



IBERBANCO

A NEW GENERATION OF ALTERNATIVE FINANCIAL INNOVATION



“We bridge the space between countries, cities and people with our range of alternative financial solutions.”

THE BANKING ALTERNATIVE

Iberbanco Ltd is registered as a Money Services Business (MSB) with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), under registration number M23371461. We are authorised to provide foreign exchange, money transfer, and payment services in compliance with Canadian regulations.



NON-RESIDENT | PRIVATE | CORPORATE | FUNDS & INSTITUTIONS

“We are committed to staying at the forefront of our industry and to bringing you the latest and greatest in account solutions.”

MESSAGE FROM THE FOUNDER & CEO

Over the past few years, Iberbanco Ltd has expanded our service offerings and strengthened our global footprint, even amid economic challenges.

We now provide personal and business accounts across key European and Asian markets, supporting a wider range of currencies and industries.

Today, Iberbanco serves clients from over 150 countries, with operational hubs established across Europe and Asia since 2022.

We remain committed to growing our global reach and enhancing the solutions we deliver to our clients worldwide.



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A BRIEF BACKGROUND

Accessing global banking services poses significant challenges for individuals, non-residents, businesses, funds and institutions, particularly in regions like Europe and Asia.

To address these issues, innovative solutions are required to bridge the gap in accessing global banking.

Traditional banks have adopted risk-averse strategies, leading to the closure of accounts and stricter eligibility criteria based on residency, citizenship, minimum assets, and income requirements. These obstacles hinder entirely respectable clients from opening accounts and accessing essential banking services.

The demand for accessible banking solutions remain unmet as traditional banks continue to present barriers, making it challenging for clients to establish their financial presence in different jurisdictions. The need for efficient and inclusive banking services in a globalised economy is more pressing than ever.

To address these issues, innovative solutions are required to bridge the gap in accessing global financial services.

Comprehensive suites of financial solutions are being developed to cater for the specific needs of clients,

including account management, cross-border transactions, and investment opportunities. These industry-focused initiatives aim to empower individuals and businesses, enabling them to overcome the challenges associated with traditional banking systems.

In conclusion, accessing global banking services presents significant hurdles for individuals and businesses worldwide.

Iberbanco recognises the need for alternative banking with an alternative vision to provide streamlined processes and inclusive services. Whilst maintaining the highest compliance and regulatory standards, we have sought to develop innovative solutions and comprehensive financial suites, we aim to transform the way banking is conducted, empowering clients to capitalise on international investment and growth opportunities in an increasingly interconnected world.

