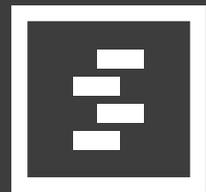


Banking
Made
Easy



Banking**blocks**

GOOD IDEAS
ARE JUST IDEAS
UNTIL YOU
BUILD THEM

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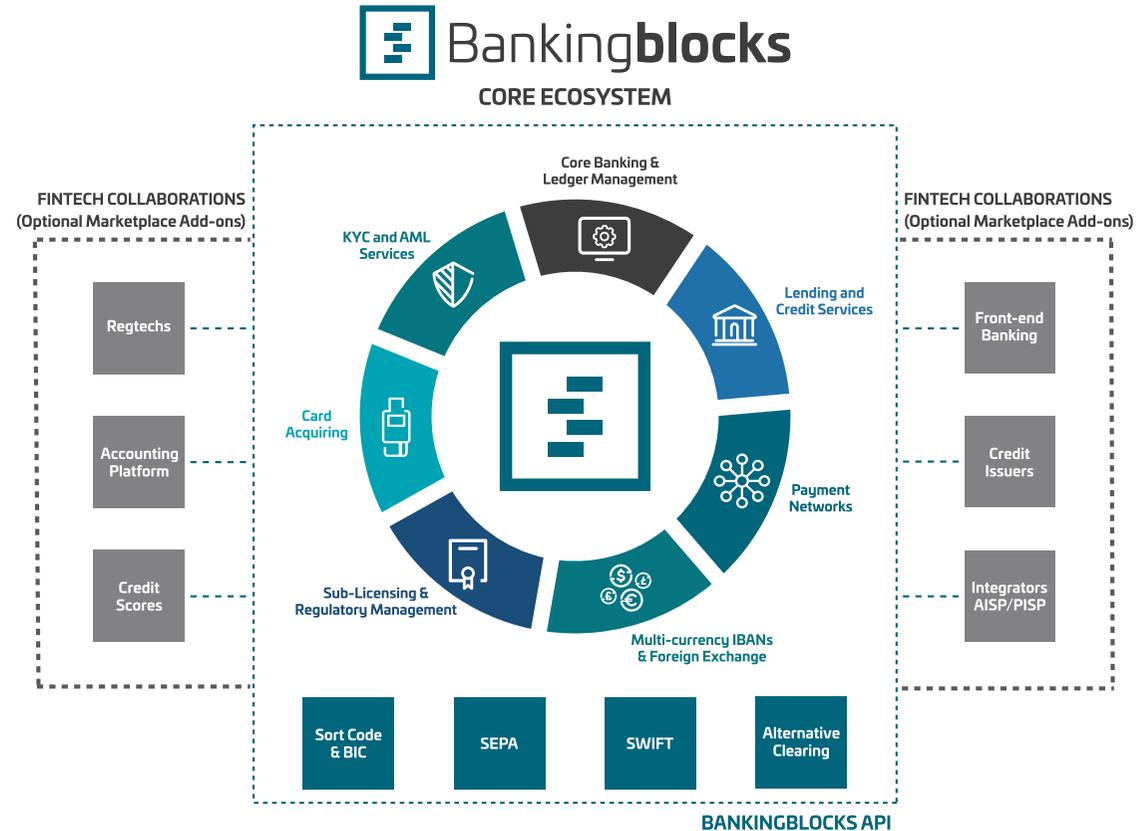
BECAUSE WE KNOW FINTECHS ARE THE FUTURE OF BANKING

Fintechs create the essential and innovative technical platforms that modern customers demand and need, but they are not receiving the support from traditional banks to deliver these. Whether it's poor connectivity, concerns about market competition or a general disinterest and inability to help, fintech businesses are being increasingly impeded by traditional banks. Although there is widespread acceptance that fintechs will soon take over the customer-facing finance market, incumbent banks are still unequipped and unwilling to provide them the services they need to grow.

