayments.com
or visit www.b4bpayments.com

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