



03 May 2026

Ref: FXI/INTRO/2026

## Dear Valued Client,

On behalf of Flux International, it is our privilege to introduce ourselves as a licensed Global Banking Infrastructure facilitating access to world-class USD banking, corporate account openings, loan sanctions, insurance claims, and loss claim recovery — all through a single, KYC-verified, secure platform. We act as the trusted bridge between you and top-tier FDIC-insured US banking institutions, delivering transparent USD-to-INR conversion at competitive exchange rates. With 4,820+ corporate clients, 12+ partner institutions, and 5+ years of operations, Flux International is the partner of choice for businesses seeking global financial access.

## OUR CORE SERVICES

### Corporate USD Accounts

#### SERVICE 01

We facilitate the opening of domestic USD savings accounts and international USD accounts with our FDIC-insured US banking partners. Each account includes a dedicated ABA routing number, SWIFT/BIC, and IBAN for seamless global transactions.

### Loan Facilitation

#### SERVICE 02

Access USD-denominated working capital, expansion loans, and credit lines from established US banking institutions. We mediate competitive terms tailored to your business — from seed funding to structured facilities.

### Insurance Claims

#### SERVICE 03

File and process insurance claims through our global banking infrastructure. We act as mediator between you and leading insurers to ensure timely, fair claim settlements denominated in USD with full real-time status updates.

### Loss Claim Recovery

#### SERVICE 04

Recover financial losses through our structured claims process. We work directly with partner banks and insurance institutions to facilitate recovery and settlement, protecting your capital at every step.

#### PARTNER INSTITUTIONS:

JPMorgan Chase · Bank of America · Wells Fargo · Citibank · Goldman Sachs · Morgan Stanley · U.S. Bank · PNC Bank

All US partner banks are FDIC-insured. Full institution details disclosed upon successful onboarding and KYC verification.

We invite you to begin your onboarding process at fluxinternational.org. Our compliance-first approach ensures full KYC verification, AES-256 encryption, and OFAC sanctions screening at every stage. Our team is available via the secure messaging portal within your Flux International dashboard.

Yours sincerely,

### The Flux International Team

Global Banking Infrastructure · fluxinternational.org



## DOMESTIC & LINKED ACCOUNTS

ACCOUNT TYPE	CURRENCY	KEY FEATURES
USD Savings Ledger Account	USD – United States Dollar	ABA Routing · SWIFT/BIC · FDIC-insured · Wire Transfers
Indian Linked Account	INR – Indian Rupee	IFSC Code · UPI · NEFT/RTGS · USD!™/INR Conversion

## INTERNATIONAL ACCOUNTS

ACCOUNT TYPE	CURRENCY / COVERAGE	KEY FEATURES
International USD Account	USD – 190+ countries	SWIFT/BIC · IBAN · Cross-border Wires · Settlements
Flux Multicurrency Foreign Acct	20 Currencies (11+9 zones)	Local Bank Details per Market · Zero Hidden Fees

## ADDITIONAL FINANCIAL PRODUCTS

### Loan Facilitation

Working Capital · Expansion Finance · Credit Lines

USD-denominated loans and credit facilities mediated through FDIC-insured US partner banks. Competitive rates, flexible tenures, and minimal paperwork via our KYC-verified portal.

### Insurance Claim Processing

Claim Filing · Compliance Review · USD Settlement

End-to-end insurance claim mediation. We liaise with global insurers to ensure fair, timely settlements with full audit trails available in your dashboard.

### Loss Claim Recovery

Loss Assessment · Bank Mediation · Recovery Settlement

Structured loss recovery facilitation through our partner network. Real-time updates, OFAC-screened processes, and transparent USD conversion on all recoveries.

### USD !™ INR Conversion

Competitive Rates · Same-Day Settlement · Zero Hidden Fees

Transparent USD-to-INR conversion at market-linked rates, with all fees disclosed upfront. Funds settled to your linked Indian account with full FEMA compliance.

4,820+

Corporate Clients

12+

Partner Institutions

5+

Years Operating

100%

KYC Verified

190+

Countries Covered



Flux International offers clients the ability to open foreign-based accounts across 20 currencies and 190+ countries, all under the Flux International platform. Through your Flux International profile you receive real local banking details in 11 major currency markets — enabling you to accept payments exactly like a local business. An additional 9 currencies are supported for global receiving. All accounts are PCI-DSS compliant, fully KYC-verified, and backed by multi-jurisdictional regulatory standards.

