

Faster Payments (FPS) participants

Specific Direction 20 (SD20) requires PSPs to follow certain rules for reimbursing victims of authorised push payment (APP) fraud. These rules are set by the operator of Faster Payments, Pay.UK, under our Specific Requirement 1. We call them the FPS reimbursement rules.

We are providing this list to help PSPs understand whether they are captured by SD20.

All firms are responsible for determining their legal obligations and we do not guarantee that this is a complete list. Firms that participate in FPS and provide relevant accounts must comply with SD20 and the FPS reimbursement rules unless they can demonstrate otherwise. Our assumption is that all firms on this list fall into this category unless they can demonstrate otherwise.

This list is based on the responses we have received from directed IAPs. If you are a participant in FPS and are not named on this list, please email us at sd20participantlist@psr.org.uk

Name normalised and updated to FCA register name based on firm reference number (FRN) where applicable

FCA FRN

<i>Name normalised and updated to FCA register name based on firm reference number (FRN) where applicable</i>	<i>FCA FRN</i>
1st Class Credit Union Limited	213700
3S Money Club Limited	900918
A & B General (UK) Limited	N/A
A N Express Limited	
A PLACE IN THE SUN CURRENCY LIMITED	
A Plus Payment Solutions Ltd	901098
ABBAY NATIONAL TREASURY SERVICES PLC	
ABC International Bank Plc	149025
ABN AMRO Bank NV	523620
Absolutely No Nonsense Admin Ltd	840175
ACE UNION Limited	900476
ACG Technologies Limited	N/A
Acquired Limited	902751
Admiral Insurance Company Limited	219824
ADVAN PARTNERS Limited	
Advanced Payment Solutions Limited	671140
Adyen N.V.	779800
AFEX OFFSHORE LIMITED	
Affiliate Squared Ltd	714730
Africhange Ltd	996423
AFTAB CURRENCY EXCHANGE Limited	506692
AGILITY FOREX (UK) LTD	

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FCA FRN

AGPAYTECH LTD.	585091
Agricultural Bank of China	
Ahli United Bank (UK) PLC	131818
AIB Group (UK) Plc	122088
Airbnb Payments UK Limited	900596
Airwallex (UK) Limited	900876
AL RAYAN BANK PLC	229148
Alba Bank Limited	849944
Aldermore Bank Plc	204503
ALGBRA GROUP LIMITED	952360
Alico (UK) Ltd	535954
Alipay (UK) Limited	771845
Alipay (UK) Limited	927634
Allianz Insurance Plc	121849
ALLICA BANK LIMITED	821851
Allied Irish Bank (GB)	
ALLPAY Limited	900539
Allstar Business Solutions Limited	900470
Alpha Bank London Limited	135327
Alpha FX Limited	770377
Alpha FX Limited	900849
ALPHA FX LTD	770377
ALTER DOMUS AGENCY SERVICES (UK) LIMITED	
Altery LTD	901037
Altpay Ltd	900878
ALTRAS INTERNATIONAL Limited	627378
Amaiz Limited	900857
American Express Payment Services Limited	484347
American Express Services Europe Limited (AESEL)	661836
AmTrust Europe Limited	202189
Andaria Financial Services UK Limited	933187
Anglo Tech Service Ltd	914815
ANGRA Limited	820091
Anpa Forward Ltd	546279

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FCA FRN

ANZ BANK (LAO) LIMITED	
Apron Payments Ltd	903089
Arab National Bank	204608
ARBITRAGE CAPITAL Limited	789606
Arbuthnot Latham & Co Limited	143336
Archax Ltd	838656
Ardohr Limited	791622
ARGENTEX LLP	781077
Ark Pay AG	1445
ASANKA GROUP LIMITED	Pre Regulated Firm
ASHMAN BANK Limited	848460
ASOS PAYMENTS UK LIMITED	
ASPIRE PAYMENTS Limited	900883
ASSOCIATED FOREIGN EXCHANGE LIMITED	
Assurant General Insurance Limited	202735
Atlaspay Finance Ltd	M23358620
Atol Trading Ltd.	
Atom Bank PLC	661960
Australia and New Zealand Banking Group Limited	
Australia and New Zealand Banking Group Ltd	114151
AUTHORIPAY EMONEY LTD	931425
Authpay Ltd	931876
AUTOMATIC DATA PROCESSING LIMITED	
AUTOMATIC DATA PROCESSING LTD	
Aviva Insurance Limited	202153
AXIS BANK UK LIMITED	
AZIMO LIMITED	
Azimo Ltd	900220
AZURE PAYMENTS LTD.	
B2BINPAY UK LTD	
B2C2 LTD	
Babb Remit Ltd	932609
BALLINGER & CO. LTD	
BANCA MONTE DEI PASCHI DI SIENA SPA - HONG KONG	

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FCA FRN

BANCO BILBAO VIZCAYA ARGENTARIA SA	
BANCO BRADESCO EUROPA SA	
BANCO COMERCIAL DO ATLANTICO	
BANCO DE CREDITO DEL PERU	
Banco de Sabadell	204720
BANCO DO BRASIL SA	
BANCO SANTANDER SA	
Banco Santander, S.A.	136261
Banct Limited*	903123
Bangkok Bank Public Company Ltd	204617
Bank Leumi (UK) plc	139217
BANK OF AFRICA UNITED KINGDOM PLC	
BANK OF AMERICA NA	
Bank of America NA Military Banking Overseas Division	
Bank of America, N.A.	124642
Bank of Baroda	204624
Bank Of Baroda (UK) Limited	768016
Bank of Beirut (UK) Ltd	219523
Bank of Ceylon (UK) Ltd	514744
BANK OF CHINA	
Bank of China (UK) Ltd	467410
BANK OF CHINA LIMITED	
BANK OF CHINA NEW YORK	
Bank of India	204629
Bank of Ireland (UK) PLC	512956
BANK OF LONDON AND THE MIDDLE EAST PLC	464292
BANK OF MONTREAL	
BANK OF NEW YORK MELLON	
BANK OF NOVA SCOTIA	
BANK OF THE PHILIPPINE ISLANDS (EUROPE) PLC	
Bank Pictet & Cie (Europe) AG	989443
Banking Circle S.A.	848617
Banque Parorient France	204726
Barclays Bank Plc	122702