Bankingblocks was created to solve this problem and power the future of fintechs: allowing these businesses to launch, grow and build, block by block.

A true banking and payments ECOSYSTEM

Bankingblocks is a wholesale, behind-the-scenes banking services provider for the fintech and payments industry. Through a fully-integrated platform, offering an end-to-end service supported by integral financial licensing, Bankingblocks delivers the fully regulated banking and payment products fintechs depend upon to service their growing markets. Bankingblocks provides a cost-effective banking alternative to the under-served fintech and neo-bank industry. As a card scheme principal member and payments acquirer, direct SWIFT and SEPA member, Bankingblocks grants fintechs access to Multi-currency IBANs, Sub-Licensing, acquiring, card issuing and cross-border payment services instantly through an easy integration and under a single contract. Through one simple connection, modular banking services and alternative licensing options, Bankingblocks supports your business to deliver the financial services your customers need, with a fully customisable set of available banking and payments services options. Easy.



Bankingblocks offers a complete banking and payments ecosystem for fintechs to build and launch their products in a fraction of the time.

YOUR DEDICATED BANKING ALTERNATIVE

Bankingblocks is a truly modular service, allowing fintechs and payments companies to integrate and deliver the specific licensed banking services they need, in line with their own growth plans. Bankingblocks also provides Agency Sub-Licensing services for its approved clients, allowing unlicensed fintechs and payment businesses to become regulated entities in order to expand their service offerings and realise their vision.

MEMBERSHIPS, REGULATION AND LICENSING

Bankingblocks provides wholesale banking and payment services to the growing fintech and payments industry. Bankingblocks is not a retail banking solution, but a true Banking as a Service (BaaS) provider that has been designed to suit the needs of modern, growing fintechs. Partner with Bankingblocks to offer industry-leading financial products to your retail or corporate customer base.

BANK YOUR CUSTOMERS, YOUR WAY

- > Payment Institution License passported through the EU and EEA
- > Direct Sort Code and connected BIC
- > Direct member of SWIFT
- > SEPA participant for SCT, SDD and B2B SDD clearing
- > Principal card scheme acquirer in Europe
- > Mastercard, Visa, Amex, JCB and alternative payment acquirer
- > Issuer of multi-currency IBANs to corporates and individuals worldwide with 28 currency support

WHY CHOOSE BANKINGBLOCKS?

■ ONE SINGLE PARTNER

You only need one contract for a wide range of banking and payments products. This makes management, speed to market, legal expenses and reconciliation of funds much easier than using traditional multi-supplier models.

■ MODULAR BANKING & PAYMENT BLOCKS

Bankingblocks understands how quickly the payments and banking market can shift. That's why we have structured our products to be independent and modular from one another, allowing our clients to access the services they need, when they need them, to achieve their long-term business goals.

■ LICENSED & EXPERIENCED TEAM

Bankingblocks is a licensed Payment Institution in Belgium (fully passported across the EU and EEA), SWIFT and SEPA member, card scheme acquirer and member of multiple European banking and payments associations. By working with Bankingblocks, you get instant access to our wide range of licensed products and highly experienced team, in addition to the opportunity to receive a sub-license approval to offer all services in your own name.

■ EASY COMMERCIALS & PRICING MODELS

Bankingblocks takes the complexity out of financial services through its simple Banking as a Service (BaaS) pricing models. Whether you're a scale-up or in your go-to-market stage, Bankingblocks provides competitive and scalable pricing plans to ensure the right fit for any size of business.

WHAT MAKES US DIFFERENT?

Bankingblocks works with licensed and unlicensed businesses who are dedicated to offering financial services to their customers (retail and corporates). For fintech and payment clients who do not have financial services licenses, Bankingblocks also offers a dedicated Agency Sub-Licensing program, which allows approved clients and partners to transform their businesses into regulated, compliant Payment Institution businesses in a fraction of the time it would take them in-dependently.

