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A list of Circle's regulatory authorizations can be found here.Circle Mint supports international wires and domestic bank transfers in more than 185 countries. Circle Mint is currently only available to institutions. USYC is issued by Circle International Bermuda Limited, regulated by Bermuda Monetary Authority (BMA), and represents an interest in a Cayman Islands mutual fund licensed by Cayman Islands Monetary Authority (CIMA). Information about USYC is directed only to entities who are not US Persons, as defined in Regulation S under the Securities Act of 1933.Circle Technology Services, LLC (CTS) is the operator of Circle Payments Network (CPN) and offers products and services to financial institutions that participate in CPN to facilitate their CPN access and integration. CPN connects participating financial institutions around the world, with CTS serving as the technology service provider to participating financial institutions. While CTS does not hold funds or manage accounts on behalf of customers, we enable the global ecosystem of participating financial institutions to connect directly with each other, communicate securely, and settle directly with each other. CTS is not a party to transactions between participating financial institutions facilitated by CPN who use CPN to execute transactions at their own risk. Use of CPN is subject to the CPN Rules and the CPN Participation Agreement between CTS and a participating financial institution.USYC is issued by Circle International Bermuda Limited, regulated by Bermuda Monetary Authority (BMA), and represents an interest in a Cayman Islands mutual fund licensed by Cayman Islands Monetary Authority (CIMA). Information about USYC is directed only to individuals and entities who are not US Persons, as defined in Regulation S under the Securities Act of 1933.Circle Mint and money transmission services are provided by Circle Internet Financial, LLC. Circle Internet Financial, LLC, NMLS # 1201441, is a licensed provider of money transmission services. A full list of Circle's licenses can be found here.Circle Technology Services, LLC ("CTS") is a software provider and does not provide regulated financial or advisory services. You are solely responsible for services you provide to users, including obtaining any necessary licenses or approvals and otherwise complying with applicable laws. For additional details, please click here to see the Circle Developer terms of service. All-time volume represents the total amount of USDC onchain activity that took place between September 2018 and Apr 14, 2025 8:00 PM. This represents EVM token transfer volume on native and canonically bridged USDC on the following chains: Arbitrum, Avalanche, Base, Binance Smart Chain, Ethereum, Linea, Mantle, OP Mainnet, Polygon PoS, ZKSync.As of April 2025. You can use a Circle Mint account to directly convert fiat to USDC on Codex, and easily convert back to fiat the same way. Circle Mint also enables you to swap USDC across supported blockchains, without needing a third-party bridge. USDC on Codex is redeemable 1:1 for US dollars.3 New York — June 23, 2025 — Circle Internet Group, Inc. (NYSE: CRCL), a global financial technology firm and stablecoin market leader, today announced a strategic collaboration with Fiserv, Inc. (NYSE: FI), a leading global provider of payments and financial services technology solutions, to jointly explore and develop stablecoin-enabled solutions for financial institutions and merchants within the Fiserv ecosystem.This collaboration will bring together Circle's comprehensive stablecoin platform, including its regulated USDC infrastructure and Circle Payments Network, with Fiserv's industry-leading digital banking and payment capabilities. The initiative aims to equip banks and fintechs leveraging Fiserv's digital asset platform and branded stablecoin with seamless access to digital dollar infrastructure, enabling enhanced payment experiences, real-time settlement, and expanded global reach.Through this integration, Fiserv clients adopting stablecoin-based solutions will gain access to the power of interoperable, regulated digital dollars. Leveraging Circle's infrastructure, Fiserv intends to offer capabilities that connect domestic and cross-border payment use cases to a modern internet-native financial layer, providing high-speed, low-cost transactions that move at the speed of the internet."As demand for real-time, borderless financial experiences accelerates, this collaboration reflects our commitment to supporting forward-thinking financial institutions," said Jeremy Allaire, Chairman and CEO of Circle. "Fiserv is a trusted leader in enabling money movement across the financial ecosystem. By integrating with Circle's infrastructure, Fiserv is positioned to extend