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FCA FRN

Barclays Bank UK plc	759676
Basis Capital Markets UK Ltd	
BATH INVESTMENT AND BUILDING SOCIETY	
Bayerische Landesbank	124916
Bazar Money Transfer Limited	935784
BC Remittance Ltd.	
BCB PAYMENTS Limited	807377
BDO Remit (UK) Ltd	504475
BeAccount Ltd	937539
Beazley Insurance Designated Activity Company	784110
BEDFORD PAY LTD	900933
BEDFORD PAY LTD - CLIENTS	900933
Bee Diseases Insurance Limited	202011
BEEFX INTERNATIONAL LIMITED	914920
Berg Money	N/A
BHSF Limited	202038
BIBBY FOREIGN EXCHANGE LIMITED	
BIDE TREASURY Limited	
BILLHOP AB	748529
Billon Financial Ltd	900693
BIRMINGHAM BANK Limited	204478
Bitpanda Custody Ltd	928556
Bitpanda Pro Europe S.R.L	
Bitpanda Technology UK Limited	
BLABLA CONNECT Limited	900662
Blackfridge SC Limited	IoM fsa 1398
Blackstone Solicitors Limited	918333
Blackthorn Finance Ltd	927408
Blantyre Credit Union Limited	213669
Blingpay Incorporated	M23762053
BLOCK CODE LTD	
Blockchain (LT), UAB	
BLOCKSTAR HOLDINGS LIMITED	
Bloom money (Finance For All Limited)	N/A

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on firm reference number (FRN) where applicable*

FCA FRN

BLOOM SERVICES CAPITAL LTD	974194
BMO CAPITAL MARKETS LIMITED	
BNP Paribas	124605
BNP PARIBAS S.A. SUCURSAL EN ESPANA	
BNP PARIBAS SA	
BNP PARIBAS SECURITIES SERVICES	
BNXA UK HOLDING LIMITED	
Bnxa UK Vasp Limited	
Boku Account Services UK Ltd	900030
BONDSMITH SAVINGS LIMITED	
Bondsmith Savings Ltd	955601
BRAC SAAJAN EXCHANGE Limited	577104
BRANDON ELECTRONICS LIMITED	
Breinrock Limited	M20573902
Bridgehaven Specialty UK LTD	978895
Brite AB	
BRITISH ARAB COMMERCIAL BANK PLC	
BRITISH RESERVE INSURANCE COMPANY Limited	202058
Brown Shipley & Co Limited	124548
Buckinghamshire Building Society	206022
Bureau Buttercrane LTD	
Burnett & Associates Limited	305511
Burnley Savings and Loans Limited	717019
Bus Employees' Friendly Society	143298
BUSINESSBANK PAY INC	M22260248
BUTTERFIELD BANK (GUERNSEY) LIMITED	
BYBLOS BANK EUROPE SA	
C Hoare & Co	122093
CACEIS Bank	622691
CAF Bank Ltd	204451
Caixabank SA	447200
CALICO CAPITAL Limited	679941
Cambridge & Counties Bank Limited	579415
Cambridge Building Society	157223

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FCA FRN

Cambridge Mercantile Corp. (UK) Limited	900702
CANADIAN IMPERIAL BANK OF COMMERCE	
Capi Money Canada Ltd.	M23576825
CAPI MONEY UK LTD	Pre Regulated Firm
CAPITAL ONE (EUROPE) PLC	204440
CASH APP INNOVATION (IE) Limited.	
CASHDASH UK Limited	900769
Cashflows Europe Limited	900006
CASLP Ltd	110397
Castle Trust Capital PLC	541910
CB Payments Ltd	900635
CBH Wealth UK Limited	
Cdax Limited	FSA1389
CENTRAL BANK OF IRAQ	
CENTRAL FX LIMITED	
CEX.IO LTD	
CFS-ZIPP Limited	900027
Chang Hwa Commercial Bank Ltd	204643
Charter Court Financial Services Limited	494549
Checkout Ltd	900816
CHETWOOD FINANCIAL LIMITED	
CHINA CITIC BANK CORPORATION LIMITED	
CHINA CONSTRUCTION BANK (LONDON) LIMITED	
CHINA CONSTRUCTION BANK CORPORATION	
CHINA DEVELOPMENT BANK	
CHINA MERCHANTS BANK CO LTD	
China Merchants Bank Co., Ltd	713033
Chip Financial Ltd	911255
Chipper Technologies (UK) Limited	902835
Choice Forex Ltd	586676
CHOICE INTERNATIONAL Limited	596467
CIBC WORLD MARKETS PLC	
CIMB BANK BERHAD	204640
Cirencester Friendly Society Limited	109987

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FCA FRN

CitiBank Europe plc	
CitiBank NA	124704
Citibank UK Limited	805574
CitiGroup Global Markets Inc	
Citigroup Global Markets Limited	
CIVIC ENTERPRISES LTD	
Clarity Global Inc	M22927420
Clear Junction Ltd	900684
Clear Treasury (UK Trading) Limited	708529
CLEARBANK LIMITED	
ClearBank®	754568
CLEARHAUS A/S	655769
Cledara Limited	902831
Clockwise Credit Union Limited	213498
Close Brothers Limited	124750
CLYDESDALE BANK PLC	121873
CoinJar UK Limited	
Coinmetro Group OU	N/A
COMETA PAY LTD	900904
Comma Payments Limited	959159
Commerzbank AG	124920
COMMERZBANK AG LONDON	
COMMONWEALTH BANK OF AUSTRALIA	
Commsave Credit Union Limited	213407
Connectum Limited	624117
Continental Money Transfer Limited	
Contis Financial Services Limited	900025
Convera UK Financial Limited	966305
CONVERA UK LIMITED	
Cooperatieve Rabobank U.A.	171596
COSPAY	N/A
Countrywide Assured Plc	141916
Covea Insurance Plc	202277
Coventry Building Society	150892