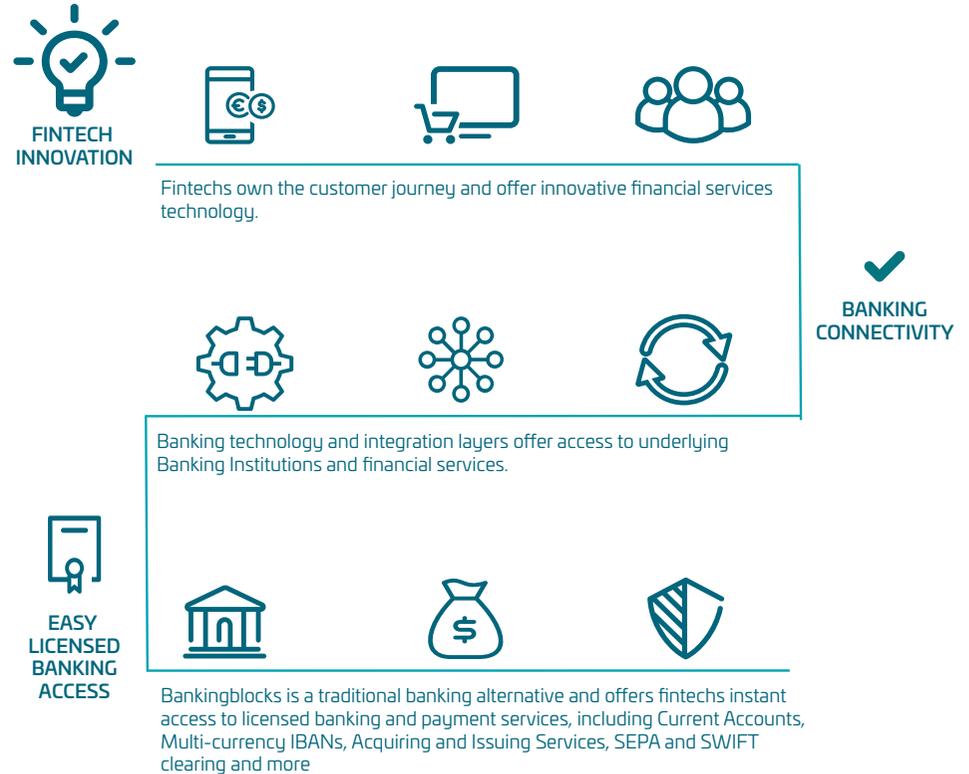
A DIFFERENT APPROACH: BOTTOM-UP BANKING

The financial services industry has no shortage of banking technology and integrator service providers, but access to licensed banking and payment products for these businesses is scarce and presents many challenges. Fintechs with great services and integrated banking connectivity providers are still facing major roadblocks when it comes to accessing banking services. Bankingblocks removes the need for fintechs to work with traditional banks and solves this industry-wide problem. Bankingblocks is a licensed, regulated provider of dedicated banking products, removing the need for traditional banks or license services to deliver full-scope products to your clients.

STANDARD FINTECH MODEL FOR FINANCIAL SERVICES ACCESS

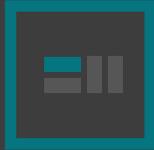


BANKINGBLOCKS FINTECH MODEL INSTANT ACCESS TO FINANCIAL SERVICES



Bankingblocks' clients and partners have direct access to a wide range of products and services, including banking services, payment services, acquiring services and more. Bankingblocks uses a modern core banking platform which allows our clients easy integration through a modern API. Additionally, Bankingblocks offers a range of add-on technical services, which can be white-labeled for its clients, including front-end mobile banking applications, payment gateway, compliance management systems and more.