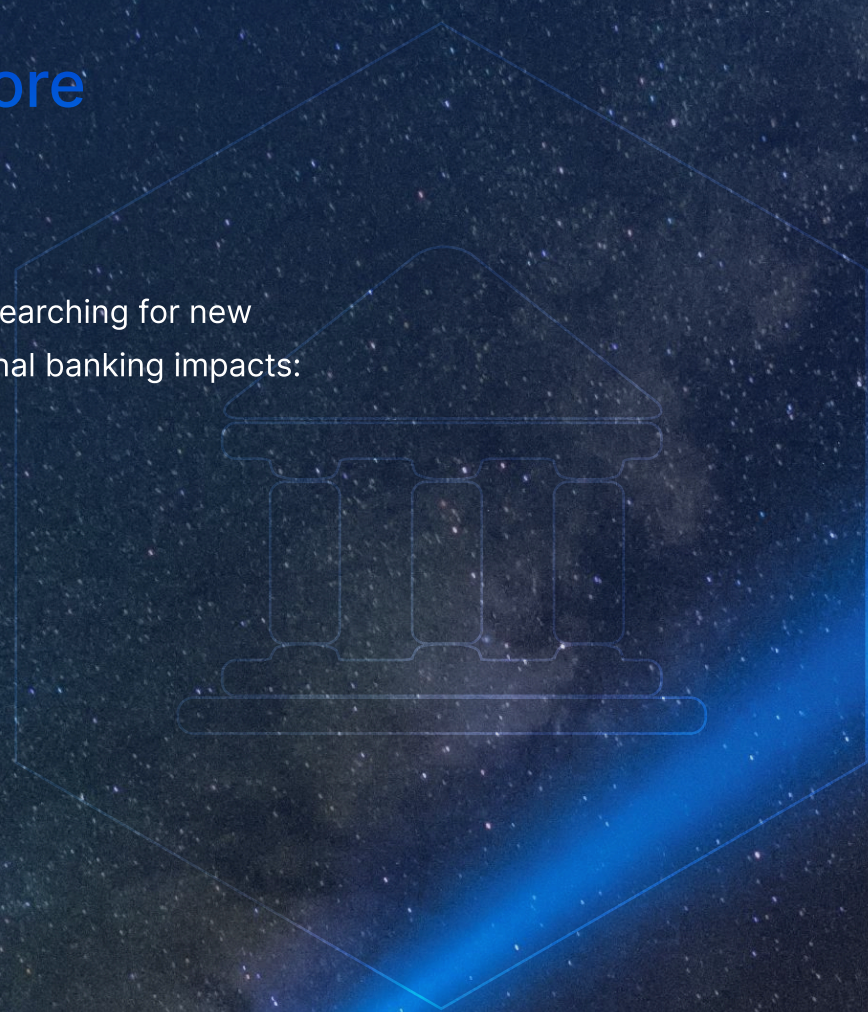
02

THE PROBLEM

Our clients want more from their banks.

They are constrained by borders and searching for new solutions. The complexity of international banking impacts:

- Entry into new markets
- Growing customer base
- Buying new inventory
- Paying suppliers / payroll
- Hiring new staff
- Distributing goods
- Crypto Friendly accounts



1.

Access to local banking in various jurisdictions via traditional banks has become increasingly more challenging.

2.

Professional services are increasingly searching for alternative banking solutions for their clients.

3.

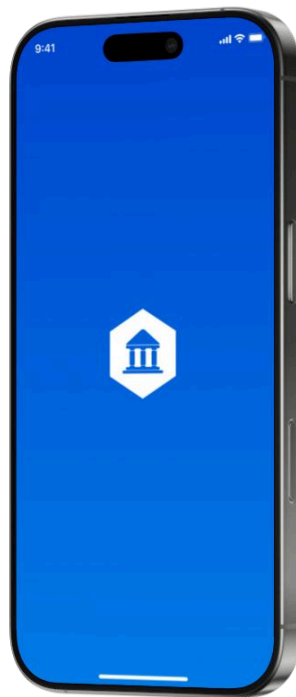
Even with the growth of fintech, there is a widespread absence for solutions for more complex structures, offshore accounts and non-residents.

O3

WELCOME

A new generation of innovative alternative solutions

Iberbanco Ltd is the epitome of sophistication and excellence in the realm of alternative global banking. Nestled in the prestigious space between conventional private banking and financial technology, we empower our clients to effortlessly navigate the complexities of the global financial landscape, unlocking their financial ambitions.



“Our mission is to fill the space between countries, businesses and people, powering financial ambitions with our unique services.”



Send and receive funds in over 185 countries



Pay, collect and hold over 80 currencies



Unique named IBANs in various regions



Support for a range of entities and individuals



Funds safeguarded with tier one banking partners



Crypto Friendly Account

O4

WELCOME

A distinctive approach

Iberbanco stands out by prioritising client accessibility and flexibility. We have eliminated barriers such as minimum account balances, required deposits, and mandatory investible assets. Additionally, our partnership with tier-one banking institutions ensures that funds held in safeguarded accounts have no limits. This exceptional approach, combined with our unrivalled financial expertise, sets Interpolitan apart in the industry.

- No minimum account balance*
- No FX transactional limits
- No upper or lower turnover thresholds

*Account opening and monthly fees apply

Iberbanco in Statistics



185+
Jurisdictions

Who we work with

Lawyers • Accountants • Wealth Managers • Tax Advisors • Adult Advisors • Private Equity Firms • Fiduciary Firms • Funds • Administrators • Offices • Corporate Service Providers • Immigration Firms • Corporate Registries • Citizenship and Residency • Real Estate Services



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Payment Rails



80+
Currencies

OUR MISSION IS TO CONNECT
A GLOBAL COMMUNITY
THROUGH OUR ALTERNATIVE
BANKING SOLUTIONS



- License
- Type of accounts
- Functionality
- Onboarding
- Risk
- Protection
- Service
- Currency Exchange
- Customer service
- Registration

