

Bank of England

CHAPS participants – CHAPS reimbursement rules

On 6 September 2024, the Payment Systems Regulator published [PS24/5 Fighting authorised push payment scams: CHAPS APP scams reimbursement requirement](#) and [Specific Direction 21: CHAPS APP scam reimbursement requirement](#).

Specific Direction 21 (SD21) requires sending Payment Service Providers (PSPs) to reimburse victims of CHAPS APP scams in line with the CHAPS reimbursement requirement set out in SD21 and the **CHAPS reimbursement rules** available on the [CHAPS page of the Bank's website](#).

- All in-scope PSPs, who have not yet registered by virtue of being an in-scope PSP for Faster Payments, must [register](#) for access to Pay.UK's app scam directory as soon as practicable and no later than 7 October 2024.
- Under SD21, by 31 March 2025 (and annually thereafter) all indirect access providers for CHAPS, must give the Payment Systems Regulator a complete list of all their indirect PSP customers for the previous calendar year.

Given the timing of the SD21 relative to the effective date of 7 October 2024, the Bank (as the operator of CHAPS) asked indirect access providers of CHAPS payment services to provide a list of their indirect PSP customers in July 2024, setting out clearly the reasons for this request and also the underlying terms of use of the information provided.

In accordance with the above, the Bank is now providing this list to help PSPs understand whether they are captured by SD21 based on the definitions set out in SD21.

- SD21 does not apply to credit unions, municipal banks, Financial Market Infrastructures, or national savings banks.
- Relevant CHAPS accounts are those provided to a service user, is held in the UK and can be used to send or receive payments using CHAPS.
- The CHAPS reimbursement requirement only applies to pacs.008 payments authorised by a PSP's consumer.

In light of the definitions in SD21, the list published by the Bank excludes PSPs that the Bank was able to clearly identify as unlikely to meet the criteria. All firms remain responsible for determining their legal obligations and the Bank does not guarantee this is a complete or accurate list, including for the Firm Reference Number and Legal Entity

Identifier. Firms that participate in CHAPS and provide relevant CHAPS accounts must comply with SD21 and the CHAPS reimbursement rules unless they can demonstrate otherwise to the Payment Systems Regulator.

The Payment Systems Regulator has previously published [a list of Faster Payment Scheme participants potentially in scope of Specific Direction 20](#).

Name normalised and updated to Financial Services register name based on Firm Reference Number (FRN) where applicable.	Firm Reference Number (FRN)	Legal Entity Identifier (LEI)
3S Money	900918	254900MULHNQK5FZC217
A PLACE IN THE SUN CURRENCY LIMITED	504353	213800NH4N481R4CJM49
ABBEY NATIONAL TREASURY SERVICES PLC		5493006UGLSEGJIOV354
ABC International Bank Plc	149025	PQEBSF10YW5QXWIKTJ21
ABN AMRO Bank NV	523620	BFXS5XCH7N0Y05NIXW11
ACE UNION Limited	900476	
Advanced Payment Solutions Limited	671140	21380039DXZZIN38WR68
Adyen N.V.	779800	724500973ODKK3IFQ447
Affiliate Squared Ltd	714730	984500405WE849648A11
Africhange Ltd	996423	
AFTAB CURRENCY EXCHANGE Limited	506692	
AGILITY FOREX (UK) LTD		984500CB1F0BAB1F9379
Agricultural Bank of China		213800KISSVW5P17LP15
Ahli United Bank (UK) PLC	131818	213800F3IFWY8CWYWO07
AIB Group (UK) Plc	122088	54930061N57ORAEPGX16
Airbnb Payments UK Limited	900596	
Airwallex (UK) Limited	900876	
Akoni Hub Limited	766340	9845007R687C08E38E87
AL RAYAN BANK PLC	229148	213800AINT5U4D66UA65
Alba Bank Limited	849944	
Aldermore Bank Plc	204503	2138009CAEGO41Q6HB61
ALGBRA GROUP LIMITED	952360	213800RMKPDXCUCO92335
Alico (UK) Ltd	535954	
Alipay (UK) Limited	771845	
ALLICA BANK LIMITED	821851	8945008WK6DNAUZQ7L32
Allied Irish Bank (GB)		
ALLPAY Limited	900539	
Allstar Business Solutions Limited	900470	
Alpha Bank London Limited	135327	213800S8K5XZJ2K6OB13
Alpha FX Limited	900849	213800S766I9BW9T7Y55