DISCOVER OUR BLOCKS



Banking



Multi-currency
IBANs



SEPA & SWIFT
Payments



Foreign Exchange



Card Issuing



Escrow / Segregation
Accounts



Payments



eCommerce
Acquiring



POS
Acquiring



Payout
Solutions



Technology



Core Banking



Front-end Mobile



Online Banking



Payment Gateway



Compliance



Integrated KYC and
Transaction Screening



Payment Institution
Sub-Licensing (Agent)



White-label
Onboarding



OUR BANKING BLOCKS

Bankingblocks is a SWIFT and SEPA member and has its own Sort Code and connected Bank Identifier Code (BIC). Bankingblocks IBAN and cross-border clearing services are easily accessed via a simple API into our full core banking platform. Our IBAN and clearing services are directly integrated to a leading international SWIFT Bureau, with an expansive network of intermediary and correspondent banking institutions worldwide. As a true SWIFT member and multi-currency provider, our IBANs offer even further added value through an integrated foreign exchange service as well as true-currency clearing to assure the lowest possible price.



Our own Sort Code and BIC
SWIFT and SEPA Member
28 End-to-End Currencies

SPOTLIGHT: BANKING BLOCKS

Multi-Currency IBANs

Offer Multi-currency IBAN accounts with their own unique Sort Code to your business and retail customers, anywhere in the world. Each IBAN is an individual Current Account, registered in your customers' name. With full multi-currency capabilities, SEPA and SWIFT payments and a network of intermediary banks, Bankingblocks IBAN services are a true banking alternative for your customers.



FEATURES

- > Real Multi-currency accounts (IBANs)
- > 28 end-to-end currencies with integrated foreign exchange module
- > European BIC and Sort Code
- > Consumer and Business Accounts
- > SWIFT, SEPA and card scheme transfer networks
- > Modern core banking with seamless API connectivity
- > Easy access to card issuers, payment accounts, merchant facilities and more

BENEFITS

- > Real IBANs for your customers, no wallets or aggregated funds
- > Fast account sign-up and automated processes
- > Multiple applications, like settlement accounts, retail customer accounts, corporate accounts

COMPLEMENTARY BLOCKS



SPOTLIGHT: BANKING BLOCKS

Card Issuing

Offer your customers branded prepaid or debit cards connected to current account and IBAN services through Bankingblocks. Whether you're looking to launch your own card program or offer additional payout solutions to your customers, Bankingblocks' integrated issuing services have you covered. Bankingblocks' infrastructure allows fintechs access to a multitude of issuing programs so they can choose the best product for their market.

Already locked into an issuing contract? No problem. Our real-time API and ledger management technology lets fintechs with existing card programs integrate their providers into our platform, allowing them to add our banking services behind their existing products to deliver even more utility to their customer base.

For more information about our Banking Blocks, including SWIFT and SEPA payments and Foreign Exchange Services, please visit our website at www.bankingblocks.com

FEATURES

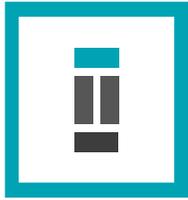
- > Choose from a range of card issuing programs
- > Personalised cards with your own branding
- > Integration to multi-currency IBANS for true debit card functionality
- > Retail and corporate card programs available
- > Ability to integrate an existing program if needed
- > Visa and Mastercard card programs available

BENEFITS

- > Stand-alone card issuing or integrated with IBAN services
- > Own your customer with fully-branded issuing
- > Loading via SWIFT, SEPA, card schemes and more
- > Offer cash withdrawals, online and instore payment methods to your customers

COMPLEMENTARY BLOCKS





OUR PAYMENT BLOCKS

With Bankingblocks' acquiring services you can process payments coming from various alternative methods and payment cards. Bankingblocks is a principal card scheme acquirer with Mastercard and AMEX, affiliate with Visa (converting to principal membership) and Cartes Bancaire. Our integrated gateway supports most popular alternative payment methods such as iDEAL, PayPal, SOFORT, Bancontact, Klarna, Giropay and more.



Direct Acquirer

Pay-in and Payout options

Alternative Payments

SPOTLIGHT: PAYMENT BLOCKS

eCom & POS Acquiring

Offer your customers global eCommerce and POS acquiring with the world's most popular card and alternative payment methods. As a principal acquirer, Bankingblocks can support Payment Facilitators, PSPs, ISOs and Referral Partnerships for access to acquiring services. Additionally, Bankingblocks holds relationships with acquiring partners worldwide to provide clients with even further access to acquiring services.