the benefits of stablecoin-based payments and open internet finance to thousands of financial institutions."This effort builds on Circle's longstanding commitment to partnering with a wide range of fintechs, payment processors, and regulated banks to unlock new opportunities in the digital asset economy. As part of this initiative, the companies will work together to design and deploy scalable solutions that harness the liquidity, interoperability, and compliance frameworks that underpin USDC and the Circle platform.Details of the collaboration are expected to be rolled out in phases, and will be subject to applicable regulatory reviews and partner readiness.About Circle Internet Group, Inc.Circle (NYSE: CRCL) is a global financial technology firm that enables businesses of all sizes to harness the power of digital currencies and public blockchains for payments, commerce and financial applications worldwide. Circle is building the world's largest, most-widely used, stablecoin network, and issues, through its regulated affiliates, USDC and EURC stablecoins. Circle provides a comprehensive suite of financial and technology services that empower enterprises and developers to integrate stablecoins and blockchains into their products, services and business operations. USDC on the XRPL is now live! We're excited to announce that USDC, the world's largest regulated1 stablecoin, is now available on the XRPL mainnet and accessible to developers, institutions, and users – no bridging required. Circle Mint and Circle APIs now fully support USDC on the XRPL, making it easy to access USDC liquidity and benefit from the XRPL's fast and secure network.About the XRPLThe XRPL is a decentralized Layer-1 blockchain, designed for the efficient tokenization and exchange of value—including both crypto and real-world assets. A community of developers, validators, and companies—including the XRPL Foundation, XRPL Labs, XRPL Commons, and Ripple—maintain, improve, and build on the XRPL. Since its launch in 2012, the XRPL has processed over 3.3 billion transactions across a wide range of use cases and industries.2Powering new use casesExchanges, digital wallets, institutional traders, and developers can leverage USDC on the XRPL via Circle Mint and Circle APIs for a range of use Payments and cross-border remittances: Facilitate real-time global payments and remittances, providing a seamless experience for businesses and consumers.DeFi and financial services: Build decentralized financial apps and products, including trading, swaps, and credit services.Onramping and offramps: Enable easy access to USDC from fiat currencies with low fees, powering smoother onramping experiences for new users.USDC issued by Circle1Token Name: USDCToken Symbol: USDCMainnet Address: 55534443000000000000000000000000000000000.rGm7WCVp9gb4jZHWTEtGUr4dd74z2XuWhETestnet Address: 55534443000000000000000000000000000000000.rHuGNhqTG32mfmAvWA8hUyWRLV3tCSwKQtGet started todayBusinesses can readily access on/off-ramps for converting fiat currency to USDC on the XRPL by applying for a Circle Mint account. Individuals and small institutions can access USDC through a network of providers and can visit USDC.com to learn more.Developers can experiment with funds flows in their XRPL apps by getting free testnet USDC from Circle's Faucet or start building with USDC on the XRPL with our developer docs – USDC is an open-source, permissionless protocol that anyone can build on.1. USDC is issued by regulated affiliates of Circle. A list of Circle's regulatory authorizations can be found here.2. Source: WisdomTree, last accessed on June 12, 2025. Fragmented by geography and use case, traditional payments infrastructure doesn't scale efficiently across borders, and it certainly doesn't scale across verticals. Cross-border rails were built for one use case at a time (e.g., consumer remittances, card settlement, treasury wires, etc.), leaving payments teams juggling half-integrations and trapped liquidity. Circle Payments Network (CPN) is designed to change that.CPN is a coordination protocol that connects financial institutions to orchestrate end-to-end payments. It enables compliant counterparties to move value 24/7 using stablecoins like USDC and EURC, eliminating bilateral agreements and multi-day pre-funding requirements.Why one CPN integration beats bespoke one-market setups Challenge Legacy approach CPN approach Liquidity & pre-funding Multiple nostro accounts, idle cash Net-settle via stablecoins FX transparency Layered spreads, hard to audit Competitive price discovery Speed & uptime Batch windows, weekends off 24/7/365 near-instant settlement finality Compliance plumbing Point-to-point KYC/AML integrations Single-framework membership, shared rulebook The result: partners who once spent months standing up each new corridor