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ALTER DOMUS AGENCY SERVICES (UK) LIMITED		2138001AX63A2G3ZG696
Altras International Limited	627378	
Amazon Payments UK Ltd.	799814	ZXTILKJKG63JELOEG630
American Express Payment Services Limited	484347	5493002EJ11E5XUNFT62
Andaria Financial Services UK Limited	933187	
ANGRA Limited	820091	
Anpa Forward Ltd	546279	
ANZ BANK (LAO) LIMITED		213800RKJ1U8JKP7SO78
Apron Payments Ltd	903089	
Arab National Bank	204608	213800TXA268PS44MU66
Arbuthnot Latham & Co Limited	143336	21380038NTY1PVJ3IY34
Archax Ltd	838656	
Ardohr Limited	791622	
ARGENTEX LLP		213800OFFR9NLMLXI686
Asanka Group Limited		
ASCENDANTFX CAPITAL UK LIMITED	814664	
ASOS PAYMENTS UK LIMITED		2138005CXARJSSKXI995
ASPIRE PAYMENTS LIMITED	900883	
ASSOCIATED FOREIGN EXCHANGE LIMITED		213800QBJPAIZ4ENMF45
Atom Bank PLC	661960	213800YWQ0YL4VQODV50
Australia and New Zealand Banking Group Limited		
Authpay Ltd	931876	
AUTOMATIC DATA PROCESSING LIMITED		254900A59RAPFPLEUD58
AXIS BANK UK LIMITED		213800HCOGZP74OESA81
Azimo Limited		
Babb Remit Ltd	932609	98450013866A607BBD76
BALLINGER & CO. LTD		2138006K7ABK4LRUP760
BANCA MONTE DEI PASCHI DI SIENA SPA		
BANCO BILBAO VIZCAYA ARGENTARIA SA		K8MS7FD7N5Z2WQ51AZ71
BANCO BRADESCO EUROPA S.A.		
BANCO COMERCIAL DO ATLANTICO		
BANCO DE CREDITO DEL PERU		
BANCO DE SABADELL S.A.	204720	SI5RG2M0WQQLZCXKRM20
BANCO DO BRASIL SA	204612	QE0Q0253K88YAGNPE356
BANCT LTD	903123	
BANGKOK BANK PUBLIC COMPANY LTD	204617	549300CCL2BKJGMYXV60
Bank Mandiri	204424	2138001M5OB5OE11NS50
BANK OF AFRICA UNITED KINGDOM PLC		5493000N7DDJ93G26E43
BANK OF BARODA	204624	2549006RZET62B51UR82
BANK OF BARODA (UK) LIMITED	768016	2549006RZET62B51UR82
BANK OF BEIRUT (UK) LTD	219523	213800AQHMYPEH8NNA33
BANK OF CEYLON (UK) LIMITED	514744	213800DG2M8QX22U6P30
BANK OF CHINA (UK) LTD	467419	213800SVCJUHY6VX7884

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BANK OF COMMUNICATIONS CO LIMITED	727652	549300AX1UM10U30HK09
The Bank of East Asia Limited	204628	
BANK OF INDIA		
BANK OF IRELAND (UK) PLC	512956	213800OOT97XZGKQPY40
BANK OF IRELAND COVERED BONDS LLP		
BANK OF LONDON AND THE MIDDLE EAST PLC	464292	213800NRFLLA9AF6P35
BANK OF MONTREAL	124788	NQQ6HPCNCCU6TUTQYE16
BANK OF NOVA SCOTI		
BANK OF TAIWAN	230710	213800MRP8OUIYW9WU56
BANK OF THE PHILIPPINE ISLANDS (EUROPE) PLC		549300UW4UH6XT2X8C50
Bank Pictet & Cie (Europe) AG	989443	222100K5I82OWZJIL195
BANQUE BANORIENT FRANCE	204726	549300QRKQ3057TEHD16
BATH INVESTMENT AND BUILDING SOCIETY	206026	213800J84XVGP446FR39
Bayerische Landesbank	124916	VDYMYTQGZZ6DU0912C88
Bazar Money Transfer Limited	935784	
BCB PAYMENTS LIMITED	807377	
BDO Remit (UK) Ltd	504475	
BeAccount Ltd	937539	
BEDFORD PAY LTD	900933	
BEVERLEY BUILDING SOCIETY	206064	2138006H4YYN1CQFGX4
BIBBY FOREIGN EXCHANGE LIMITED		213800DSLFNRYQXCJB22
Billon Financial Ltd	900693	
BIRMINGHAM BANK Limited	204478	21380055DUNS6NF26T32
Blackfridge SC Limited		
Blackstone Solicitors Limited	918333	
Blackthorn Finance Limited	927408	
BLUESNAP PAYMENT SERVICES LTD	629580	2549001DZUVVGE9R5308
BMO CAPITAL MARKETS LIMITED		L64HM9LHPDOS1B9HJC68
BNP PARIBAS SECURITIES SERVICES		
Boku Account Services UK Ltd	900030	
Bondsmith Savings Ltd	955601	213800O9K3DVIXR2XG56
BRAC SAAJAN EXCHANGE LIMITED	577104	213800NYOR87ZGT4Z856
BRANDON ELECTRONICS LIMITED		
BRITISH ARAB COMMERCIAL BANK PLC		213800EF3SHQLBJPGB20
Brown Shipley & Co Limited	124548	5493003MITCIX89B0R76
Buckinghamshire Building Society	206022	213800EZ5QWZOX2PSW43
BUREAU BUTTERCRANE LTD	747167	8945003MF1R1NYYNPR10
BYBLOS BANK EUROPE SA		5493008BATDQM2LE5Z97
C Hoare & Co	122093	549300DPP8ACTS8VM749
Cabvision Network Limited	910574	
CACEIS Bank	622691	96950023SCR9X9F3L662
CAF Bank Ltd	204451	213800EUD395AUZB1G21
Caixabank SA	447200	984500FEA53D6B83E632
CALICO CAPITAL LIMITED	679941	
Cambridge & Counties Bank Limited	579415	213800HZZTUSEIN3M1Z46