Traditional
Banks

Bank License - FSCS

Unique Named Account

Usually hold local currency

3-6 months
Varies between banks
UK residency often required

Risk-averse - blanket rules

FSCS protects you up to £85,000

May not support multi-currency transfer and settlements

May not support
Fixed high fees & spreads

Difficult ticketing system behind customer service team

A mix of digital and in-person
Lack of foreign customer service

Iberbanco
Money

MSB

Unique Named Account
Multi-currency IBANs

Pay, collect, hold in over 50 currencies

7-10 working days
We onboard non-residents from over 160 countries

Risk-tolerant - case-by-case review

Bank-level operation regulated by the FCA Client funds safeguarded with Tier 1 Bank

Supports multi-currency, exchange transfers and deposits at any time and provides statements

Tailored FX risk management solutions

Account managers available via phone or email

A mix of digital and in-person or video onboarding, 185+ countries

Fintech
Payments

EMI

Unique Named Account
Multi-currency IBANs

Pay, collect, hold in over 30 currencies

1-4 weeks for basic, longer for more complex
Typically EEA + 6 Countries

Medium, volume-based, digital only

Bank-level operation regulated by the FCA Client funds safeguarded with Tier 1 Bank

Support multi-currency, exchange transfers and deposit at any time and provide statements

Low fees & spreads, limits on larger transactions & increased fees

-In-app chat
-Automated Phone-line
-No physical staff to talk to

- Digital only

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WHAT WE CAN DO FOR YOU

Our Clients

We provide unique named local currency accounts to help our clients pay, collect and hold funds with more flexibility than a traditional bank. We also offer comprehensive financial solutions, such as FX Risk Management, Mass Payments, Escrow Services. Our goal is to equip our clients with a full spectrum of services to meet their diverse financial needs across the world.



Private Clients

We provide local, multi-currency accounts, FX Risk Management, and Payment and Collection Services to private clients with unique international banking challenges. Whether they're investing abroad, paying for medical care, or buying property, we provide a bespoke service to help them achieve their financial ambitions,



Corporate

We collaborate with international businesses frequently characterised by intricate frameworks, which can make the conventional approach to opening bank accounts a challenging endeavour. To help them overcome their international banking challenges and achieve their financial ambitions we provide local, multi-currency accounts, FX Risk Management, expert advice for property purchases, and more.



Institutions

Iberbanco Ltd offers flexible white-label and MiniBaaS (Banking-as-a-Service) solutions, enabling businesses to launch branded financial services quickly and securely. Our platforms provide account issuing, multi-currency payments, and compliance support without the need for a banking license.



Non-Resident

This is an account you can open in a territory you don't live in. You can use it to hold money or send and receive payments.

Products & Solutions

Accounts
Payments
FX
Mini BaaS
White Label
Tailored Solutions



Private Clients
Corporate
Institutions
Non-Resident

Clients

07

INDUSTRIES

Who we work with



Lawyers	Fiduciary Firms
Accountants	Funds Administrators
Wealth Managers	Family Offices
Tax Advisors	Private Equity Firms
Audit Advisors	Immigration Firms
Corporate Service Providers	Corporate Registries

**“Unlocking financial opportunities:
Our alternative banking solutions for
our partners and their clients”**

Private Clients



Education
Trusts
Citizenship & Residency
Retirement And Savings Plans
Family Office Reward
Luxury Assets
Philanthropy

Corporate



Accounting & Financial Reporting
Special Purpose Vehicle
Domiciliation, Directorship & Management
Payroll & HR
Treasury Services

Institutions



AIFMD
Depository
ESG Services For Institutional Clients
Fund Administration
Implementation & Migration
Regulatory And Investor Reporting
Special Purpose Acquisition Companies
(SPACs)
Card Acquiring
Whitelabel
MiniBAAS

FACILITATE ALL TYPES OF COMPLEX
STRUCTURES, ENTITIES & INDIVIDUALS

SEND & RECEIVE FUNDS FROM OVER
185 COUNTRIES

TRANSACT LIKE A LOCAL, OR USE
SWIFT OR SEPA

24/7 ONLINE ACCOUNTS

ONBOARDING WITHIN 3-7 BUSINESS DAYS

PAY, COLLECT & HOLD IN
80+ CURRENCIES

MULTI-JURISDICTION
ONBOARDING & SOLUTIONS

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TAILORED FOR YOU

Our Products & Solutions



Accounts

Clients are provided with their own unique account numbers and local IBANs across multiple jurisdictions. Pay & collect from 185+ countries and hold funds in 80+ currencies all within one platform.



