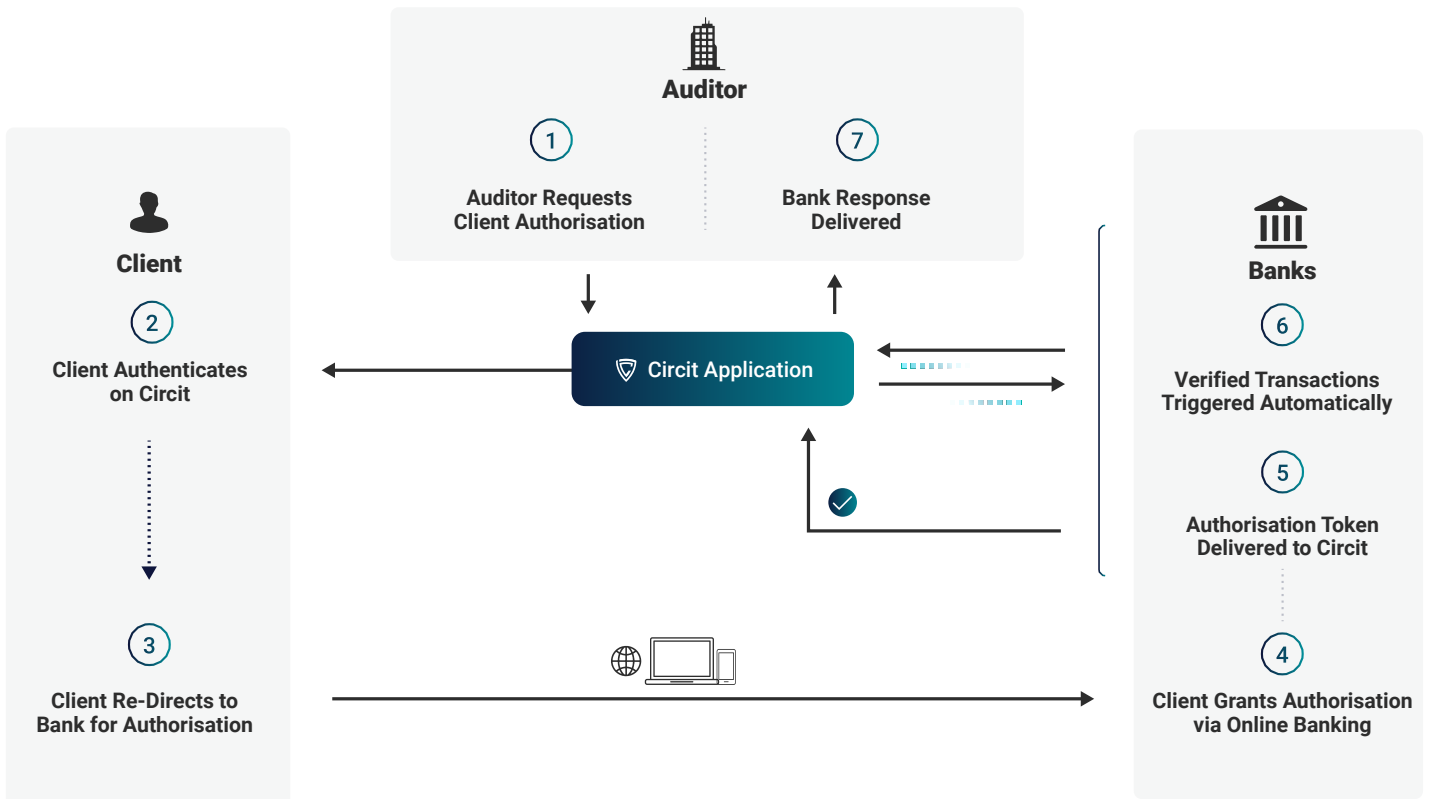


Verified Transactions Process



1 Email Notification

2 Click Authorise

Request ID	Provider	Action
34WWFN	Ulster Bank	AUTHORISE

3 Authorise via Online Banking

4 Confirm Access

Controls

Independence

The Client cannot access completed confirmations.

Once authorisation is granted by the account holder, the Verified Transactions is delivered directly to the Auditor from the back-end system of the Bank, with no interference from the Client.

The Platform facilitates the process, no personnel from the Bank or Circuit are involved.



Regulator Approved

Circuit is a regulated financial services provider under the European Union (Payment Services) Regulations 2018 [S.I. No. 6 of 2018], Central Bank of Ireland Code - C176625. Approved by the FCA.

Circuit and the Bank's systems communicate utilising digital certificates issued only with regulatory approval.



Security Certifications

Circuit's system controls and procedures undergo rigorous external testing and are certified to the ISO27001:2013 international security standard.

All data is encrypted in transit and at rest to the highest standard using Key Vault and Hardware Security Modules (HSM's).



Azure Key Vault



ISO 27001 CERTIFIED