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Cambridge Building Society	157223	213800IEULHHEV1KGL34
CAMBRIDGE MERCANTILE CORP. (UK) LIMITED	900702	
CANADIAN IMPERIAL BANK OF COMMERCE		
Canara Bank	204642	335800E4RH82Z8XC3C30
Capi Money UK Ltd		
Capital One (Europe) PLC	204440	5493000D3IOFMWNUFH38
CASHDASH UK LIMITED	900769	
Cashflows Europe Limited	900006	
CASTLE TRUST CAPITAL PLC	541910	213800RA4QIHSIMFZL73
Caxton Payments Limited	900663	213800UE64QOSGDV2523
CB PAYMENTS LTD	900635	
CBH Wealth UK Limited		213800X2A45NONQPNW91
CENTRAL FX LIMITED		213800EMS2KUT8JTKY77
CF Global Trading (UK) Limited	211134	213800FZY2ZRXF16H814
Chang Hwa Commercial Bank Ltd	204643	9845001Q674UFBDBC644
Charter Court Financial Services Limited	494549	213800ZCPY5ZNSY5I637
Checkout Ltd		213800M47GF5CDYCDU68
CHETWOOD FINANCIAL LIMITED		254900DIJWMU1HVLWA90
CHINA CITIC BANK CORPORATION LIMITED		2138007VTXDM13PEUR82
CHINA CONSTRUCTION BANK CORPORATION	652628	
CHINA DEVELOPMENT BANK		
CHINA MERCHANTS BANK CO LTD		549300MKO5B60FFIHF58
CIBC WORLD MARKETS PLC		
CIMB BANK BERHAD	204640	549300HUCLV2DB1T8U76
CitiBank Europe plc		
CitiBank UK Limited	805574	549300U8H3KN0K301B23
CitiGroup Global Markets Inc		5493009MO8D3PKFH2439
Citigroup Global Markets Limited		XKZZ2JZF41MRHTR1V493
CIVIC ENTERPRISES LTD		
Clear Junction Ltd	900684	
CLEAR TREASURY (UK TRADING) LIMITED		213800XW1LGOEG3T6L75
Close Brothers Limited	124750	LC2LS8O497851NSB4L61
COMETA PAY LTD	900904	
COMMERZBANK AG	124920	213800RTUJ6Q5SH7RG21
COMMONWEALTH BANK OF AUSTRALIA		
CONTIS FINANCIAL SERVICES LIMITED	900025	
CONVERA UK FINANCIAL LIMITED		254900UTCVW9DP7O0782
CONVERA UK LIMITED	517165	549300ZDHJL1XXIM5E64
Cooperative Rabobank U.A.	171596	DG3RU1DBUFHT4ZF9WN62
COVENTRY BUILDING SOCIETY	150892	2138004G59FXEAZ6IO10
COVERCY EUROPE LTD	675000	
CPS TRANSFERS LIMITED	776056	
CREATIVE MOBILE TECHNOLOGIES (UK) LIMITED		

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CreDec Limited	809835	875500EJ3V0YFKDFK109
CREDIT AGRICOLE CORPORATE & INVESTMENT BANK	124344	
CREDIT INDUSTRIEL ET COMMERCIAL	204740	N4JDFKKH2FTD8RKFXO39
CREDIT SUISSE SECURITIES (EUROPE) LIMITED		DL6FFRRLF74S01HE2M14
CREDIT SUISSE UK LTD		549300GUAMON5OX20O54
CREZCO LIMITED	925173	
CROSSBARFX LIMITED	535761	
CROSSPAY LTD	720157	
CROWN AGENTS BANK LIMITED	204456	21380011ZYMBN21SZ194
CUMBERLAND BUILDING SOCIETY		549300EAUYM8Q506XY54
CURRENCIES DIRECT LIMITED		213800QDODE9J88XPD88
CURRENCY INDEX LIMITED		
CURRENCY MATTERS LIMITED	537841	
CURRENCY SOLUTIONS LIMITED	512130	213800JCBMV4BGSVIB06
CURRENCY UK LIMITED		213800UBQT4F9F9N5E03
CURRENCYFAIR (UK) LIMITED		549300MCU471EBQGK222
Currenxie (UK) Ltd	901010	
Curve UK Ltd.	900926	9845002F54EA06UDAE63
CYNERGY BANK LIMITED	575105	2138008LEZ3ZLF8HJ541
Darlington Building Society	205895	213800YDBPLD3YO69A78
DB UK Bank Limited	140848	529900HNNH6UOOF40A490
DBS BANK Limited	204650	
DEBIT FINANCE COLLECTIONS PLC		
DENIZBANK AS		
DF Capital Bank Limited	848291	213800UHF7TEFY61T896
DigiDoe Limited	901043	
DIGITAL MONEYBOX LIMITED	712935 & 792703	213800GDJXLQ6XDM2002
DNA PAYMENTS LIMITED	806630	
DNB Bank ASA	204731	549300GKFG0RYRRQ144
DOHA BANK		
DT & T CORPORATION LIMITED	901018	
DUDLEY BUILDING SOCIETY	161294	2138002Y1HNQLA8IG706
DZ Bank AG, Deutsche Zentral-Genossenschaftsbank	114029	529900HNOAA1KXQJUQ27
EARL SHILTON BUILDING SOCIETY	206078	2138006OGPE8PCA2AB75
EASY CASH CARD LIMITED	932703	
EAZY COLLECT SERVICES LIMITED		
EBURY MASS PAYMENTS LIMITED T/AS EBURY		21380049QLRWWUS8N676
EBURY PARTNERS UK LIMITED		213800HUGB31PIZSSY46
Ecology Building Society	162090	
ECOMMPAY LIMITED	607597	
ECOSPEND TECHNOLOGIES Limited	829713	
EFG Private Bank Limited	144036	213800ZAC8VAGV4L2K61
ELFIN MARKET Limited	788176	
EMERCHANTPAY LIMITED	900778	