FEATURES

- > Visa, Mastercard, AMEX, JCB and Cartes Bancaires acquiring
- > SEPA Direct Debit payments
- > Alternative payment methods, incl. iDEAL, SOFORT, GiroPay, PayPal, Bancontact and more
- > Direct API, HPP and MOTO Payments
- > 3DS and MPI Management
- > PCI DSS Level 1 compliant payment gateway
- > Real-time reporting

BENEFITS

- > Single integration for all payment methods
- > Flexible account and settlement structures
- > Integrated pay-in and payout services

COMPLEMENTARY BLOCKS



For more information about our Banking Blocks, including SWIFT and SEPA payments and Foreign Exchange Services, please visit our website at www.bankingblocks.com

SPOTLIGHT: PAYMENT BLOCKS

Payout Solutions

Bankingblocks offers a wide range of payout solutions for its fintech and payment clients. Whether you're looking to offer settlement solutions, cross-border payments, card withdrawals or marketplace services, Bankingblocks' suite of payout solutions can be configured to your customers' needs. In addition to payout solutions, Bankingblocks also offers unlicensed partners such as marketplaces the option of Escrow accounts and oversight services, allowing them to collect, manage and payout to their customers from an approved, regulated account.

FEATURES

- > Multi-currency payout solutions
- > Original Credit Transactions, SWIFT and SEPA payment services
- > Compliant licensing structure
- > KYC and AML management

BENEFITS

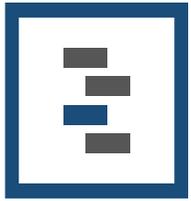
- > Seamless payouts to individuals and businesses
- > Fast international payments
- > A wide choice of global currencies
- > Affordable solutions

COMPLEMENTARY BLOCKS



Add-on





OUR TECHNOLOGY BLOCKS

Bankingblocks partners with some of the leading technology providers in the Payments and Banking space and can provide white-label front-end banking, payment gateway, core banking services and more. All Bankingblocks technical services meet European standards for banking and payments and include the regulatory reporting and oversight systems required to service your customers, compliantly.



Fully integrated services

Best-in-class banking technology

Open APIs and easy connectivity

SPOTLIGHT: TECHNOLOGY BLOCKS

Core Banking Platform

Access a future-proof core banking platform that you can implement in any system, regardless of its legacy state.

Connect your existing front end, become a Bankingblocks branch or receive white-label access to core banking for your own business. Use our existing connections and payment products or connect your own to deliver a complete, integrated service to your business and customers.

The Bankingblocks banking platform is fully automated and easily configurable, allowing you to set different restrictions, capabilities and pricing for different customer or industry types.

You control more than just transactions with the banking platforms integrated onboarding, KYC and AML services, foreign exchange functionalities, reporting and more.

* It takes on average 8-10 weeks from application to approval to register approved partners as an Agency Sub-License.

FEATURES

- > Your own desired banking set-up plus a variety of financial products via one connection.
- > Front-end and back-end services with seamless business integration
- > Existing range of integrated third party services
- > API access allows you to become a sub-branch or request your own white-label banking product

BENEFITS

- > Secure and legacy-free flexible banking platform
- > Full product management from one location
- > Integrated transaction, compliance and reconciliation services
- > Flexible configuration and setup tailored to your business

SPOTLIGHT: TECHNOLOGY BLOCKS

Payment Gateway

Connect to the future-proof PCI DSS Level 1 compliant payment gateway to decrease your number of fraudulent transactions, while increasing revenues for your business and your customers. Our gateway allows you to easily integrate your customers with the eCommerce platforms of their choice and supports partners with a variety of payment methods, currencies and eCommerce shopping cart compatibility.