Payments

Iberbanco is directly connected to payment networks around the world, ensuring back-to-back payment processing in multiple jurisdictions.



Collections

Collect funds locally into one global account. Process collections seamlessly in over 80 currencies from over 185 countries



FX Risk Management

We offer FX Risk Management products for clients that trade internationally. This service is tailored to each client to help them manage their foreign exchange risk and mitigate against currency volatility.



Mass Payments

Our automated pay-out infrastructure is purpose-built to help you reduce your overheads, streamline payment processes and enhance your B2B relationships in your global operations.



THE STRUCTURE

Local & global payments

When you open an account with Iberbanco, we will give you an account number and sort code. Just as you would with any traditional bank

PAYMENT NETWORKS

Electronic transfers are delivered by SWIFT, SEPA, Faster Payments and BACS.

DIRECT DEBIT

Electronic transfers are delivered by SWIFT, SEPA, Faster Payments and BACS.

DEDICATED ACCOUNTS

In the name of the client / company.

MULTI-CURRENCY ACCOUNT IBAN

Take advantage of favourable exchange rates.

COLLECT, RECEIVE & HOLD 80+ CURRENCIES FROM OVER +185 JURISDICTION

Discover new markets and grow your business around the world.

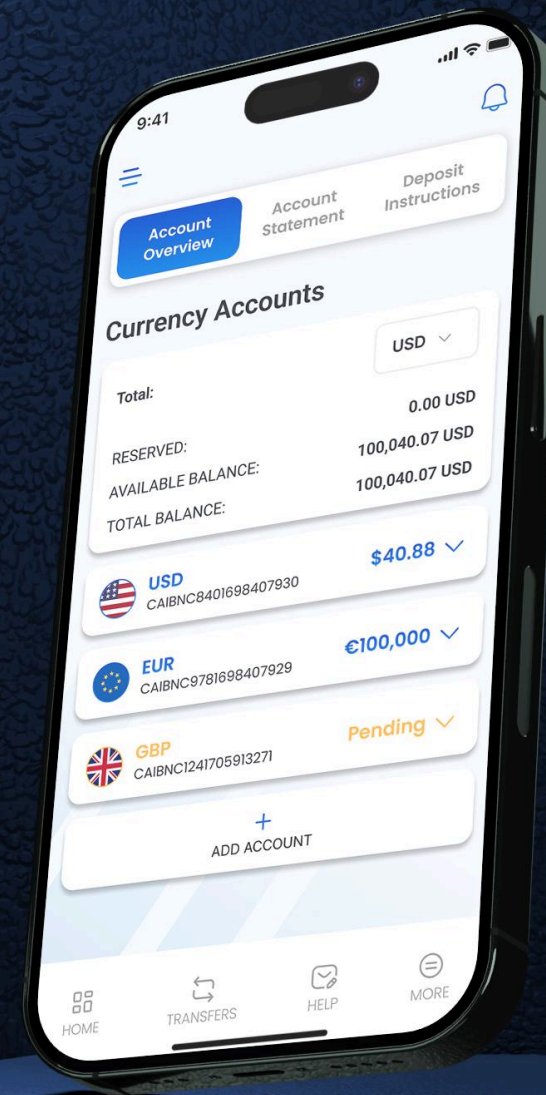
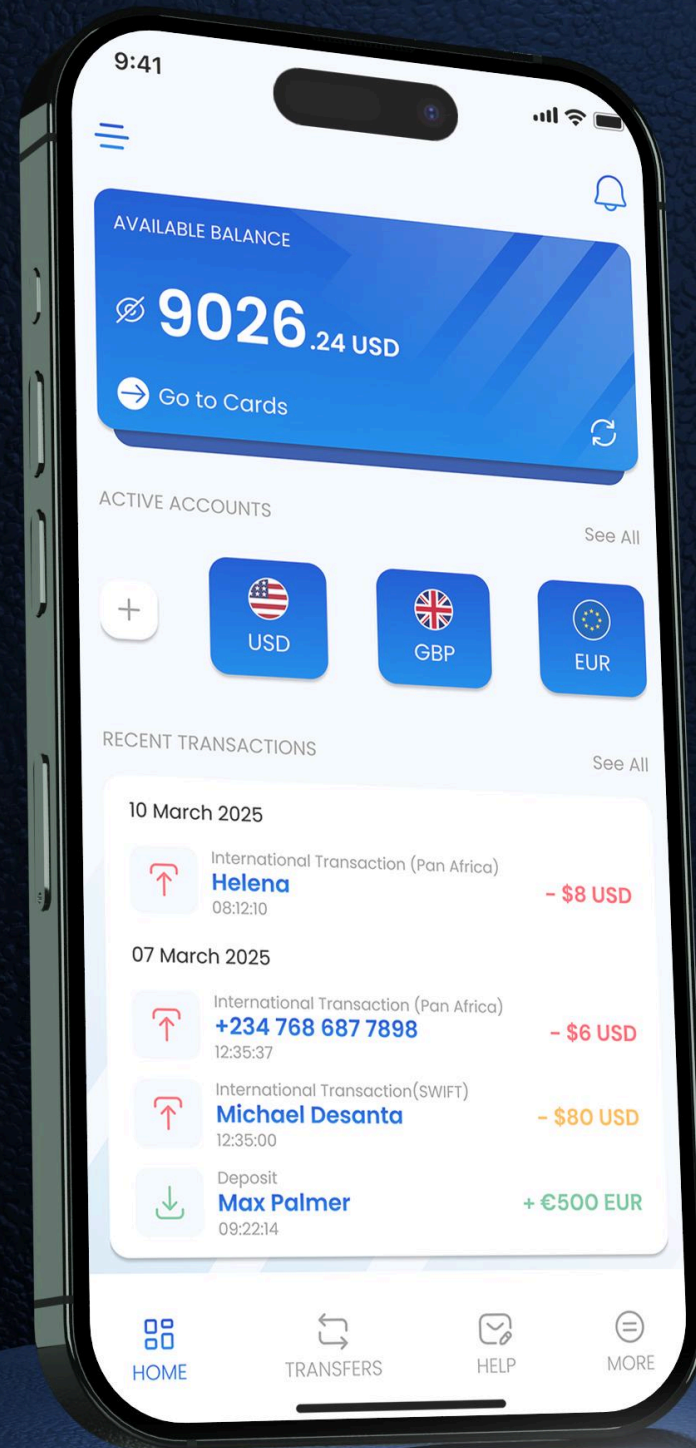
SAFEGUARD CLIENT ACCOUNTS WITH OUR TIER 1 BANKING PARTNER