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EMIRATES NBD PJSC		54930029BCN8HF3B1286
ENFUCE UK LTD		
ENTROPAY LIMITED		
ENUMIS LIMITED	900028	
EQUALS CONNECT LIMITED	671508	9845007F5F690EMC0E84
EQUALS MONEY INTERNATIONAL LIMITED		213800B1L4EG1U684272
EQUALS MONEY PLC		213800J3DP278ZUVOD11
EQUALS MONEY UK LIMITED		213800ZMFJI9XA7GFH58
EQUIFINANCE LIMITED	717913	984500D2EF2CC801W282
EQUINITI GLOBAL PAYMENTS LIMITED		213800PEIK8FHGET5870
EQWIRE (UK) Limited	901100	98450039BC3U14ERBC79
ETORO (UK) LIMITED	583263	
eToro Money UK Ltd	900203	
Eurobank Private Bank Luxembourg S.A., London Branch	681820	529900HB1NOUF0UAGK18
EUROCHANGE LIMITED		2138006TR5OJ2EC1JB20
EURONET 360 FINANCE LIMITED	900009	549300YW06JHD2TT6Z37
EURONET PAYMENT SERVICES LIMITED		
EUROPE ARAB BANK PLC	446951	213800RRX1TYUVV2R518
EVELYN PARTNERS INVESTMENT SERVICES LTD	131816	LAFEQBG3V1MID89I5N78
EVO PAYMENTS UK LTD		213800DXLLF6KPYUAV64
FirstBank UK Limited	216772	213800DD8GVBIP1HM239
FCE BANK PLC		TU5V87TL5Q0UV1EW4H93
FCMB BANK (UK) LIMITED	502704	213800NLJCY4AZZLS92
FIDELITY BANK UK LIMITED		
FINANCIAL HOUSE LIMITED	902039	
FINECOBANK SPA	222329	549300L7YCATGO57ZE10
FIRE FINANCIAL SERVICES LIMITED		
FIRMA FOREIGN EXCHANGE CORPORATION (UK) LIMITED		
FIRST ABU DHABI BANK P.J.S.C.	204680	2138002Y3WMK6RZS8H90
FIRST COMMERCIAL BANK	204655	894500TOVB0TSEP27N95
First Data Europe Limited	582703	5493000I5QHQ1ZVYXY18
FIRST TRUST BANK		
FIRSTCARIBBEAN INTERNATIONAL BANK (BAHAMAS) LTD		
FISCAL FX LTD	998736	
Flagstone Group LTD	605504	894500FH84JNAWQ8HE15
FLYWIRE PAYMENTS LIMITED	570754	98450001CE8MZ8047016
FOENIX PARTNERS LIMITED	764322	
FONDY LTD	900705	
FOREIGN CURRENCY EXCHANGE LIMITED		21380055MDH7K318AY70
FORISGFS UK LIMITED	988571	
Freedom Finance Limited	662079	
FREEMARKETFX LIMITED	585093	
FROST MONEY LTD	936270	

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FUND OURSELVES LTD	729238	
FURNESS BUILDING SOCIETY	159624	213800LGTSCCHWNQQQ47
GATEHOUSE BANK PLC	475346	213800UIMM88P3K5ZV42
GB BANK LIMITED	850286	
GCC EXCHANGE UK LIMITED	596446	
GEMBA FINANCE LTD	804853	
GEMINI PAYMENTS UK, LTD	900988	
GEOSWIFT UK LIMITED		984500976E15EF04F015
GETNET MERCHANT SOLUTIONS UK LTD	984028	
GHANA INTERNATIONAL BANK PLC	204471	213800MSK6IY7NX8XM32
GIVING.COM LIMITED	793668	
Glint Pay Services Ltd	900657	549300URZ7US804PDK61
GLO CURRENCY UK LIMITED	810034	
GLOBAL CURRENCY EXCHANGE NETWORK LIMITED		213800BGAMW3NVX5A432
GLOBAL EXCHANGE LIMITED	765191	
Global Reach Partners Limited	504315	213800TZSG5YJF8F6478
Global Web Pay Limited	631844	
GOCARDLESS LTD	597190	9695005IAUAJMRN0YW40
Goldman Sachs International		W22LROWP2IHZNBB6K528
Goldman Sachs International Bank	124659	
GOLD WAREHOUSE LTD		
GOOGLE PAYMENT LIMITED		
GPS CAPITAL MARKETS LTD	605598	213800ZFHF1SW5TR87
GPUK LLP	504290	549300JUXL7B27J0TH23
GUARANTY TRUST BANK (UK) LIMITED	466611	213800FD3LOR6LPZPH83
GUAVAPAY LIMITED	900888	
GULF INTERNATIONAL BANK (UK) LIMITED	124772	7N7YKE66OZ27KON72O26
GULF INTERNATIONAL BANK B.S.C., RIYADH		
GVS PREPAID LIMITED	900230	
H.R. OWEN SERVICING AND REPAIRS LIMITED		
HABIB BANK UK		
HABIB BANK ZURICH PLC	627671	213800DVCFBA2TVL1T25
HALO FINANCIAL LIMITED		213800PJHKGK84BWEG23
HAMILTON COURT FOREIGN EXCHANGE LIMITED		21380014PZ7YEGITOB59
HAMPDEN & CO PLC	606934	213800KJGAYVISGD2863
Hampshire Trust Bank Plc	204601	21380013V6JI2T3MOG16
HARGREAVES LANSDOWN ASSET MANAGEMENT LIMITED	115248	213800X9CPEFYEFVPS78
HARGREAVES LANSDOWN SAVINGS LIMITED		21380014FWEQLXPC7N30
HARLANDS SERVICES LTD		
Harpenden Building Society	157260	213800XLIXD1GEJ8XX61
HAUCK UND AUFHAEUSER PRIVATBANKIERS AG		

