

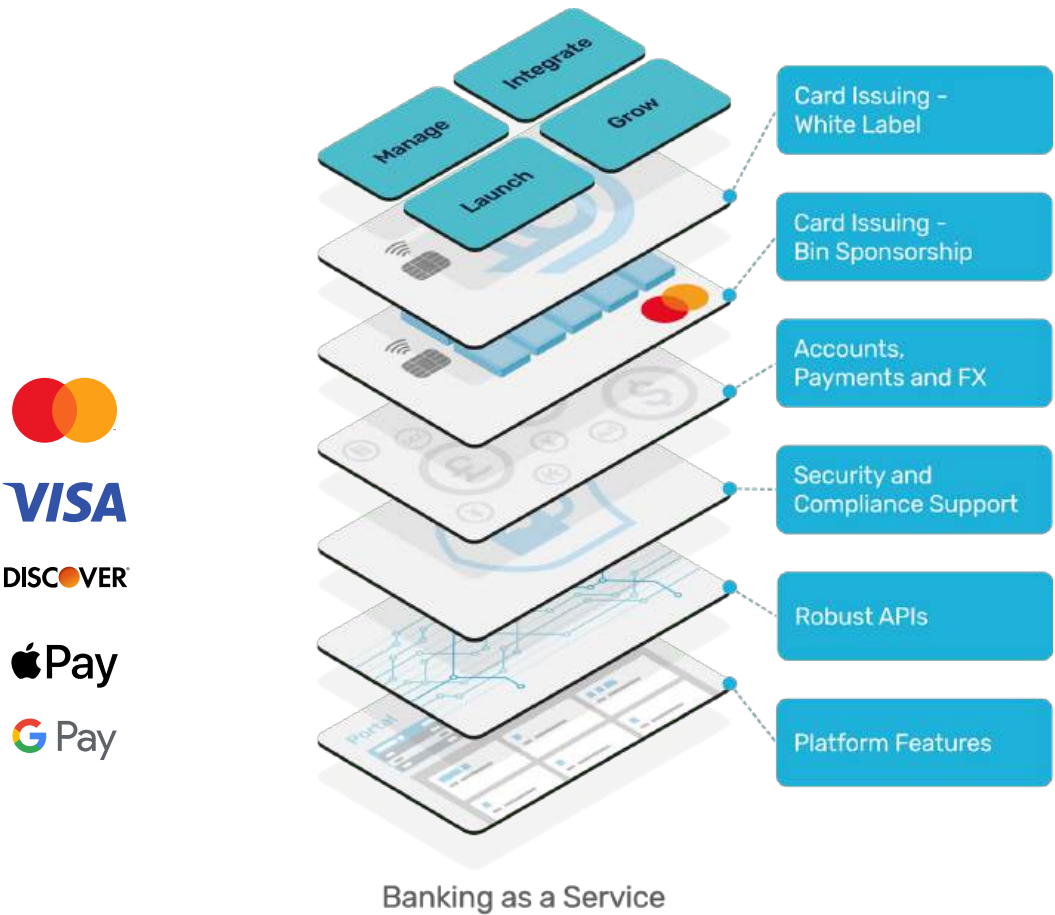
Build, Launch and Integrate your Payment Proposition

with B4B Payments as your Banking-as-a-Service provider



Power your payments vision with B4B as your Banking-as-a-Service Provider

Our BaaS platform provides all the necessary tools, APIs and infrastructure for you to build cutting-edge financial services with your own banking products specific to your business.



Built for Fintech innovation and growth

Card Issuing - White Label

Access all you require to initiate a prepaid card program seamlessly through our comprehensive turnkey solution, boasting advanced functionalities, utmost flexibility, and top-tier security measures.

Card Issuing - Bin Sponsorship

Accelerate the launch of your groundbreaking card offering effortlessly, leveraging our regulatory authorisations, scheme licenses, product proficiency, and extensive industry collaborations.

Accounts, Payments and FX

Our Payment Flows simplify the payment process, delivering a streamlined and user-friendly experience. Embrace the future of banking and elevate your business to new heights.

Security and Compliance Support

- Streamlined Onboarding: Compliance and KYB
- Secure Financial Crime Solutions: Risk Management | Transaction Monitoring | Sanctions Screening | Fraud Prevention

Robust APIs

- Robust and comprehensive JSON APIs supporting: Card ordering | Card issuing | Card loading and unloading | Card statements | Card status changes, virtual and physical cards | Bank payments via SEPA, Faster Payments and SWIFT
- Real-time webhooks available including: Card spend events | Card loads and status changes | Card registration | Bank receipts and payments
- End of day transaction files
- Reconciliation files in JSON format for importing into your accounting system

Solutions for every stage of the Fintech growth cycle

Our powerful embedded finance solutions are designed to support your company as you grow. 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.

	EU/UK	US
Turnkey Co-branded Card Issuing (physical and virtual)	✓	✓
Program Management	✓	✓
Global Payments and FX	✓	✓
Integrations and APIs	✓	✓
Payment Accounts (VIBANS, IBANS, Sort Code)	✓	N/A
Real Time Authorisations	✓	✓
BIN Sponsorship	✓	N/A
Direct Payments (ACH)	✓	2025

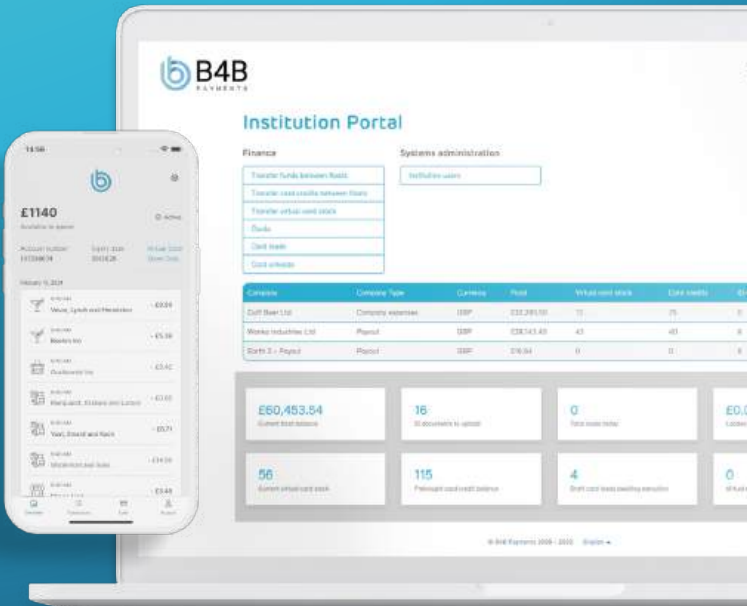
Expand your payments business globally

Looking to expand your proposition to UK, Europe and USA. B4B Payments licenses can get you there quickly.

B4B Payments is authorised 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

Experience seamless access to a comprehensive suite of global account and card features, along with integrated payments, all in one powerful platform.



Top-tier Fintech brands choose B4B Payments as their trusted partner, propelling their enterprises to new heights

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

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.

B4B Payments is a globally recognised and trusted provider of card issuing and embedded payment services. With over 18 years of expertise, our team has a market-leading level of experience and knowledge to help you grow your business with the power of scalable and secure payments and card solutions. B4B Payments is a proud member of the Banking Circle Group.

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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