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FCA FRN

Covercy Europe Ltd	675000
CPS TRANSFERS Limited	776056
CREATIVE MOBILE TECHNOLOGIES (UK) LIMITED	
CREDEC Limited	809835
Credit Agricole Corporate and Investment Bank	124344
Credit Suisse (UK) Limited	124269
CREDIT SUISSE AG	
CREDIT SUISSE SECURITIES (EUROPE) LIMITED	
CREDIT SUISSE UK LTD	
Credit Union For South East Northumberland Limited	214298
CREZCO LIMITED	925173
CROSSBARFX Limited	535761
Crosspay Ltd	720157
Crown Agents Bank Limited	204456
CRUISEPAY FINANCE LTD	M23874225
Crypto Facilities Ltd	
Cryptopay Ltd	
Cublox Ltd.	900905
CUMBERLAND BUILDING SOCIETY	
Currencies Direct Limited	900669
CURRENCIES DIRECT LIMITED (GC FRANCE)	
CURRENCIES DIRECT SPAIN EDE SL	
Currency Clear Limited	928861
CURRENCY INDEX LIMITED	
CURRENCY MATTERS Limited	537841
CURRENCY SOLUTIONS LIMITED	
CURRENCY UK LIMITED	
CURRENCYFAIR (UK) LIMITED	
Currenxie (UK) Ltd	901010
CUSTODIUM Limited	
Cynergy Bank Limited	575105
D and D Leasing UK Limited	695458
D T & T Corporation Limited	901018
DANIEL FINANCE Limited	

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Darlington Building Society	205895
DB UK BANK LIMITED	
DBS BANK Limited	204650
DEBIT FINANCE COLLECTIONS PLC	
Decta Limited	900592
DENIZBANK AS	
Deutsche Bank AG	150018
DeVere Emoney	N/A
DF Capital Bank Limited	848291
DIAMOND-CUBE LIMITED	
Diem Group	
DigiDoe Limited	1043
DigiDoe Limited	901043
DIGITAL COMPLETION UK LTD.	
DiPocket Limited	900439
DNA PAYMENTS Limited	806630
DNB Bank ASA	204731
DOHA BANK	
DRN VENTURES LIMITED	
Dudley Building Society	161294
D-WAY SERVICES LIMITED	
DZ Bank AG, Deutsche Zentral-Genossenschaftsbank	114029
DZ PRIVATBANK SA-LUXEMBOURG HEAD OFFICE	1001372
East Lothian Housing Association	925581
EASY CASH CARD Limited	932703
Easysend LTD	593364
EAZY COLLECT SERVICES LIMITED	
EBURY MASS PAYMENTS LIMITED	577057
Ebury Partners UK Limited	900797
Ecology Building Society	162090
EcommBX Limited	900884
Ecommerce Technologies LTD	900916
ECOMMPAY Limited	607597
ECOSPEND TECHNOLOGIES Limited	829713

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E-Crunch Ltd	911589
EDENRED CORP PAYMENT UK LTD	848023
EFG PRIVATE BANK (CHANNEL ISLANDS) LIMITED	
EFG Private Bank Limited	144036
EFG PRIVATE BANK LTD	
EGALITI GLOBAL PAYMENTS LIMITED	903059
EGALITI LTD	903059
Ela Expeditions IE Limited	903055
ELAVON FINANCIAL SERVICES DAC	1002396
Elavon Financial Services Designated Activity Company	462132
ELFIN MARKET Limited	788176
ELORN (UK) Limited	
Emerald Financial Group (UK) Ltd	900908
EMERCHANTPAY Limited	900778
EMIRATES NBD PJSC	
Endurance Worldwide Insurance Limited	219654
ENFUCE UK LTD T/AS ENFUCE	
ENTROPAY LIMITED	
ENUMIS Limited	900028
Equals Connect Limited	671508
EQUALS MONEY INTERNATIONAL LIMITED	900493
EQUALS MONEY PLC	488396
EQUALS MONEY UK LIMITED	
Equiniti Global Payments Limited	900892
EQWire UK Limited	901100
ERA FINANCE Limited	
ETORO (UK) Limited	583263
eToro Money UK Ltd	900203
Eurobank Private Bank Luxembourg S.A., London Branch	681820
EUROCHANGE LIMITED	
Euronet 360 Finance Limited	900009
EURONET PAYMENT SERVICES LIMITED	
EUROPE ARAB BANK PLC	446951
European Bank for Reconstruction and Development	

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FCA FRN

EUROPEAN DEPOSITARY BANK SA-DUBLIN	917523
EVELYN PARTNERS INVESTMENT SERVICES LTD	131816
Everything Financial Technologies Limited	964790
EVO PAYMENTS UK LTD	
Exeter Friendly Society Limited	205309
EXPRESS LINKS INTERNATIONAL LIMITED	931369
F6S Network Limited	979576
Fairmay	N/A
Fast Encash Money Transfer Services Ltd	519669
FAST PAYE LTD	903043
FASTERPAY LTD	900681
FBN BANK UK LTD	216772
FCE BANK PLC	
FCMB BANK (UK) Limited	502704
FD PAYMENTS LIMITED	Pre Regulated Firm
FEXCO CORPORATE PAYMENTS LTD	513252
Fiat Republic Financial Services Ltd	900524
FiatMatch, Inc.	M21366886
Fibonatix (UK) Limited	768776
Fidelis Underwriting Limited	709360
FIDELITY BANK UK LIMITED	
FIDO FINANCE Limited	933587
Finadvant Limited	902981
FINANCIAL HOUSE Limited	902039
Finblocks Ltd	900991
FINECOBANK SPA	222329
FINTECH VALLEY Limited	
Fintecom Sp. z o.o.	769574
FINVEO Limited	916641
Finvoka Payments Inc.	M23841914
FIRE FINANCIAL SERVICES LIMITED	
FIRMA FOREIGN EXCHANGE CORPORATION (UK) LIMITED	
First Abu Dhabi Bank P.J.S.C.	204680
FIRST COMMERCIAL BANK	204655

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FCA FRN

First Data Europe Limited	582703
FIRST TRUST BANK	
FIRSTBANK UK LIMITED	
FIRSTCARIBBEAN INTERNATIONAL BANK (BAHAMAS) LTD	
FIRSTCARIBBEAN INTERNATIONAL BANK (BARBADOS) LIMITED	
Fiscal FX LTD	998736
Flutterwave UK Limited	902084
Flywire Payments Limited	570754
FOENIX PARTNERS Limited	764322
Fondy Ltd	900705
FOREIGN CURRENCY EXCHANGE LIMITED	
Forester Life Limited	177898
FORIS DAX MT LIMITED	941745
FORIS MT LIMITED	
FORISGFS UK Limited	988571
FORUS CAPITAL LTD	M23262705
Freedom Finance Limited	662079
Freemarket FX Ltd	585093
FREEMARKETFX LIMITED T/AS wearefreemarket	
FreemarketFX Ltd	585093
Frontier Global Consultants LTD	900903
Frost Money Ltd	936270
FTFT UK Limited	903050
FUND OURSELVES Limited	729238
Furness Building Society	159624
FX Master Limited	538425
Fx Master Ltd	538425
Gabtrans UK Limited	541976
GATEHOUSE BANK PLC	
GB BANK Limited	850286
GCC EXCHANGE UK Limited	596446
GCC Exchange UK Ltd	
GEMBA FINANCE LTD	804853
Gemini Intergalactic Europe Limited	921817