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HBL BANK UK LIMITED	188585	549300K7NH3086Y0SV98
HIFX EUROPE LIMITED	462444	213800H3COEKQ1BZJU21
Hinckley & Rugby Building Society	206043	213800IM7OJT6Z9NRD26
HSBC INNOVATION BANK LIMITED	543146	213800LH7QCHIR3JI632
HUA NAN COMMERCIAL BANK LTD	204666	5493000IRH8ZF2IJYY72
IBANFIRST LIMITED		2138001UDRAOJVSWE59
ICBC (LONDON) PLC	222030	2138003HW6485HGVSH88
ICBC STANDARD BANK PLC		F01VVKN4DRF2NWKQG283
ICICI BANK		
ICICI BANK UK PLC	223268	2138002XB6T14IGKGU43
IDBI BANK LIMITED		
IFIC MONEY TRANSFER (UK) LIMITED	653278	
IFX (UK) LTD	900517	9845004BC79E7401E887
INCUTO LIMITED	917341	
INDIAN BANK		
INDIGO LIGHTHOUSE SOLUTIONS (EUROPE) LIMITED		2138007X8DDMWEQTJK32
INDIGO MICHAEL LIMITED		2138007UZ8MN1TN45Z83
INDUSTRIAL & COMMERCIAL BANK OF CHINA LTD		
INDUSTRIAL BANK OF KOREA	452448	988400RBIWE3YA18PK12
INFINITY FOREIGN EXCHANGE LIMITED		213800LESOS2KNAKNI79
Insignis Asset Management Limited	813442	984500D9E6962FD8C690
Interbacs Ltd	912471	
INTERPAY UK LIMITED		635400W7OL9OEEVQMM96
INTERPOLITAN MONEY P.L.C		213800JKAE2H7YH5SK11
Intesa Sanpaolo SpA	191858	2W8N8UU78PMDQKZENC08
INVESTEC BANK PLC	172330	84S0VF8TSMH0T6D4K848
INVESTEC WEALTH AND INVESTMENT LIMITED	124537	213800RJBFS4M7AV8W97
iRemit Global Remittance Ltd	537568	
ISX FINANCIAL UK LTD	901034	
ITAU BBA INTERNATIONAL PLC		5493009ADHYKU8V9P697
IXARIS SOLUTIONS LIMITED		984500D6830E5AE87G42
Jaja Finance Limited	775979	
JCB INTERNATIONAL (EUROPE) LIMITED		
Jefferies International Limited	139253	S5THZMDUJCTQZBTRVI98
JN BANK UK LTD	832786	
JNFX LIMITED	574489	
JOHN LEWIS FINANCIAL SERVICES LIMITED		
JOHN LEWIS PLC		213800JSUFNZLZLCVJ25
JORDAN INTERNATIONAL BANK PLC	183722	213800WMLZ87OAYT3X87
J.P. Morgan Europe Ltd		549300EJYMJS22ND8Y17
J.P. Morgan SE	755066	549300ZK53CNGEEI6A29
J.P. Morgan Securities plc		
Julian Hodge Bank Limited	204439	213800GEIK9AZNTJVZ29
Kamal Trades UK Ltd	920856	
KANTOX LIMITED		213800G2682LV7UUAU667

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KASHET LTD	900981	
KBC BANK NV	186820	6B2PBRV1FCJDMR45RZ53
KBR FOREIGN EXCHANGE LIMITED		21380099IEX9PVCH4523
KEB HANA BANK	204671	894500JUKSJ9W8ETMB94
KEXIM BANK (UK) LIMITED	204490	213800246DSYDX1BMF80
KEY CURRENCY LIMITED		213800YEERKSGMFRTY72
KIXY LTD	814005	
Klarna Bank AB	536065	549300O3HXYXXUHR0897
Klarna Financial Services UK Ltd.	987889 / 987816	984500DBA3BP4C462A15
KOGOPAY (UK) LIMITED	616300	
KOOKMIN BANK CO LTD	788023	549300XXMOJSIW8P4769
KROO BANK LTD	953772	
LCC TRANS-SENDING LIMITED		213800VO1N2Y13O6IY82
LEATHERBACK LTD	901074	
LEEDS BUILDING SOCIETY	164992	O8VR8MK4M5SM9ZVEFS35
LEEK UNITED BUILDING SOCIETY	100014	549300Z8SUT4F8XGZ462
LENDABLE OPERATIONS		254900ECZ2PZ6ZBLFH11
LENLYN LIMITED		213800QXSV5P7BJHTP27
LHV BANK LTD	993767	9845001RFA8CMB01A341
LINK FX PLC	535266	
LL PAY UK LIMITED		2549006IQM3CVB0ZCC30
LMAX BROKER LIMITED		213800FIDYGIQ9SJK78
LUMON PAY LTD		213800LSIJOBVPKHTW65
LUMON RISK MANAGEMENT LTD		
Lycamoney Financial Services Ltd	900153	
MAAYAN PAYMENTS LTD	927556	
MADISON CF UK LIMITED		213800XWGA7WHJBRGR28
MAGNAGHI (UK) LIMITED		
MALAYAN BANKING BERHAD	204674	5493004OT3TOY404V310
MANGOPAY UK LIMITED		9845008DDAEF13B82663
Market Harborough Building Society	206041	2138008GPO4TWA5DY372
MARSDEN BUILDING SOCIETY	206050	213800WLKC2OY6UF6X42
MARTRUST CORPORATION LIMITED		254900MZEZXX8GTRKT34
MASHREQ BANK		
MASHREQBANK PSC		
MASTERCARD TRANSACTION SERVICES	521565	254900A0DI312HS2MG44
Maven Global LLP	489530	213800JA18KSBQAONW73
MBNA Limited	204487	QMFTATNCJ89QAEGW7553
MEGA INTERNATIONAL COMMERCIAL BANK	458537	
Melton Mowbray Building Society	106184	5493008CLR0AUM07SD15
MERCURY FOREIGN EXCHANGE LIMITED	900858	
MERRILL LYNCH INTERNATIONAL		GGDZP1UYGU9STUHRDP48
Methodist Chapel Aid Limited	204508	213800GD7EDYBP4LH202
METRO BANK PLC	488982	213800X5WU57YL9GPK89
Metro Remittance (UK) Limited	509751	
MIDPOINT & TRANSFER LTD	610889	