now plug into one network and immediately inherit new counterparty reach as CPN grows.In this post, we look at two live CPN integrations — RedotPay and Conduit — that demonstrate the reach, versatility, and reliability of CPN's design from personal remittances to global enterprise payroll. Each serves different user segments in different regions, but both rely on the same CPN rails to deliver secure, fast, and compliant payments at scale.RedotPay: Streamlining P2P Payments for Consumers GloballyRedotPay is a cryptocurrency-powered Visa prepaid card and wallet platform that enables users to convert and spend crypto, supporting over 130 million merchants across the globe in Europe, Asia, North America, Latin America, and Africa. As an Originating Financial Institution (OFI) in CPN, RedotPay lets users initiate P2P transfers or cash-outs in local fiat, without RedotPay needing to manage bilateral banking relationships.With CPN, RedotPay gains:Instant access to payout corridors without standing up bilateral agreementsOptimized FX rates across corridorsBuilt-in compliance tools, such as Travel Rule data handlingReliable, near-instant settlement, even for micro-value transfersMeanwhile, end users benefit from secure, seamless P2P transfers with near-instant settlement. RedotPay initiated the first ever CPN transaction at launch, moving the BRL equivalent of $10 from a user's USDC balance to a recipient's bank account in Brazil via Pix. The transaction was completed in less than two minutes. By contrast, a typical cross-border wire sent through traditional banking rails must hop through multiple correspondent banks, FX desks, and cut-off windows, so it usually lands one to five business days later. Compressing this process into under two minutes means users get funds faster, avoid days of FX-rate exposure, and keep capital moving instead of sitting idle.Conduit: Revolutionizing Global Payroll and B2B PaymentsConduit is a payments platform built for businesses with global footprints, whether paying employees, contractors, or suppliers. Through a single integration, Conduit can settle payments in local fiat via BFIs like Alfred (Brazil) and Tazapay (Hong Kong), all while keeping core treasury operations in USDC. What used to require weeks of integration work and custom contracts can now be done in minutes — demonstrating how enterprise-grade B2B and B2C flows can run on the same infrastructure as P2P remittances.With CPN, Conduit can:Connect to new partners without the operational and compliance burden needed for eachOffer competitive, locked-in FX quotes with near-instant settlementFocus on growing their business rather than the operational challenges of managing many geosMeanwhile, Conduit's clients benefit from increased access to more payout markets so they can handle all of their payments in one place, greatly reducing administrative burdens. Finance teams can replace 5-day wires and opaque FX with near-instant, traceable settlements, lowering working-capital drag and compliance overhead.One Connection, Global ReachRedotPay and Conduit have little in common in terms of user base or operational footprint. RedotPay powers lightweight P2P off-ramps while Conduit delivers global-scale payouts and treasury operations. Yet both rely on the same core infrastructure: CPN's trusted, compliant, and programmable payment rails — proving that one network can support many worlds.By abstracting away the hard parts of cross-border payments — liquidity sourcing, compliance handling, and partner matching — CPN enables financial institutions to scale more easily and reach more users with fewer compromises. And without the need to rebuild or reinvent their payment systems.Whether you're building the next hit consumer wallet, a global payroll company, or an enterprise treasury platform, CPN proves you no longer need bespoke rails for each business model. You just need one universally programmable network and the imagination to reach new worlds.Interested in exploring what CPN can do for your business? Get in touch with our team to start building on the rails that already serve millions of consumers, SMEs, and enterprises worldwide.Circle Technology Services, LLC (CTS) is the operator of Circle Payments Network (CPN) and offers products and services to financial institutions that participate in CPN to facilitate their CPN access and integration. CPN connects participating financial institutions around the world, with CTS serving as the technology service provider to participating financial institutions. While CTS does not hold funds or manage accounts on behalf of customers, we enable the global ecosystem of participating financial institutions to connect directly with each other, communicate securely, and settle directly with each other. 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