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FCA FRN

Gemini Payments UK, LTD	900988
GEOSWIFT UK LIMITED	
GETNET MERCHANT SOLUTIONS UK LTD	984028
Ghana International Bank Plc	204471
GIVING.COM LIMITED	
Glint Pay Services Ltd	900657
GLO CURRENCY UK Limited	810034
GLOBAL CURRENCY EXCHANGE NETWORK LIMITED	
GLOBAL EXCHANGE Limited	765191
Global Financial Innovations Limited	
Global Reach Partners Limited	504315
Global Web Pay Limited	631844
Goal Currency FX Ltd	930650
GOCARDLESS LIMITED	
GoCardless Ltd	597190
GOLD WAREHOUSE LTD	
Goldman Sachs	142888
GOLDMAN SACHS BANK USA	582328
GOLDMAN SACHS INTERNATIONAL	
Goldman Sachs International Bank	124659
Google Payment Limited	900008
Gosolo Financial Limited	902961
GPUK LLP	504290
GREYFOXX Limited	901025
Griffin Bank Ltd	970920
Guaranty Trust Bank (UK) Limited	466611
GUAVAPAY Limited	900888
GULF INTERNATIONAL BANK (UK) LIMITED	
GULF INTERNATIONAL BANK B.S.C., RIYADH	
H.R. OWEN SERVICING AND REPAIRS LIMITED	
HABIB BANK UK	
Habib Bank Zurich Plc	627671
HALO FINANCIAL LIMITED	
HAMILTON COURT FOREIGN EXCHANGE LIMITED	

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HAMILTON COURT FOREIGN EXCHANGE LIMITED	
HAMPDEN & CO PLC	606934
Hampshire Trust Bank Plc	204601
Handelsbanken plc	806852
HANLEY ECONOMIC BUILDING SOCIETY	206024
Hargreaves Lansdown Asset Management Limited	115248
HARGREAVES LANSDOWN SAVINGS LIMITED	
HARLANDS SERVICES LTD	
Harpenden Building Society	157260
HAUCK UND AUFHAEUSER PRIVATBANKIERS AG	
HBL BANK UK LIMITED	188585
HCE SERVICE Limited	931781
Helpful Limited	N/A
HI55 Ventures Limited	903014
HIFX EUROPE LIMITED	
Hinckley and Rugby Building Society	206043
Hiscox Insurance Company Limited	113849
Hoot Credit Union Limited	400120
HOP FINANCIAL SOLUTIONS Limited	
HORIZON PATHWAYS LTD	
HSB Engineering Insurance Limited	202738
HSBC BANK PLC	114216
HSBC INNOVATION BANK LIMITED	543146
HSBC PRIVATE BANK (CI) LIMITED	
HSBC UK BANK PLC	765112
HUMAN DATA INCOME LTD	
IBANFIRST LIMITED	
ICBC (London) plc	222030
ICBC STANDARD BANK PLC	
ICICI BANK	
ICICI BANK UK	
ICICI BANK UK PLC	223268
ICONOMI LTD	
IDBI BANK LIMITED	

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on firm reference number (FRN) where applicable*

FCA FRN

IDT Financial Services Limited	453514
IFAST GLOBAL BANK Limited	716167
IFIC MONEY TRANSFER (UK) Limited	653278
IFX (UK) Ltd	900517
Impact Radius Limited	not FCA regulated
INCEPTUM INSURANCE COMPANY Limited	203238
Income Group Limited	809483
INCUTO Limited	917341
INDEPENDENT ORDER OF ODD FELLOWS MANCHESTER UNITY FRIENDLY SOCIETY Limited	109995
INDIAN BANK	
INDIGO LIGHTHOUSE SOLUTIONS (EUROPE) LIMITED	
INDIGO MICHAEL LIMITED	
INDUSTRIAL & COMMERCIAL BANK OF CHINA LTD	
INFINITY FOREIGN EXCHANGE LIMITED	
Inpay A/S	600569
Insignis Asset Management Limited	813442
Intech	N/A
Integritas Financial Services Limited	
INTERACTIVE BROKERS (UK) LTD	208159
Interbacs Ltd	912471
INTERPAY UK LIMITED	
Interpay UK Ltd	900930
INTERPOLITAN MONEY P.L.C	
INTERPOLITAN MONEY P.L.C.	900413
Interpolitan Money PLC	563186
Intesa Sanpaolo SpA	191858
INVESTEC BANK (CHANNEL ISLANDS) LIMITED	
INVESTEC BANK PLC	172330
Invictus Ventures Ltd	747182
IPAGOO LLP	
iRemit Global Remittance Ltd	537568
Istimar Tech Limited	M23384727
ISX Financial UK Ltd	901034

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ITAU BBA INTERNATIONAL PLC	
Itility Limited	
IXARIS SOLUTIONS LIMITED	
J.P. Morgan Europe Limited	124579
J.P. MORGAN EUROPE LTD	
Jaja Finance Limited	775979
JCB INTERNATIONAL (EUROPE) LIMITED	
JN Bank UK Ltd	832786
JNFX Ltd	574489
JOHN LEWIS FINANCIAL SERVICES LIMITED	
JOHN LEWIS PLC	
JORDAN INTERNATIONAL BANK PLC	183722
JP MORGAN SECURITIES PLC	
JPMorgan Chase & Co	124491
JPMORGAN CHASE BANK	
Juba Express Limited	
Julian Hodge Bank Limited	204439
Juni Technology AB	926109
Juno Pay Ltd	M23335654
Kamal Trades UK Ltd	920856
KANTOX LIMITED	
KANTOX LTD	580343
Kashet Ltd	900981
KBC Bank NV	186820
KBR FOREIGN EXCHANGE LIMITED	
KEB HANA BANK	204671
Keebo Limited	916866
KEY CURRENCY LIMITED	
KEYtec AG	101007
KIXY LTD	814005
KLEINWORT BENSON (CHANNEL ISLANDS) LIMITED	
KOGOPAY (UK) Limited	616300
KOKEB LTD	
KP PAY LIMITED	926498