Protect your clients from threats and meet your compliance obligations.

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TRANSCEND BORDERS EFFORTLESSLY

Innovative concepts,
informed guidance, and
effective resolutions



Using secure transaction technology with a personalised relationship manager, our clients can focus on their primary business goals, reassured that we will take care of the financial side.



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IBERBANCO CASE STUDIES

FinLaunch23: Empowering a Fintech Startup

Client Profile:

A European fintech startup wanted to offer multi-currency accounts, virtual cards, and international transfers but lacked the necessary infrastructure.

Challenge:

The client needed a fast, compliant launch without investing millions in technology, licensing, or regulatory approvals.

Solution

Iberbanco provided full white-label solutions including:



Multi-currency
IBANs



Digital wallets



Branded virtual and
physical debit cards

**SWIFT
SEPA**

Global payment
processing through
SWIFT and SEPA

All solutions were API-integrated under the startup's brand.

The Project Results

3

Launched the full
platform in 3 months

€\$£

Saved significant
operational and
compliance costs

x2

Doubled the
projected user
acquisition rate



TradeFlow92: Streamlining International Payments for E-Commerce

Client Profile:

A Canadian online retailer with a large European and Asian customer base was facing slow, expensive international payment processing.

Challenge:

High transaction fees, long payment times, and difficulty managing multi-currency funds were impacting profitability and cash flow.