## LOCAL RECEIVING ACCOUNTS — Real local bank account in each currency market

CODE	CURRENCY	COUNTRY / MARKET	BANKING INSTITUTION	LOCAL DETAILS
USD	US Dollar	United States	JPMorgan Chase / Bank of America	ABA Routing · SWIFT/BIC
EUR	Euro	European Economic Area	Deutsche Bank / Barclays EU	IBAN · BIC/SWIFT
GBP	British Pound	United Kingdom	Barclays / Lloyds Bank	Sort Code · Account No.
SGD	Singapore Dollar	Singapore	DBS Bank Singapore	Bank Code · Account No.
HKD	Hong Kong Dollar	Hong Kong	HSBC Hong Kong	Bank Code · Account No.
AUD	Australian Dollar	Australia	National Australia Bank (NAB)	BSB · Account No.
CAD	Canadian Dollar	Canada	Royal Bank of Canada (RBC)	Transit No. · Account No.
JPY	Japanese Yen	Japan	Sumitomo Mitsui (SMBC)	Bank Code · Branch Code
AED	UAE Dirham	United Arab Emirates	Emirates NBD	IBAN · SWIFT
MXN	Mexican Peso	Mexico	BBVA Mexico / Santander MX	CLABE No.
IDR	Indonesian Rupiah	Indonesia	Bank Mandiri	Account No.

## GLOBAL RECEIVING ACCOUNTS — Cross-border payments in additional currencies

CODE	CURRENCY	COUNTRY	CORRESPONDENT BANK
ILS	Israeli New Shekel	Israel	Bank Leumi / Bank Hapoalim
PLN	Polish Zloty	Poland	PKO Bank Polski / mBank
RON	Romanian Leu	Romania	BCR / BRD Groupe Societe
THB	Thai Baht	Thailand	Bangkok Bank / Kasikorn
CZK	Czech Koruna	Czech Republic	CSOB / Komerční Banka
NZD	New Zealand Dollar	New Zealand	ANZ New Zealand / Westpac
SEK	Swedish Krona	Sweden	SEB / Handelsbanken
NOK	Norwegian Krone	Norway	DNB Bank / SpareBank 1
TRY	Turkish Lira	Turkey	Garanti BBVA / Akbank

### Included with Flux International Foreign Account Opening:

- Multicurrency balances — hold funds in any supported currency with no monthly fee
- Commercial Debit Card — pay global expenses anywhere Mastercard is accepted
- Pay Globally — single, batch, or recurring cross-border payments in 190+ countries
- Business Funding — access pre-qualified working capital directly from your Flux account
- 22+ language support — multilingual customer service across all time zones

Disclaimer: Flux International foreign account services are subject to eligibility requirements and are available only in jurisdictions where Flux International or its licensed infrastructure partners hold valid regulatory authorisations. Availability may vary by customer profile, jurisdiction, and applicable law.



Flux International mediates corporate USD account openings exclusively through FDIC-insured top-tier US banking institutions. Each client is assigned to one of the following partner banks based on their corporate profile and compliance status. Full institution details — including account number, ABA routing number, and SWIFT/BIC — are provided upon successful KYC verification. All accounts are BSA/AML and OFAC-screened.

## FDIC-INSURED US PARTNER BANK INSTITUTIONS

#	INSTITUTION NAME	HQ LOCATION	ABA ROUTING	SWIFT / BIC	STATUS
01	JPMorgan Chase Bank, N.A.	New York, NY	021000021	CHASUS33	FDIC
02	Bank of America, N.A.	Charlotte, NC	026009593	BOFAUS3N	FDIC
03	Wells Fargo Bank, N.A.	San Francisco, CA	121000248	WFBIUS6S	FDIC
04	Citibank, N.A.	New York, NY	021000089	CITIUS33	FDIC
05	Goldman Sachs Bank USA	New York, NY	021407912	GLOAUS33	FDIC
06	Morgan Stanley Bank, N.A.	New York, NY	021101108	MSTCUS33	FDIC
07	U.S. Bank, N.A.	Minneapolis, MN	091000022	USBKUS44	FDIC
08	PNC Bank, N.A.	Pittsburgh, PA	043000096	PNCCUS33	FDIC
09	Capital One, N.A.	McLean, VA	051405515	NFBKUS33	FDIC
10	TD Bank, N.A.	Cherry Hill, NJ	031101266	NRTHUS33	FDIC

## ACCOUNT TYPES AVAILABLE AT EACH PARTNER BANK

### Corporate USD Savings Account

Domestic · FDIC-insured · ABA Routing + SWIFT

A dedicated USD savings ledger account at one of our 10 FDIC-insured US partner banks. Includes a unique 12-digit account number, ABA routing, and SWIFT/BIC for incoming international wires. Ideal for corporate settlements, loan drawdowns, and claim receipts.