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FCA FRN

Kraken	928768
Kroo Bank Ltd	953772
Kuringo UK Ltd	941009
kyshi Ltd	918206
La Orange Limited	
LANDESBANK HESSEN-THURINGEN GIROZENTRALE	988717
LCC TRANS-SENDING LIMITED	
Leatherback Ltd	901074
Leeds Building Society	164992
Leek United Building Society	100014
LEMONADE TECHNOLOGY LIMITED	935815
Lendflo (Fibr Tech Limited)	N/A
LENLYN LIMITED	
LGT BANK AG-VADUZ HEAD OFFICE	959424
LHV	993767
Lighthouse FX Ltd	931618
LINK FX PLC	535266
LL PAY UK LTD	787025
LLOYDS BANK PLC	119278
LLOYDS BANK PLC NIEDERLASSUNG BERLIN	
LMAX BROKER LIMITED	
LONDON MUTUAL CREDIT UNION LIMITED	
LOUGHBOROUGH BUILDING SOCIETY	157258
LUMON PAY LTD	
LUMON RISK MANAGEMENT LTD	
Luxon Pay Ltd	M22974394
Luxon Payments Ltd	900929
Lycamoney Financial Services Ltd	900153
MAAYAN PAYMENTS LTD	927556
MADISON CF UK LIMITED	
MAGMA Finance	GB20026086
MAGNAGHI (UK) LIMITED	
Malayan Banking Berhad	204674
Manchester Credit Union Limited	213400

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FCA FRN

MANGOPAY UK LIMITED	
Market Harborough Building Society	206041
Marsden Building Society	206050
Martrust Corporation Limited	794752
MAS CONSULTS LTD	769328
MASHREQ BANK	
MASHREQBANK PSC	
Maslife Limited	903044
MASTERCARD TRANSACTION SERVICES (UK) LTD.	
Maven Global LLP	489530
MBNA Limited	204487
Melton Mowbray Building Society	106184
MERCANTILE EXCHANGE HOUSE (UK) LIMITED	
Mercantile Marine Finance (Abell Business Corporation Limited)	N/A
MERCURY FOREIGN EXCHANGE Limited	900858
MERRILL LYNCH INTERNATIONAL	
Methodist Chapel Aid Limited	204508
Metro Bank	488982
METRO BANK PLC	
Metro Remittance (Uk) Limited	509751
Mettle	121878
Midpoint & Transfer Ltd	610889
Millbank FX Limited	787366
MILLENNIUM GLOBAL TREASURY SERVICES LIMITED	
MIR Limited UK Ltd	900704
MIRABAUD & CIE (EUROPE) S.A.	984831
Mizrahi Tefahot Bank Limited	139212
MIZUHO BANK (CHINA), LTD	
MIZUHO BANK LTD	
MIZUHO BANK, LTD	
Mizuho Bank, Ltd.	139195
Modulr FS Limited	900573
MONAVATE LTD	901097
Monek Merchant Services Limited	920628

*Name normalised and updated to FCA register name based
on firm reference number (FRN) where applicable*

FCA FRN

Monese EU SA	
Monex Europe Limited	463951
Money Brain Limited	733680
MONEYCORP US INC	
MoneyFex Ltd	
MONEYGRAM INTERNATIONAL LIMITED	
Moneyhub Financial Technology Ltd	809360
MoneyNetInt Ltd	900190
MONEYTO Limited	537811
Monitox Limited	
MONMOUTHSHIRE BUILDING SOCIETY	206052
MONNEO LTD	802210
Montify Ltd	901069
Monument Bank Limited	849724
Monzo Bank Ltd	730427
MoonPay (UK) Limited	
Moorwand Ltd	900709
Motors Insurance Company Limited	202875
MP PAYMENTS UK LIMITED	
MTBX LTD.	M23345288
MUCH WOW LTD	
MUFG BANK LTD	139189
MULTIPASS PLATFORMS Limited	900840
MUTHOOT GLOBAL UK LTD	541615
My EU Pay Ltd	789978
MY EU PAY LTD.	789978
myPOS Payments Limited	900826
MYTALU LTD	903042
Mywagez (Elva Wellbeing Limited)	902810
Nation Remit Limited	929794
NATIONAL BANK OF EGYPT (UK) LIMITED	
NATIONAL BANK OF EGYPT (UK) LTD	204520
NATIONAL BANK OF GREECE SA	139187
National Bank of Kuwait (International) Plc	171532

*Name normalised and updated to FCA register name based
on firm reference number (FRN) where applicable*

FCA FRN

NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY	
NATIONWIDE BUILDING SOCIETY	106078
Natixis	206092
NatWest	121878
NATWEST MARKETS N.V. LONDON	
Natwest Markets plc	121882
Naudapay Limited	832969
Naxetra (Orbit Money Limited)	N/A
NAYAX FINANCIAL SERVICES LTD.	989796
Neat Global Limited	902145
NEC Money Transfer Limited	
NEDBANK Limited	204684
Nedbank Limited	204684
Nedbank Private Wealth Limited	313189
NELLSPAY Limited	
Neofin Ventures	N/A
New Wave Capital	625592
New Wave Capital Limited	625592
NEWCASTLE BUILDING SOCIETY	
NewDay Cards Ltd	682417
NewDay Limited	690292
NEXDI LTD	670352
NHS (Scotland and North England) Credit Union Limited	213898
Nisar Ahmed	692098
NIUM FINTECH Limited	901024
Nordea Bank Abp	812850
Northern Bank Limited	
Northern Bank Limited t/a Danske Bank	124655
NOTA PAY INC	M23079093
Nottingham Building Society	200785
Nova Global International GB LTD	
NOVA POST UK LTD	
Novatum Tech Limited	916677
Noveba Limited	900924

*Name normalised and updated to FCA register name based
on firm reference number (FRN) where applicable*