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MILLENNIUM GLOBAL TREASURY SERVICES LIMITED		549300DRKHDEO205I837
MIR LIMITED UK LTD	900704	
MITSUBISHI UFJ TRUST & BANKING CORPORATION	124708	JBONEPAGQXF4QP29B387
MIZRAHI TEFAHOT BANK LIMITED	139212	636700GN51HSHHW6OJ58
Mizuho Bank Ltd	139195	549300IJV8X2BVHFN697
MIZUHO BANK LTD		
Mollie UK Ltd	977968	984500FD0C0FAAAD5A03
MONAVATE LTD	901097	
MONEK MERCHANT SERVICES LTD	920628	
Monex Europe Limited	463951	
MONEYCORP BANK LIMITED	751074	213800XLZGL9MX1X2Y70
MONEYCORP US INC		
MONEYGRAM INTERNATIONAL LIMITED		
Moneyhub Financial Technology Ltd	809360	
MoneyNetint LTD	900190	
Monmouthshire Building Society	206052	213800GI9A52IETUJJ18
MONUMENT BANK LIMITED	849724	
MONZO BANK LIMITED	730427	213800PLUYXGZ8LU7T61
MOORWAND LTD	900709	
Morgan Stanley & Co. International plc	165935	4PQUHN3JPFQFNF3BB653
MP PAYMENTS UK LIMITED		213800UGRZ9QHNCBPO55
MUFG BANK LTD	139189	3GTMMZIHMY46P4OIX74
MULTIPASS PLATFORMS LIMITED	900840	
MUTHOOT GLOBAL UK LTD	541615	
myPOS Europe Ltd	900826	213800R4F8HHN2TEAM53
National Bank of Canada	204681	BSGEFEIOM18Y80CKCV46
NATIONAL BANK OF EGYPT (UK) LIMITED		2TV5CTDU7ZDMT8HL5F58
NATIONAL BANK OF KUWAIT (INTERNATIONAL) PLC		213800OTQ2BHFRVL6A46
National Counties Building Society	171532	NL2I5A3IM3D6VE6JQP41
Nationwide Building Society	106078	549300XFX12G42QIKN82
NATIXIS	206092	KX1WK48MPD4Y2NCUIZ63
NATWEST MARKETS PLC	121882	RR3QWICWWIPCS8A4S074
NEDBANK LIMITED	204684	21380045ZVW47T9O3741
NEST Management Limited	765747	
NEW WAVE CAPITAL LIMITED		213800ONCWOUSWW97393
NEWBURY BUILDING SOCIETY	206077	213800SSRKB265DZVK91
NEWCASTLE BUILDING SOCIETY		549300T1JIP3LZ5TZ694
NewDay Cards Ltd	682417	213800QKE5DHN3OG8C90
NEWDAY LIMITED	690292	2138003SA467C6PSH983
NIUM FINTECH LIMITED	901024	
Nochex Ltd	900045	
NORDEA BANK ABP	812850	529900ODI3047E2LIV03
Northern Trust Global Services SE, Luxembourg	464623	HWIPDOTRM1EKRPKYKH81
NOTTINGHAM BUILDING SOCIETY	200785	549300L5FZ06J1914B44
NUCLEUS365 LIMITED	925337	

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NUVEI FINANCIAL SERVICES LIMITED	789900	98450079CE5BEUATA717
NUVIA LIMITED		
NVAYO LIMITED		
OAKNORTH BANK PLC	629564	213800A7BOPQRC475O81
ONE GLOBAL MARKET LIMITED	769481	
ONE MONEY MAIL LIMITED		259400TWU2Q4W4OEDJ19
ONEAFRICA TECHNOLOGIES LTD	930144	
ONESAVINGS BANK PLC	530504	213800WTQKOQI8ELD692
OPAL TRANSFER LTD		
OPTIMUS CARDS UK LIMITED	902034	
OVERSEAS-CHINESE BANKING CORPORATION LIMITED	204687	5493007O3QFXCPOGWK22
OWL PAYMENTS LIMITED	946444	8755002GDP49I7HT1450
OXBURY BANK PLC	834822	
PagoFX UK LTD	911406	549300SUXEIK8DXSDF68
PAGOTEC CONSULTANCY LTD	913429	
PARK CARD SERVICES LIMITED		213800XVNQIAFM3Z27
PAX2PAY LTD	967198	
PAY PERFORM LIMITED	843960	
PAY360 LIMITED		
PAYEN LIMITED	900043	
Payescape Ltd	821826	
PAYHAWK FINANCIAL SERVICES LIMITED	987096	
Paylink Solutions Limited	767995	
Paymaster (1836) Limited	315407	213800E4ZDFSGEAMPT92
PAYMASTER24 LTD	599682	
Payment Card Solutions (UK) Limited	930619	984500NCR2FF1E5A6111
Paymentsense limited	738728	213800EE8CG65XOVYA20
PAYNETWORKX GROUP LTD	900355	
PAYOMA LIMITED	900217	
PAYONEER PAYMENT SERVICES (UK) LIMITED		9845003924D75A7CCD27
PAYPAL UK LIMITED		5493000JZXMYSD1G6W13
PayPoint Payment Services Ltd	608277	98450056A95808B9C129
PAYRNET LIMITED		213800P6JVHRWB8UK129
Paysafe Financial Services Ltd	900015	549300FGF3OQGKFKC452
PaySend PLC	900004	984500SFA1006DBC3C06
PayXpert Ltd	744033	9845009D8D3E81362E69
PEOPLE PLACES LIVES LIMITED	953987	
PERENNA BANK PLC	956138	
PIRAEUS BANK SA		
PLANET MERCHANT SERVICES LIMITED		
PPRO FINANCIAL LTD	900029	549300E47SRJ0FIEPR65
PREMFINA LIMITED	724083	
PREMIER FOREX LIMITED	932702	
Premier Payment Solutions Limited	914814	
PREPAID FINANCIAL SERVICES LIMITED		213800RZSDK2H99RLB55
PREPAID SERVICES COMPANY LIMITED	900021	