### International USD Account

Cross-border · IBAN + SWIFT · Wire Enabled

A USD-denominated international account with a globally recognised IBAN and SWIFT/BIC. Designed for cross-border transactions, import/export settlements, and multi-country corporate operations. Supports SWIFT wires from 190+ countries.

### Indian Linked INR Account

INR · IFSC · UPI · USD/INR Conversion

A local Indian bank account linked to your Flux International profile for seamless USD-to-INR conversion and domestic settlements. Supports NEFT, RTGS, IMPS, and UPI. Fully FEMA-compliant with all fees disclosed upfront.

### Flux Multicurrency Foreign Account

20 Currencies · 190+ Countries · Local Bank Details

Local bank receiving accounts in 11 currency markets and global receiving in 9 additional currencies. Carries real local banking details — IBAN, Sort Code, BSB, CLABE, or bank code as applicable per country.

### Important Notice:

Full institution names, account numbers, ABA routing numbers, and SWIFT/BIC codes are disclosed to clients exclusively upon successful KYC verification and account opening approval. Flux International acts as mediator only; banking contracts are with the respective FDIC-insured institutions.



Flux International supports instant corporate and personal account opening in 45+ jurisdictions through our integrated banking partner network. The institutions listed below offer digital KYC, same- or next-day account activation, and full SWIFT/local-rail connectivity. All onboarding is BSA/AML and OFAC-screened. Availability depends on customer profile, residency, and applicable local regulation.

## AMERICAS — Instant Onboarding Partners

COUNTRY	CURRENCY	BANKING INSTITUTIONS — INSTANT/DIGITAL ONBOARDING
United States	USD	JPMorgan Chase · Bank of America · Wells Fargo · Citibank
Canada	CAD	Royal Bank of Canada (RBC) · TD Bank · Scotiabank · BMO
Mexico	MXN	BBVA Mexico · Santander MX · Banorte · Citibanamex
Brazil	BRL	Itaú Unibanco · Banco do Brasil · Bradesco · Santander BR
Argentina	ARS	Banco Galicia · BBVA Argentina · Banco Macro
Chile	CLP	Banco de Chile · Santander Chile · BCI
Colombia	COP	Bancolombia · Davivienda · Banco de Bogotá
Peru	PEN	BCP · BBVA Perú · Interbank

## EUROPE — Instant Onboarding Partners

COUNTRY	CURRENCY	BANKING INSTITUTIONS — INSTANT/DIGITAL ONBOARDING
United Kingdom	GBP	Barclays · HSBC UK · Lloyds Bank · NatWest · Starling
Germany	EUR	Deutsche Bank · Commerzbank · N26 · DKB
France	EUR	BNP Paribas · Société Générale · Crédit Agricole · Qonto
Netherlands	EUR	ING · ABN AMRO · Rabobank · bunq
Spain	EUR	BBVA · CaixaBank · Santander España · Sabadell
Italy	EUR	UniCredit · Intesa Sanpaolo · BPER Banca
Belgium	EUR	KBC · BNP Paribas Fortis · Belfius
Ireland	EUR	AIB · Bank of Ireland · Permanent TSB
Portugal	EUR	Millennium BCP · Novo Banco · CGD
Austria	EUR	Erste Bank · Raiffeisen Bank · Bank Austria
Switzerland	CHF	UBS · PostFinance · Raiffeisen Schweiz · ZKB
Sweden	SEK	SEB · Handelsbanken · Swedbank · Nordea SE
Norway	NOK	DNB Bank · SpareBank 1 · Nordea NO
Denmark	DKK	Danske Bank · Nordea DK · Jyske Bank
Finland	EUR	Nordea Finland · OP Financial · Aktia
Poland	PLN	PKO Bank Polski · mBank · ING Bank iÁ ski · Santander PL
Czech Republic	CZK	CSOB · Komer ŐiŐ & æŕ r eská Spo —FVÆæ
Romania	RON	BCR · BRD Groupe Société Générale · Banca Transilvania
Hungary	HUF	OTP Bank · K&H Bank · Erste Hungary
Greece	EUR	National Bank of Greece · Piraeus Bank · Eurobank
Turkey	TRY	Garanti BBVA · Akbank · _Bankas r Yap ·&VF•