FCA FRN

Novo World Limited	N/A
Novus World (Greenfin Payments Limited)	952250
NS Payment Technologies Inc.	M23965850
NUCLEUS365 Limited	925337
Nufin GMBH	903066
Nuvei Financial Services Limited	789900
NUVIA LIMITED	
NVAYO Limited	900005
OakNorth Bank plc	629564
OBN Global Limited	830802
Oktopay UK Limited	903038
OKX UK FINTECH COMPANY LIMITED	Pre Regulated Firm
OMEGA BAAP Limited	901093
OMNIO EMI LIMITED	900123
Omno Limited	940604
ONE GLOBAL MARKET Limited	769481
ONE MONEY MAIL LIMITED	
ONE.IO UK Limited	913478
ONEAFRICA TECHNOLOGIES LTD	930144
OneSavings Bank Plc	530504
OPAL TRANSFER LTD	
Opay Holding Limited	901022
Openpayd Financial Services Malta Limite	901046
Optal Financial Limited	900112
Optim System LTD	
Optimus Cards UK Limited	902034
Oversea-Chinese Banking Corporation Limited	204687
OXBURY BANK PLC	834822
PagoFX UK Ltd	911406
PAGONXT PAYMENTS UK LTD.	989454
Pagotec Consultancy Ltd	913429
Panserve Limited	
PARAM@ UK LTD	926987
PARK CARD SERVICES LIMITED	

*Name normalised and updated to FCA register name based
on firm reference number (FRN) where applicable*

FCA FRN

Partners Credit Union Limited	213715
Partnership Life Assurance Company Limited	436171
Pawaful	N/A
PAX2PAY LTD	967198
Pay IO	902992
Pay Perform Gibraltar Limited	
Pay Perform Limited	843960
PAY SET Limited	900920
Pay Wink Limited	727354
PAY360 LIMITED	
PAYAABLE LTD	972652
PAYABL. (UK) LIMITED	967259
PayAlly Limited	
Payana Ltd	M22046856
PAYBIS LTD	
Paycaptain Payroll Solutions Limited	902862
Paycare	202292
PAYDO CANADA LTD.	M22419089
Payello Ltd	
PAYEN Limited	900043
Payescape Limited	821826
Payhawk Financial Services Limited	987096
Payinc Group Limited	
Payler Ltd	942184
Paylink Solutions Limited	767995
Paymaster (1836) Limited	315407
Paymaster24 Ltd	599682
PAYMENT CARD SOLUTIONS (UK) LIMITED	930619
Paymentsense Limited	738728
Paymentz Ltd	924263
Paynetics AD	900785
PAYNETICS UK Limited	942777
Paynetworx Group Ltd	900355
PAYOMA Limited	900217

*Name normalised and updated to FCA register name based
on firm reference number (FRN) where applicable*

FCA FRN

PAYONEER PAYMENT SERVICES (UK) LIMITED	
PAYPAL UK LIMITED	
PAYPOINT PAYMENT SERVICES LIMITED	
PayPoint Payment Services Ltd	608277
PAYRNET LIMITED	
PayrNet	900594
Payrow Payment Systems Limited	903004
Paysafe Financial Services Limited	900015
PaySend plc	900004
Paysme Limited	814075
PAYSTRAX LTD	976717
PAYTRIX PAYMENTS Limited	591774
PAYVER LIMITED	
Paywrx Connect Ltd	M23492595
PayXpert Ltd	744033
Penrose Digital	902919
PERENNA BANK PLC	956138
Pesapeer Inc	M20300281
Philippine National Bank (Europe) Plc	204532
Phoenix Life Assurance Limited	117667
Phoenix Life Limited	110418
Picar Pay Ltd	M23778346
PingPong Payment (UK) Limited	974154
PINNACLEPAY GROUP LIMITED	912284
PIRAEUS BANK SA	
PIXXLES LTD	927960
PLAID FINANCIAL LTD	804718
PLANET MERCHANT SERVICES LIMITED	
Platio Limited	
Plum FinTech Limited	902844
Pluspay Ltd	M22171232
Pocket Limited	551245
Polish Delicatessen Eastbourne Ltd	577930
Pollen Technologies Limited	768011

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on firm reference number (FRN) where applicable*

FCA FRN

POOL REINSURANCE (NUCLEAR) Limited	203024
PPRO FINANCIAL LIMITED	
PPS	900010
PRACTIKA FINANCE LTD	
PREMFINA Limited	724083
PREMIER FOREX Limited	932702
Premier Payment Solutions Limited	914814
Prepaid Financial Services	900036
PREPAID FINANCIAL SERVICES LIMITED	
PREPAID SERVICES COMPANY Limited	900021
Prepay Technologies Ltd	900010
PRINCIPALITY BUILDING SOCIETY	
PRIVALGO Limited	900887
Privat 3 Money Ltd	900989
Probitas Fidelis Limited	596481
PROGRESSIVE BUILDING SOCIETY	
PROJECT IMAGINE Limited	814281
Prudential International Assurance PLC	170672
PRUNE PAYMENTS LTD	670226
PSI-Pay Ltd	900011
Punjab National Bank (International) Limited	459701
Purple Eye Ltd	794578
Push Labs Limited	900984
PXP Financial Limited	504318
Qatar National Bank (Q.P.S.C.)	139256
QATAR NATIONAL BANK QPSC	
Q-Express Online (Guulpay (UK) Limited	N/A
QIB (UK) Plc	466577
QP PAY LTD	
Qpay	N/A
Qu'eens Internet Cafe Ltd	902865
RAISIN PLATFORMS Limited	813894
Rapyd Payments Limited	900688
Rapyd Payments Limited	1006841

*Name normalised and updated to FCA register name based
on firm reference number (FRN) where applicable*

FCA FRN

RATIONAL FOREIGN EXCHANGE Limited	507958
RBC Europe Limited	124543
Real Remit Ltd	918942
Reckon One Limited	922892
RECOGNISE BANK Limited	849404
RED APPLE FINANCE LIMITED	
Redbanx Limited	900897
REDWOOD BANK LIMITED	755924
Regent Foreign Exchange Limited	543156
RELIANCE BANK LTD	204537
Remeeta Limited	930470
REMITLY GLOBAL INC	
REMITLY U.K., LTD	
Remittances Hub Enterprises Canada Ltd	M23799972
RemittVen Limited	914451
Remium Limited	
Revolut Limited	900562
Revolut Ltd	900562
Rewire EU B.V.	902146
RIGHTCARD PAYMENT SERVICES Limited	900424
Rizq Financial Technologies Limited	990074
RMS Merchant Solutions Ltd	921612
Rootspace AI Limited	904048
Royal & Sun Alliance Insurance Limited	202323
ROYAL BANK OF CANADA	
RSM 2000 Limited	715057
RUBICON DIGITAL UK LIMITED	
SABLE INTERNATIONAL FX LIMITED	
Sabre Insurance Company Limited	202795
SafariRemit Ltd	808705
SAFENETPAY SERVICES COMPANY Limited	927601
SAFFRON BUILDING SOCIETY	
SAGE (UK) Limited	674524
Sainsbury's Bank Plc	184514