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PREPAY TECHNOLOGIES LIMITED	900010	
PREPAY TECHNOLOGIES LTD		213800FTHNTFBXSUZK52
Principality Building Society	155998	2138003CSNVJEPFZ3U52
PRIVALGO LIMITED	900887	
PROGRESSIVE BUILDING SOCIETY		54930035LV8RHKWLK185
PSI-PAY LTD	900011	213800TQ22QLNOWBKC41
PT BANK NEGARA INDONESIA (PERSERO)	204622	549300HZ8J3MLVXQ8F85
PUNJAB NATIONAL BANK (INTERNATIONAL) LIMITED	459701	2138006AACENARGZJ838
QATAR NATIONAL BANK (Q.P.S.C.)	139256	55490OFFSRVBS0SQXY75
QIB (UK) PLC	466577	213800S4QPWSX1GXY767
RBC EUROPE LTD	124543	TXDSU46SXBWIGJ8G8E98
RCI BANK UK LIMITED	815220	213800XJY1CUVMC29H81
Reckon One limited	922892	
RECOGNISE BANK LIMITED	849404	
RED APPLE FINANCE LIMITED		
REDWOOD BANK LIMITED	755924	213800MZ8SY49DGWN237
REGENT FOREIGN EXCHANGE LIMITED	543156	
RELIANCE BANK LTD	204537	213800EO3S4IKXAPB795
REMITLY GLOBAL INC		
REMITLY U.K., LTD		549300ZFMWSXLGV3QC86
REVOLUT LTD	900562	213800MQORWPL582SW82
RIGHTCARD PAYMENT SERVICES LIMITED	900424	
Riyad Bank		54930037RJ782ISGGM71
RMS MERCHANT SOLUTIONS LTD	921612	
ROYAL BANK OF CANADA		
RSM 2000 Limited	715057	
SABLE INTERNATIONAL FX LIMITED		254900DYFO9ACWHCOI41
SAFENETPAY SERVICES COMPANY LTD	927601	
SAFFRON BUILDING SOCIETY		213800XVRPG36R8SG538
SAGE (UK) Limited	674524	2138005RN5XYLTF8G138
SAINSBURY'S BANK PLC	184514	213800VDIFGJM2DF1R46
SALARY FINANCE LIMITED		213800A9FXP9GZ1U1Y05
SANTANDER FINANCIAL SERVICES PLC	146003	R83QYRLEMH4ZSHI0L097
SCHRODER & CO LIMITED	144206	XZYM0111402576QWNU05
SCOTIABANK EUROPE PLC		5G6NVP4WADOI32VUUB17
SCOTTISH BUILDING SOCIETY	206034	213800NY6ROCJ5CURZ13
SEACHANGE FINANCIAL SERVICES LIMITED		
SECURE TRUST BANK PUBLIC LIMITED COMPANY		213800CXIBLC2TMIGI76
SECURITY FOR EXPENSES LTD	764090	
SENTENIAL LIMITED	624067	
SG KLEINWORT HAMBROS BANK (CI) LIMITED	310344	5493004824NEPWMYXT49
SGM - FOREIGN EXCHANGE LIMITED	510014	

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SHANGHAI COMMERCIAL & SAVINGS BANK LTD		
SHANGHAI COMMERCIAL BANK LTD	204699	549300DLWZLXC60CXS69
Shanghai Pudong Development Bank Company Limited		894500MD4AQ96RDND980
SHAWBROOK BANK LIMITED	204574	213800XSHRKUIZK86B68
SHIELDPAY LTD	770210	
Shinhan Bank	204645	
SKANDINAVISKA ENSKILDA BANKEN AB	124943	F3JS33DEI6XQ4ZBPTN86
SKIPTON BUILDING SOCIETY		66AGRETLUXS4YO5MUH35
SKRILL LIMITED	900001	
Smart Currency Exchange Limited	504509	213800PL15V1KMS75V62
SMBC Bank International PLC	223304	NT7C58H5HPZYKZDPOO64
SMEB LIMITED	984694	
Soldo Financial Services Ltd	900459	
SQUAREUP EUROPE LIMITED		549300B8GVT5PRZVJE74
Stafford Railway Building Society	206063	213800OOUC2ZOTD3OM60
Stanbic Bank Zambia Limited		
STARLING BANK LIMITED	730166	213800AE5VSF3V1PAV23
STATE BANK OF INDIA	139156	5493001JZ37UBBZF6L49
STATE BANK OF INDIA (UK) LIMITED	757156	213800LOV39TJH6YQY23
Sterling Consortium Limited	987941	9845001FA9BBL4ED3991
STONEX FINANCIAL LIMITED	446717	549300AWF3TOHRYL7754
STREAMBANK PLC	954876	
STRIPE PAYMENTS UK LIMITED		54930064S1C0MS87F789
SUBHIDA UK LTD	576127	
Suffolk Building Society		213800W381O32X1T4884
SUMITOMO MITSUI BANKING CORPORATION	769072	5U0XI89JRFVHWIBS4F54
SUMITOMO MITSUI TRUST BANK LIMITED		5493006GGLR4BTEL8O61
SUMUP PAYMENTS LIMITED	900700	
SUNRATE PARTNERS UK LIMITED		2138009W7VFCTUTYZG32
SVENSKA HANDELSBANKEN AB		
Swansea Building Society	206066	984500F01Z7BAEEA8F48
SWAPMONEY LTD	916795	
Sycous Limited	976899	
SYSTEM PAY SERVICES LTD	901057	
T C ZIRAAT BANKASI AS	204705	2138006MF4UXJA6C5A50
TAB ACM LIMITED	969808	
Tabori Transfer Limited	510008	
TANDEM BANK LIMITED	204479	2138006XK2FFFY53L343
TAPTAP SEND UK LIMITED		254900G7ZFF8M8W2QE35
TERRA PAYMENT SERVICES (UK) LIMITED	542256	
TESCO PERSONAL FINANCE PLC	186022	213800J17G8WI3MJ5660
TEYA REWARDS LTD		
Teya Solutions Limited	978181	
THE ACCESS BANK (UK) LIMITED	478415	5493002IGEWNBCWX0S85
THE CHARITY BANK LIMITED	207701	213800RNCUQ66C57MV78

