

# BLINC VERSUS TRADITIONAL SETTLEMENT



## Why are traditional settlement networks still subject to delays, limits and costs?

Traditional rails like SWIFT, SEPA and Faster Payments were built for a banking system that operates in batches, within business hours and across multiple intermediaries. This single-currency design was not designed to support

modern cross-border flows which need to move seamlessly between fiat and digital assets. With legacy rails, particularly those operating on tight margins, there are three recurring pain points:



### Speed

A fragmented cross-border infrastructure for moving money leads to slow settlements and operational uncertainty.



### Reliability

Manual reconciliation across multiple jurisdictions, banking partners and fragmented local rails adds operational complexity and risk.



### Cost

Intermediary fees, time lost and FX spreads increase the cost of moving capital.

## How do payment cut-off times, time zones and transaction caps constrain liquidity?

For institutions operating in 24/7 digital markets, payment cut-off times leave funds in transit— meaning trapped liquidity, idle capital and delays to treasury rebalancing. All of which mean additional business costs and operational uncertainty, as well as FX exposure and settlement risk. Meanwhile, transaction caps limit the ability to process high-value or urgent transfers, forcing firms to split large institutional flows across multiple payments.

## What makes BLINC structurally different from legacy systems?

BLINC is a closed, institutional payment and settlement network built for real-time, 24/7 markets with regulatory-grade compliance and governance. Unlike traditional rails, it enables instant, fee-free transfers between trusted members. There are no banking-hour constraints, no batch windows, and no artificial caps on payment size. This removes the structural friction that slows capital in legacy infrastructure and replaces it with always-on settlement designed for institutional scale.

Its access to a network of liquidity and FX providers is a competitive differentiator, enabling remittance firms to offer better pricing while keeping trade processes smooth and frictionless.

This combination of compliance and technology allows financial institutions to balance speed and control across entities and jurisdictions 24/7.

## How does BLINC work in practice?

BLINC connects institutions in a closed-loop network, embedded into BCB Group's Client Console and APIs.



It allows clients to move unlimited funds instantly and fee-free to over 100 institutions within the BCB network, 24/7 including weekends and holidays.



It simplifies multi-currency operations without relying on multiple payment providers, reducing counterparty and settlement risk.



It enables instant USD settlement and clearing both domestically and internationally, and instant settlement 24/7 across multiple currencies including GBP, EUR, SGD, CHF, JPY, NZD, PLN and CAD.

The outcome is faster reconciliation, fewer intermediaries and predictable settlement timing. Treasury teams can rebalance capital instantly across entities, even outside banking hours.

## How are BCB clients using BLINC to improve cash flow and resilience as they scale?

As volumes scale, BLINC removes the friction of traditional settlement infrastructure and replaces it with compliant, institutional-grade rails built for always-on markets.

For remittance businesses, BLINC's faster settlement capability means fewer idle balances, enabling them to operate with lower liquidity buffers and deploy capital more efficiently.

By allowing client institutions to settle cross-border fiat and stablecoin flows seamlessly 24/7, with unified payment accounts, instant settlement rails and multi-currency collections, BLINC cuts both cost and friction while maintaining compliance across jurisdictions.

These capabilities bring clients a competitive advantage from BLINC, improving cash flow, reducing operational risk and strengthening resilience in volatile markets.

## Your next step starts here.

Build your commitment, grow your network, and let BLINC automatically reinvest in your success.

To learn more visit [bcbgroup.com](https://www.bcbgroup.com)