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on firm reference number (FRN) where applicable*

FCA FRN

SALARY FINANCE LIMITED	
Saltpay IIB hf.	714653
Samsky Pay Ltd	928035
Santander	106054
Santander Financial Services plc	146003
SANTANDER UK PLC	
Sasai Fintech Ltd	574783
Saurus	N/A
SAXO BANK AS-HELLERUP HEAD OFFICE	207519
Schroder & Co Ltd	144206
Sciopay LTD	927951
SCOTIABANK EUROPE PLC	
Scottish Friendly Assurance Society Limited	110002
Scottish Police Credit Union Limited	213597
SEACHANGE FINANCIAL SERVICES LIMITED	
Secret Escapes Limited	not FCA regulated
SECURE TRUST BANK PUBLIC LIMITED COMPANY	
SEEDRS LIMITED	550317
Segregated Payments Limited	584599
Seif Financial (Canada) Limited	M23680203
SENTENIAL Limited	624067
SettleGo Solutions Limited	900483
SG Kleinwort Hambros Bank Limited	119250
SGM - Foreign Exchange Limited	510014
SHANGHAI COMMERCIAL & SAVINGS BANK LTD	
Shanghai Commercial Bank Ltd	204699
Shanghai Pudong Development Bank Company Limited	
Shawbrook Bank Limited	204574
Shell U.K. Limited	830373
Shieldpay Ltd	770210
Shinhan Bank	204645
Shout 2020 Limited	939202
SIGNATURE BANK	
SILICON VALLEY BANK UK LTD	

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on firm reference number (FRN) where applicable*

FCA FRN

SILVERBIRD GLOBAL Limited	942055
SilvertipPay LTD	M20767876
Simplepay London Ltd	902044
Skandinaviska Enskilda Banken AB (Publ)	124943
SKIPTON BUILDING SOCIETY	
Skrill Limited	900001
Smart Currency Exchange Limited	504509
Smartflow Payments Limited	900873
SMBC BANK INTERNATIONAL PLC	223304
SMEB Limited	984694
SOCIETE GENERALE SA	
SOLDO FINANCIAL SERVICES LTD	900459
Sonali Bangladesh (UK) Limited	981064
Soni Transfer Limited	
Sonovate	613187
Speed Enterprise Limited	609792
Square	900846
SQUAREUP EUROPE LIMITED	
Stanbic Bank Zambia Limited	
STANDARD CHARTERED BANK	114276
STANDARD CHARTERED BANK (SINGAPORE) LIMITED	
Standard Life Assurance Limited	439567
Starks Associates Limited	M23232293
Starling Bank	730166
Starling Bank Limited	730166
State Bank of India	139156
State Bank Of India (UK) Limited	757156
State Street Bank and Trust Company	170462
Steadfast Friendly Society	205502
Sterling Consortium Ltd	987941
STERLING CURRENCY EXCHANGE LIMITED	574679
STONEX FINANCIAL LTD	
Stork Group Ltd	900967
STREAMBANK PLC	954876

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on firm reference number (FRN) where applicable*

FCA FRN

Streamflow EAD (Global)	902822
Streethub Limited	not FCA regulated
Stripe Payments UK Limited	900461
Subhida UK Ltd	576127
Suecia Re & Marine Insurance Company Limited	202170
Suffolk Building Society	
Sukate & Bezeboh Ltd	935783
Sum and Substance LTD	
SUMITOMO MITSUI BANKING CORPORATION	
SUMITOMO MITSUI TRUST BANK LIMITED	
SumUp	900700
SumUp Payments Limited	900700
Sun Life Assurance Company Of Canada (U.K.) Limited	110481
SUNRATE PARTNERS UK LIMITED	
SVENSKA HANDELSBANKEN AB	
Swansea Building Society	206066
SWAPMONEY LTD	916795
Swift Pay Gate Solutions Limited	M23229683
SYNCOM (UK) Limited	932543
SYSTEM PAY SERVICES LTD	901057
T C ZIRAAT BANKASI AS	204705
Tabori Transfer Limited	510008
TalkRemit Ltd	900825
Tallymoney Limited	7089561
Tandem Bank Limited	204479
TAPTAP SEND UK LIMITED	
Taxicode International B.V.	not FCA regulated
TERRA PAYMENT SERVICES (UK) Limited	542256
Terraforma ltd	
Tesco Bank	186022
TEYA REWARDS LTD	
Teya Solutions Ltd	978181
The Access Bank UK Limited	478415
The Access Bank UK	478415

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on firm reference number (FRN) where applicable*

FCA FRN

The Bank of East Asia, Limited	204628
The Bank of London	930379
THE BANK OF NEW YORK MELLON	
THE BANK OF NEW YORK MELLON (INTERNATIONAL) LIMITED	
THE BANK OF NOVA SCOTIA	
The Charity Bank Limited	207701
The Co-operative Bank	121885
THE CO-OPERATIVE BANK PLC	
The Currency Cloud Limited	900199
THE FOREMOST CURRENCY GROUP LIMITED	
THE HONGKONG & SHANGHAI BANKING CORPORATION LIMITED	
THE HONGKONG & SHANGHAI BANKING CORPORATION LTD	
THE KOREA DEVELOPMENT BANK	
The Korea Development Bank - London Branch	190652
THE NORTHERN TRUST COMPANY	
The Original Holloway Friendly Society Limited	109986
THE PAYMENT FIRM LTD	901084
THE ROYAL BANK OF SCOTLAND INTERNATIONAL LIMITED	
THE ROYAL BANK OF SCOTLAND PLC	
THE SAUDI NATIONAL BANK	
The Stafford Railway Building Society	206063
THE TORONTO DOMINION BANK	
Think Money Limited	900033
Threadneedle Pensions Limited	110337
TIDE PLATFORM Limited	900843
TIPALTI EUROPE LTD	942778
Tipton and Coseley Building Society	159601
Tompay Ltd	931509
TOR CURRENCY EXCHANGE LIMITED	
TOR FX PTY LIMITED	
Torus Mara Finance Inc	M23151082
TotiPay Limited	938488
Tradeshift Network Limited	N/A
Tradex Insurance Company Limited	202917