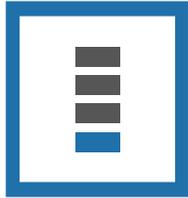
FEATURES

- > Integrated card and alternative payment method processing
- > PCI DSS Level 1 compliant payment gateway
- > Support of most required transactional services, including 3DS, API, HPP, MOTO, subscription billing, split payments and more
- > Multiple possibilities for smart access and reporting

BENEFITS

- > Connection to Bankingblocks' own acquiring banking service, as well as a global network of other acquirers and payment institutions
- > Truly international value proposition that offers the world's most popular alternative payment methods and currencies
- > Deep understanding of your customers' transactions
- > Preventing fraudulent transactions right at their source

For more information about our Technology Blocks, including front-end mobile and business banking, please visit our website at www.bankingblocks.com



OUR COMPLIANCE BLOCKS

Bankingblocks is a licensed Payment Institution offering white-label compliance management solutions, sub-agency Payment Institution licensing and full regulatory oversight management for its approved partners. Bankingblocks understands that its fintech clients need to focus their energy on what they do best; delivery of world-class services to their customers – that’s why we offer a full suite of add-on and complementary compliance services to support your business, through any stage of growth.



Integrated KYC and
Transaction Screening



Payment Institution
Sub-Licensing (Agent)



White-label
Onboarding

License fast-tracking

Award winning onboarding platform

Integrated compliance management

SPOTLIGHT: COMPLIANCE BLOCKS

Payment Institution Sub-Licensing

Become a regulated Payment Institution agent through Bankingblocks. Being a regulated Payment Institution Agent allows your business to operate a number of regulated services, such as third party fund collection and payment issuance. Our Payment Institution Sub-Licensing program also allows your business to offer all of Bankingblocks' products and services under your own brand, including eCommerce acquiring, POS acquiring and multi-currency IBANs. Expand your services and increase revenue by offering instant payment remittance and financial services in the European Union and the European Economic Area. If you're approved as a regulated agent, your company will be listed as an official agent of a registered institution and will be listed on the Financial Regulator European listing.

For more information about our Compliance Blocks, including our white-label onboarding platform, please visit our website at www.bankingblocks.com

FEATURES

- > Payment Institution license (Agent) registration
- > Ability to offer Bankingblocks' products with your own branding
- > Legally provide financial services on behalf of third parties

BENEFITS

- > Legally operate, collect, settle and remit funds on behalf of your clients
- > No need to go through the lengthy process of becoming a fully regulated PI or EMI

SPOTLIGHT: COMPLIANCE BLOCKS

Integrated KYC and Transaction Screening

Would you like to offer payments and banking services, but don't have the capacity to do this? Let Bankingblocks fully manage your compliance processes and take the regulatory burden off your shoulders. Many of Bankingblocks' partners offer great front-end products for customers, but can't manage the compliance requirements needed to offer these services. If you're not a Payment Institution, Electronic Money Institution or Risk Management company, Bankingblocks offers integrated compliance services to let you launch and grow with ease.

FEATURES

- > Access to the in-house merchant and customer onboarding compliance systems
- > Full task management and role-based user panel within the system
- > Automated application, contracting management and reporting
- > Risk mitigation services
- > Full KYC collection and AML checks
- > Award-winning onboarding platform, which includes a CRM and an external point of communication for new clients

BENEFITS

- > Launching payment and banking services without in-house compliance teams
- > Faster time to market
- > Ability to access new markets as you grow, without extreme compliance overhead

Stack examples

Neo-Bank

 SEPA & SWIFT Payments	 Multi-currency IBANs	 eCommerce Acquiring	 Card Issuing	Add-on	 Payment Institution Sub-Licensing (Agent)	 Core Banking	 Integrated KYC and Transaction Screening
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PSPs and Acquirers

 SEPA & SWIFT Payments	 Multi-currency IBANs	 eCommerce Acquiring	 POS Acquiring	Add-on	 Payment Institution Sub-Licensing (Agent)	 White-label Onboarding
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Foreign Exchange