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THE CURRENCY CLOUD LIMITED		549300PBQLL4JDNIAQ80
THE FOREMOST CURRENCY GROUP LIMITED		2138005Z1VIHWTRSZO95
THE GIFT VOUCHER SHOP LIMITED	900458	
THE KOREA DEVELOPMENT BANK		213800UVBWYXM97HSY04
THE NORINCHUKIN BANK	204685	
THE PAYMENT FIRM LTD	901084	
THE ROYAL BANK OF SCOTLAND INTERNATIONAL LIMITED		
THE SAUDI NATIONAL BANK		
THE TORONTO DOMINION BANK		
THINK MONEY LIMITED	900033	
Tipton and Coseley Building Society	159601	213800RA7UFZME6PI197
TOMPAY LTD	931509	
TOR CURRENCY EXCHANGE LIMITED		213800LLMJPC1Z7M9961
TOR FX PTY LIMITED		
TRANSFERGO LTD	600886	
TRANSFERTO MOBILE FINANCIAL SERVICES LIMITED		9845009EE07E5F2EBF12
TRANSUNION INTERNATIONAL UK Limited	737740 and 805757	
TRANZFAR LTD	770916	
TRAVELEX EUROPE LIMITED		8945000LUP48UYTWTW64
Treatwell Limited	833537	
TRIODOS BANK	817008	213800CT9EVOBAGLKM04
True Potential Investments LLP	527444	2138001SIIX6F55L4L72
Truelayer Limited	793171	
TRUSTUK PAYMENTS LTD		5493000G0SRLCLEFJ081
TTT MONEYCORP LIMITED	308919	213800OMDTVWIIIX95Y89
TURKIYE IS BANKASI A S LONDON OFFICE		
UBA CAPITAL (EUROPE) LTD		
UBA UK LIMITED	566227	213800Y39WDKGBTX4B95
Uber Payments UK Limited	959722	
UCO Bank		
UKFOREX LIMITED	902028	
ULSTER BANK LIMITED		213800BZ9V4RRA2IRN26
UNICREDIT BANK AG		
UNIMONI LIMITED		
UNION BANCAIRE PRIVÉE, UBP SA	147562	
UNION BANK OF INDIA (UK) LTD	601551	213800AYQA28LZ7J6M48
UNISON GLOBAL MARKETS (UGM) LTD	938000	
UNITED GULF BANK		
UNITED NATIONAL BANK LIMITED	207381	213800W6KCECL8MCGZ36
UNITED OVERSEAS BANK LIMITED		
UNITED TRUST BANK LIMITED	204463	213800LZU65P34WD8A92
UNITY TRUST BANK PLC	204570	213800PX57VULWV8AK43

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UNIVERSAL PARTNERS FX LIMITED		9845001C6A0CDCFEDD26
UNIVERSAL SECURITIES & INVESTMENTS LIMITED	574754	
VANQUIS BANK LIMITED	221156	2138005IBE41C824QF22
VELOCITY TRADE INTERNATIONAL LIMITED		549300T167XWWKCEDP79
VERNON BUILDING SOCIETY		213800RHR8ADTMECK284
Vesta Merchant Services Limited	784165	
VFX FINANCIAL PLC	900530	213800UEM5AN3L8GX195
VIP Payments Limited	750503	
VISA PAYMENTS LIMITED		213800RCIAV2VC3HYP60
VITESSE PSP LIMITED	900646	894500PVDOV8JOKWHE19
VIVA WALLET.COM LTD	989273	9845002BC1399F648B54
VOLOPA FINANCIAL SERVICES (SCOTLAND) LIMITED	554549	
W1TTY GLOBAL LTD	932839	
Wagestream Finance Limited	916866	9845007FB3NA5E962A58
WAVE TRANSFER LIMITED		213800OKIMOA11VOGY89
WEALTHKERNEL LIMITED	723719	
WEATHERBYS BANK LIMITED	204571	549300OF84KDPIFN4M17
WELLS FARGO BANK NA	456183	KB1H1DSPRFMYMCUFXT09
Wesleyan Bank Limited	165116	213800EUCUZ9L2MGRC05
WEST BROMWICH BUILDING SOCIETY	104877	45WSBJJYVGC91LG3H515
WESTERN UNION PAYMENT SERVICES GB LIMITED		
WINDCAVE LIMITED	826626	
WISE PAYMENTS LIMITED	900507	213800U4GNTXRFYZKG18
WOORI BANK London	204664	
WORLD FIRST UK LIMITED		549300OQHYGBN8W1QP06
WORLDLINE MERCHANT SERVICES UK LIMITED		984500F9Z76CCR8ABA32
WORLDPAY AP LIMITED		213800IFAWGXPH9AGQ29
WORLDPAY LIMITED	504504	213800LXYGUXTTAINM18
WORLDPAY UK LIMITED	530923	213800ZYUELJCOU3PP25
Worldremit Limited		213800BO4SXT9R8PHV43
WORLDWIDE CURRENCIES LIMITED		21380023XILSCPFDSU24
XACE LIMITED	948213	
XENDPAY LIMITED		
XPRESS MONEY SERVICES LIMITED		894500N3G9HZ8RF8TU11
XTRANSFER UK LIMITED	799099	25490087XD2N5U9J9O68
YORKSHIRE BUILDING SOCIETY	106085	WXD0EHQRPI7HKN3I5T57
ZEDRA TRUST COMPANY (UK) LIMITED		549300O7LDE1XDIKSB70
ZENFINEX LIMITED	816055	
ZENITH BANK (UK) LIMITED	451720	213800HXR6XZKC2G7U74

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ZIGLU LIMITED	900977	
ZOPA BANK LIMITED	800542	213800QW7QJVVCL9RZ56