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on firm reference number (FRN) where applicable*

FCA FRN

TRANGLO EUROPE LTD	747423
Transact Europe EAD	900801
Transact Payments Limited	900864
Transactive Systems Ltd	900819
TransferGo Ltd	991295
TRANSFERRA UN LIMITED	
TRANSFERTO MOBILE FINANCIAL SERVICES LIMITED	
TransferTo Mobile Financial Services Ltd	720167
Transpaygo Ltd	722528
TRANSUNION INTERNATIONAL UK Limited	737740 and 805757
TRANSWAP TECHNOLOGIES (UK) Limited	963951
TRANZAP LTD	
Tranzfar Ltd	770916
TRAVELEX EUROPE LIMITED	
Travelnest Ltd	not FCA regulated
Treatwell Limited	833537
Triodos Bank UK Limited	817008
TRIPLE TEE FAST CONNECT LTD	810164
True Potential Investments LLP	527444
Truelayer Limited	793171
TrueLayer Limited	901096
Truevo Payments Limited	727977
Trust Pay a.s.	517989
Trustly Group AB	605064
Trustshare Limited	902866
TRUSTUK PAYMENTS LTD	
TSB	191240
TSB BANK PLC	
TTT Moneycorp Limited	308919
TTT MONEYCORP LIMITED (GC FRANCE)	
Tuningbill	N/A
Turkish Bank UK	204566
TURKIYE IS BANKASI A S LONDON OFFICE	
Two Kuva Ltd	

*Name normalised and updated to FCA register name based
on firm reference number (FRN) where applicable*

FCA FRN

U K Insurance Limited	202810
UAB Nuvei	900950
UAB Sonect Europe	901040
UBA CAPITAL(EUROPE) LTD	
Uber Payments UK Limited	959722
UBS AG	186958
UCO BANK	
UK Frontier Ltd	
UK NovaPay Ltd	Pre Regulated Firm
UKFOREX LIMITED	
ULSTER BANK LIMITED	
UNICREDIT BANK AG	
Unified Finance Ltd	788703
UNIMONI LIMITED	
Union Bancaire Privee, UBP SA	147562
UNION BANK OF INDIA (UK) LIMITED	601551
Unison Global Markets (UGM) Ltd	938000
UNITED GULF BANK	
United National Bank Limited	207381
United Nations	N/A
UNITED OVERSEAS BANK LIMITED	
UNITED TRUST BANK Limited	204463
Unity Trust Bank Plc	204570
UNIVERSAL PARTNERS FX LIMITED	
UNIVERSAL SECURITIES & INVESTMENTS Limited	574754
Unmapped Digital Mining Limited	
Uphold Lithuania UAB	
VallettaPay Limited	902070
Vanex Financial Services Inc	M23261630
Vanquis Bank Limited	221156
Vellis Inc	M24204235
VELOCITY TRADE INTERNATIONAL LIMITED	
Veriff UK LTD	
VERNON BUILDING SOCIETY	

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on firm reference number (FRN) where applicable*

FCA FRN

VEROFY Limited	785762
Verser Pay Ltd	M20542139
VertoFX Ltd	901073
Vesta Merchant Services Ltd	784165
VFX FINANCIAL PLC	
VIP Payments Limited	750503
VIP PAYMENTS LTD	
Virgin Money	179271
VIRGIN MONEY PLC	
VISA PAYMENTS LIMITED	
Vitesse PSP Limited	900646
VIVA WALLET.COM LTD	989273
VOLOPA FINANCIAL SERVICES (SCOTLAND) Limited	554549
VOLT TECHNOLOGIES LTD	
Vooo INC	M23156682
VVL Ltd	
VYNE TECHNOLOGIES LIMITED	925649
W1TTY Global Ltd	932839
Wagestream Ltd	902046
Wamo.io Limited	922901
WAVE TRANSFER LIMITED	
Way2VAT UK Limited	N/A
WEALTHIFY Limited	662530
WEALTHKERNEL Limited	723719
Weatherbys Bank Limited	204571
Weavepay Limited	935764
WECOLLECT (LONDON) Limited	901083
WELLS FARGO BANK NA	
Wells Fargo Bank, National Association	456183
Wesleyan Assurance Society	110873
Wesleyan Bank Limited	165116
West Bromwich Building Society	104877
WESTERN UNION PAYMENT SERVICES GB LIMITED	
Wewire Technologies Inc.	M22043415

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on firm reference number (FRN) where applicable*

FCA FRN

Wiltshire Friendly Society Limited	110053
Windcave Limited	826626
Wirex Limited	902025
Wise	900507
WISE PAYMENTS LIMITED	
WOORI BANK	
World First UK Limited	900508
WORLDLINE MERCHANT SERVICES UK LIMITED	
WorldPay (UK) Limited	530923
WorldPay AP Ltd	502597
WORLDPAY LIMITED	
Worldremit Limited	
WORLDWIDE CURRENCIES LIMITED	
Worldwide West 2 East Services Ltd	563795
Worthing FX Services Ltd	
WTUK Limited	
XACE Limited	948213
Xapo Bank Limited	902001
XCEL INC Limited	902834
XENDPAY LIMITED	
Xpate Ltd	901021
XPRESS MONEY SERVICES LIMITED	
Xprowire Holdings Ltd	M23058456
XTRANSFER UK LIMITED	
YOA LTD.	
Yordex	N/A
Yorkshire Building Society	106085
YOURPARKINGSPACE LIMITED	not FCA regulated
Zazuu HQ Limited	903049
ZEDRA TRUST COMPANY (UK) LIMITED	
ZEN DIGITAL PAYMENTS LTD	903058
ZENFINEX Limited	816055
ZENITH BANK (UK) LIMITED	451720
ZIGLU Limited	900977

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on firm reference number (FRN) where applicable*

FCA FRN

Zopa Bank Limited	800542
Zumo Technologies Limited	
Zurich Assurance Ltd	147672
Zurich Assurance Ltd	716949