 SEPA & SWIFT Payments	 Multi-currency IBANs	 Foreign Exchange	Add-on	 Integrated KYC and Transaction Screening	 Online Banking
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Corporate Houses

 SEPA & SWIFT Payments	 Multi-currency IBANs	 eCommerce Acquiring	 Card Issuing	 Foreign Exchange	Add-on	 Online Banking
--	---	--	---	---	---------------	---

Wallets and EMIs

 SEPA & SWIFT Payments	 Multi-currency IBANs	 Foreign Exchange	 eCommerce Acquiring	Add-on	 Integrated KYC and Transaction Screening
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Hospitality and Tourism

 SEPA & SWIFT Payments	 Multi-currency IBANs	 eCommerce Acquiring	 POS Acquiring	 Payout Solutions	Add-on	 Online Banking	 White-label Onboarding
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Technical Overview

Core Banking

Bankingblocks brings together best-in-class technology to facilitate the delivery of our blocks to our clients in a secure, scalable, and easy to implement solution.

Security on infrastructure is tiered, monitored and actively tested.

WE FOCUS ON:

- > Minimising threat exposure
- > Protecting Data
- > Service Availability
- > Providing an easy to use, reliable and maintained solution

HOSTING

Azure has been selected as the hosting environment for our core banking services for its speed of deployment, operation and scalability. Our primary services are hosted in Western Europe and secondary services are hosted in Northern Europe. All data is encrypted, has controlled access, and is secured within the EEA. Zone-redundant load balancing between the hosting regions ensures that your services have active-active availability.

API CONNECTIVITY

Connectivity to our core banking is via an easy to implement REST API. Secured by VPN, our clients can connect to all banking functions from their existing infrastructure allowing for seamless addition of services. Additionally, our API has been built to provide a modular, configurable approach for our different types of fintech and payment clients, allowing them to configure the correct API calls depending on their functionality needs, product growth plan and different regional regulatory requirements.

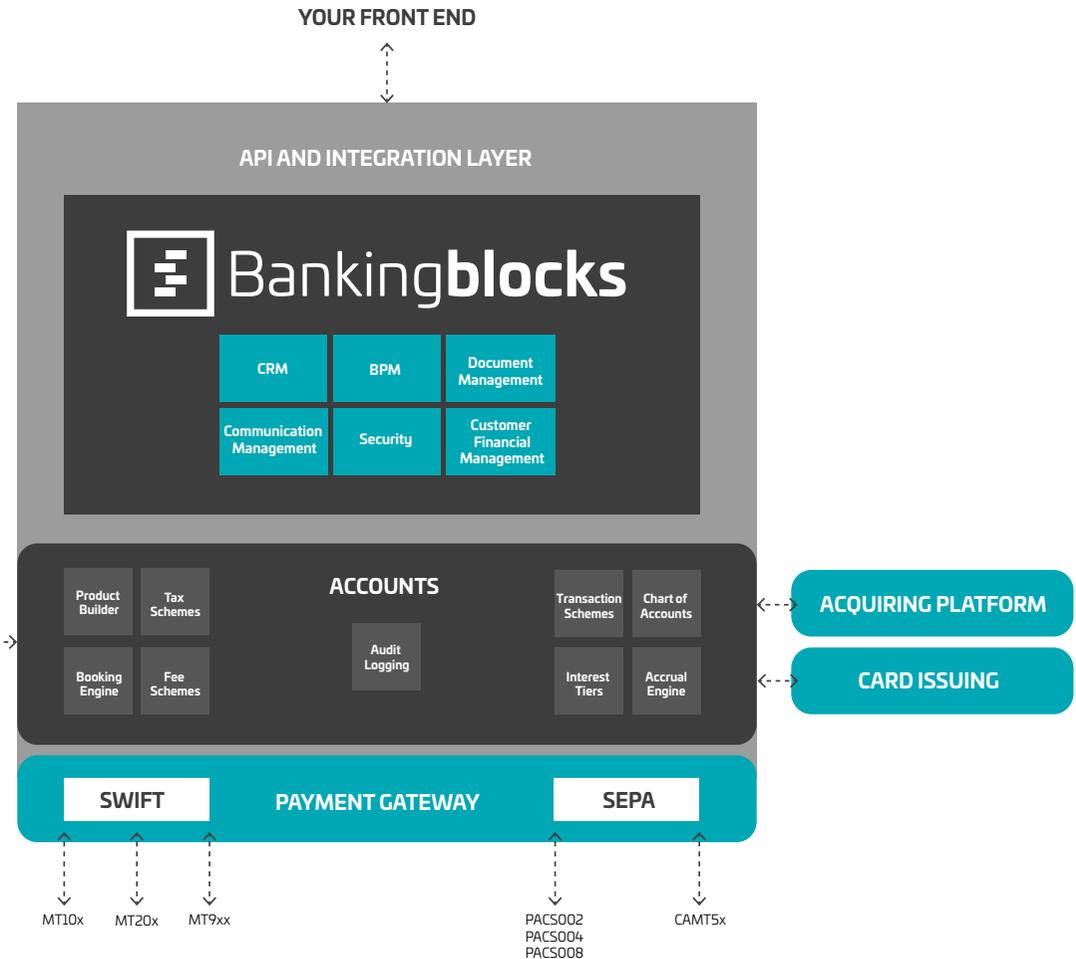
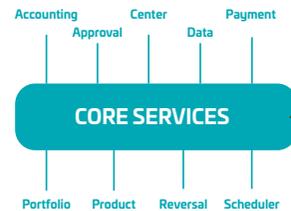
SECURITY STANDARDS