## ASIA-PACIFIC — Instant Onboarding Partners

COUNTRY	CURRENCY	BANKING INSTITUTIONS — INSTANT/DIGITAL ONBOARDING
Singapore	SGD	DBS Bank · OCBC · UOB · Standard Chartered SG
Hong Kong	HKD	HSBC HK · Standard Chartered HK · Bank of China (HK) · ZA Bank
Japan	JPY	Sumitomo Mitsui (SMBC) · MUFG Bank · Mizuho Bank
South Korea	KRW	KB Kookmin Bank · Shinhan Bank · Hana Bank · Woori
China	CNY	ICBC · Bank of China · China Construction Bank · HSBC China
Taiwan	TWD	CTBC Bank · Cathay United · E.SUN Bank
India	INR	HDFC Bank · ICICI Bank · Axis Bank · Kotak Mahindra · SBI
Indonesia	IDR	Bank Mandiri · Bank Central Asia (BCA) · BRI · BNI
Thailand	THB	Bangkok Bank · Kasikornbank · Siam Commercial Bank (SCB)
Malaysia	MYR	Maybank · CIMB Bank · Public Bank · RHB Bank
Philippines	PHP	BDO Unibank · BPI · Metrobank · Land Bank
Vietnam	VND	Vietcombank · Techcombank · BIDV · VPBank
Australia	AUD	Commonwealth Bank · NAB · ANZ · Westpac
New Zealand	NZD	ANZ NZ · Westpac NZ · ASB Bank · BNZ

## MIDDLE EAST & AFRICA — Instant Onboarding Partners

COUNTRY	CURRENCY	BANKING INSTITUTIONS — INSTANT/DIGITAL ONBOARDING
United Arab Emirates	AED	Emirates NBD · First Abu Dhabi Bank (FAB) · ADCB · Mashreq
Saudi Arabia	SAR	Saudi National Bank (SNB) · Al Rajhi Bank · Riyadh Bank
Qatar	QAR	Qatar National Bank (QNB) · Doha Bank · Commercial Bank of Qatar
Bahrain	BHD	Ahli United Bank (AUB) · National Bank of Bahrain (NBB) · BBK
Kuwait	KWD	National Bank of Kuwait (NBK) · Kuwait Finance House (KFH)
Oman	OMR	Bank Muscat · Bank Dhofar · National Bank of Oman
Israel	ILS	Bank Leumi · Bank Hapoalim · Israel Discount Bank · Mizrahi
Jordan	JOD	Arab Bank · Housing Bank · Jordan Kuwait Bank
Egypt	EGP	Commercial International Bank (CIB) · National Bank of Egypt (NBE)
South Africa	ZAR	Standard Bank · FNB · ABSA · Nedbank · Investec
Nigeria	NGN	GTBank · Zenith Bank · Access Bank · First Bank of Nigeria
Kenya	KES	Equity Bank · KCB Group · Co-operative Bank · Standard Chartered KE
Ghana	GHS	Ecobank Ghana · GCB Bank · Stanbic Bank Ghana
Mauritius	MUR	MCB · SBM Bank · AfrAsia Bank
Morocco	MAD	Attijariwafa Bank · BMCE Bank · Banque Populaire

### VERIFICATION & DISAMBIGUATION NOTICE

Flux International is registered as FLUX INTERNATIONAL LLC · NY DOS ID 6881720 · Filed June 13, 2023 · 300 Cadman Plaza West, Brooklyn, NY 11201. Verifiable at [apps.dos.ny.gov/publicInquiry](https://apps.dos.ny.gov/publicInquiry). We are NOT affiliated with FinanceFlux, Flux-Trade.org, FluxMarkets.org, or any other similarly named entity. Banking partners and full institution credentials are disclosed exclusively to KYC-verified clients. All facilitation contracts remain between the client and the respective licensed banking institution.