Solution:



Multi-currency accounts with real-time balance management



Cost-effective SEPA and SWIFT payment options



Competitive FX conversion services

The Project Results

30%

Reduced transaction costs by 30%

50%

Improved payment processing times by 50%

Speed

Strengthened supplier relationships and order fulfillment speed

£	(GBP)	Great British Pounds
€	(EUR)	Euro
\$	(USD)	US Dollar
R\$	(BRL)	Brazilian Real
C\$	(CAD)	Canadian Dollar
NZ\$	(NZD)	New Zealand Dollar

E£	(EGP)	Egyptian Pound
₦	(NGN)	Nigerian Naira
GH¢	(GHS)	Ghanaian Cedi
﷼	(MAD)	Moroccan Dirham
KSh	(KES)	Kenyan Shilling
TSh	(TZS)	Tanzanian Shilling
USh	(UGX)	Ugandan Shilling
FRw	(RWF)	Rwandan Franc
ZK	(ZMW)	Zambian Kwacha
F.CFA	(XOF)	West African CFA franc
P	(BWP)	Botswana Pula
FCFA	(XAF)	Central African CFA franc
R	(ZAR)	South African Rand

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A COMMUNITY OF LEADERS AND INNOVATORS

Culture & Values

Iberbanco is a community of leaders and innovators whose primary aim is to help clients responsibly access the financial resources they need to succeed.

We are focused on creating a supportive, diverse and inclusive culture that encourages everyone to be part of our space and welcomes a range of different perspectives, experiences, leadership styles and skill sets. From our sustainability strategy and ESG objectives through to due diligence on our global supply chain, our aspirations go beyond financial commodities. We want to leave clients, suppliers, and stakeholders in a better position after working with us.

INSPIRATION

INTEGRITY

INNOVATION

INTERACTION

INFORMATION

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SECURITY & COMPLIANCE

Regulated by FINTRAC & PCMLTFA

At Iberbanco Ltd, we prioritize the security of client funds through strict regulatory compliance and internal controls. Our operations are designed to minimize risks and ensure transparency at every level.

All transactions are initiated using a secure payment system which ensures each payment is approved internally by multiple authorised users before processing with our counterparty banks.

We don't speculate on the currency markets or invest clients' money. When transactions are entered with us, we enter a matching and binding trade with a counterparty bank.

Regulated & Licensed

Iberbanco Ltd is a registered Money Services Business (MSB) with FINTRAC (Financial Transactions and Reports Analysis Centre of Canada) and operates under the Electronic Money Regulations and the Payment Services Regulations. MSB Registration Number: M23371461

Secure Transactions

All payments are processed through a secure centralised system requiring multi-user authorization before funds are released. We do not speculate on currency markets or invest client money. Every transaction is matched with a counterparty bank to ensure transparency and finality.

Segregated Client Funds

As an authorised Money service business, client funds are held in safeguarded accounts, separate from our corporate assets. These funds are redeemable as electronic money and are always available, never loaned or invested.

Compliance Assurance

We ensure strict adherence to regulatory requirements set forth by FINTRAC and the Bank of Canada. Our framework includes robust measures for Anti-Money Laundering (AML), Anti-Terrorist Financing (ATF), and Know Your Customer (KYC), ensuring all transactions and operations comply with Canadian laws and international best practices.

Audit & Oversight

We undergo annual independent audits to ensure our operations align with FINTRAC standards. This includes rigorous reviews of our processes and third-party relationships.

Anti-Money Laundering

Iberbanco enforces strong AML and counter-terrorist financing policies. Our due diligence includes customer verification and monitoring of suspicious activity in compliance with global standards.

Data Protection

Iberbanco Ltd adheres to Canada's data protection framework under PIPEDA, ensuring the responsible collection, use, and safeguarding of personal information in all commercial activities. As a registered MSB, we maintain clear privacy policies, designate a Privacy Officer, and implement physical, technological, and organizational safeguards. We ensure informed consent, limit data collection to necessary purposes, and manage third-party service providers with comparable privacy standards. In the event of a breach posing a real risk of significant harm, we promptly notify affected individuals and the Office of the Privacy Commissioner of Canada, in line with legal requirements.

Trade Association

Iberbanco Ltd is a member of the Association of Foreign Exchange and Payment Companies (AFEP), supporting responsible financial practices and collaboration with regulators worldwide.

Additional information on the safeguarding processes all Electronic Money Institutions are required to undertake can be found at: www.fca.org.uk/consumers/using-payment-service-providers.



CONTACT

“Enabling global access with fast,
secure, and flexible money services”

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IBERBANCO LTD | MULTI-CURRENCY | GLOBAL REACH | FAST ONBOARDING

WWW.IBERBANCOLTD.COM

Iberbanco LTD registered office address 4 Robert Speck Parkway, Mississauga, ON L4Z 1S1, Canada,
MSB registration number: M23371461. Iberbanco LTD is authorised and regulated by the FINTRAC.