Our security policies are actively audited and have been tailored to ensure the integrity of all solutions provided. Controls have been mapped to the key requirements on Information Security Standards by the NBB (Belgium financial regulator) and guidance documents from the European Banking Authority (EBA). Internationally accepted best practice frameworks of ISO 27001 (Information Security), ITIL (Service Management) and Cobit (organisation) have been tailored to ensure quality standards are continuously maintained.

Integrated Infrastructure for easy access

Integrate our API for access to the full suite of our services. Looking to build Bankingblocks into your existing infrastructure? That's easy. The Bankingblocks API can also be connected via any external platforms you are already working with to ensure seamless integration into your business.

Don't have your own front-end?
Choose our 'Front-end Mobile Banking' or
'Online Business Banking' platform to
white-label for your customers.



Bankingblocks in action

Neo-Bank example

MONEY IN

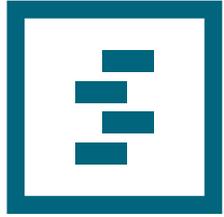
- Cash Loads
- Credit and Debit card Loads
- Multi-currency SWIFT Loads
- SEPA Credit Transfers
- SEPA Direct Debit Credit Transfers
- SEPA B2B Direct Debit Credit Transfers
- Account-to-Account Loads
- Mastercard MoneySend / Visa Direct Loads
- Acquiring Settlements
(SME merchant banking offering)
- Integrated Lending/Loan Transfers

MONEY OUT

- Debit Card Spends (eCommerce/POS)
- ATM withdrawals
- OCT Transfers to any Visa/Mastercard holder worldwide (Original Credit Transfers)
- Multi-currency SWIFT payments
- SEPA Credit Transfers
- SEPA Direct Debit Transfers
- Account-to-Account payments
- Cash Collection (specific regions)
- Mastercard MoneySend / Visa Direct Loads
- Escrow Payments
(SME merchant banking offering for large ticket payment)



- IBAN accounts per customer (Retail and Corporate) worldwide
- SEPA Credit Transfers
- Debit card connected to each account
- Integrated Lending facilities



Banking**blocks**

Putting the Fin in FinTech

Grow your business, block by block

A banking alternative for the fintech
and payments industry



START BUILDING

www.bankingblocks.com

build@bankingblocks.com