



MSB-Friendly Banks Global Directory

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I try to maintain a list of MSB Friendly Banks. If you know of a Bank (Federal, State, Community, Credit Union), that provides access to banking for Money Services Business, please get in touch with me and let me know.

Needless to say, banks keep changing their policies, so your mileage may vary.

United States MSB-Friendly Banks

Active Banks

- [Anchorage](#) – *Crypto Friendly Bank*
- [Axos Bank](#)
- [Bank of the Sierra](#)
- [BOK Financial](#)
- [Citizens Bank of Edmond](#)
- [City National Bank](#)
- [Community Federal Savings Bank](#)
- [Crew Bank & Trust](#)
- [Cross River Bank](#) – *Currently under an FDIC Consent Order²*
- [Evolve Bank](#) – *Careful/Be aware now that it seems they will NOT touch anything remotely international (for new applicants), and the rejection rate for new fintechs through their partners/program managers is facing a lot of rejections.*

- Fifth Third Bank
- Finwise Bank
- First American Bank
- First Century Bank
- First MidWest Bank
- Fortress Trust – *will do B2B based MSB Banking and international wire services.*
- Kansas State Bank
- KeyBank
- Lead Bank – *Also fintech friendly bank*
- Main Street Bank
- Main Street Bank
- Metropolitan Commercial Bank¹
- Mission National Bank
- Mission Valley Bank
- MVB Bank
- M.Y. Safara Bank
- Nizari Credit Union
- Old National Bank
- Pathward
- PNC Bank – *including cash management*
- Republic Bank of Chicago
- Rockland Trust
- Royal Business Bank
- Silver Lake Bank
- SouthState Bank

- [Spectra Bank](#)
- [State Bank Texas](#)
- [Stonegate Bank](#)
- [Surety Bank](#)
- [Terrabank](#)
- [Torrey Pines Bank](#) – *The group has quite a few banks, you might want to check if the other banks are offering MSB-related services.*
- [Unity Bank](#)
- [WSFS Bank](#)

No Longer Operating/Changed Status

- Prime Trust Bank (*Put into Receivership*)
- Reserve Trust Bank (*License Revoked*)

Crypto-Friendly Banks

Switzerland

- [Arab Bank Switzerland Ltd.](#) – *Modernity Anchored in Tradition*
- [Banca Zarattini & Co](#) – *Your private bank since 1887*
- [BBVA](#) (Spain) – *The bank for a changing world*
- [Bank Frick AG](#) (Liechtenstein) – *The private bank for discerning clients*
- [Bank Lombard Odier & Co](#) – *We inspire and empower our clients to achieve their ambitions*
- [Banque Cantonale Neuchâteloise \(BCN\)](#) – *Your partner for all your banking needs*
- [Banque Syz](#) – *Your global wealth partner*
- [Berner Kantonalbank AG](#) – *The leading universal bank in the canton of Bern*
- [Bordier & Cie](#) – *Since 1844, the art of wealth management*

- Helvetische Bank AG – *Your reliable partner for private banking*
- Hypothekarbank Lenzburg AG – *Your partner for mortgages and financing*
- InCore Bank AG – *The bank for independent asset managers*
- ISP Group – *Shaping the future of wealth management*
- Julius Baer International – *The leading Swiss private banking group*
- Kaleido Privatbank AG – *Where tradition meets innovation*
- Maerki Baumann & Co. AG – *Committed to your future*
- NPB Neue Privat Bank AG – *Your private bank for generations*
- REYL & Cie – *Independent Wealth Management. Global reach. Swiss heritage*
- AMINA Bank AG (formerly Seba Bank) – *Shaping the future of finance*
- Swissquote – *Trading and beyond*
- Sygnum Bank AG – *Banking evolved*
- Union Bancaire Privée – *The private bank of choice for discerning investors*
- Vontobel Hldg – *The Art of investing*
- VP Bank Ltd (Liechtenstein) – *Where traditions meet tomorrow*

Puerto Rico IFE Banks

- FV Bank – *Based in PR, caters to Crypto and other high-risk industries. Also has a few MSB related accounts.*
- Quaint Oak Bank
- CBiBank – *Caters to a lot of Chinese companies, but I believe (as I could be wrong here), they always seem to be having trouble with correspondent banking in the United States.*

Canadian MSB-Friendly Banks

- People's Bank – *Not the easiest of people to work with, but they do open and have quite a few MSBs on board.*
- Digital Commerce Bank

- Toronto Dominion Bank/TD Bank – *Again, not the easiest of people to work with, depending on whom you connect with.*

BaaS & Developer-Friendly Providers

- Bangor Bank
- Evolve Bank
- Column Bank – *The developer infrastructure bank*
- Community Federal Savings Bank – *Nice people, but of late, someone sprinkled a dash of arrogance onto them. Hope it evaporates.*
- Cross River Bank
- Stearns Bank
- Sutton Bank – *Card Issuers*

International MSB-Friendly Banks

- Bank Austria (UniCredit)
- Bank of Valletta (Malta)
- Crown Agents Bank – *UK Based – One of the most "unprofessional" organizations to work with when it comes to email communication. I honestly don't what wtf is wrong with them.*
- Dukascopy Bank – *Switzerland Based. This is the website of their brokerage arm: <https://www.dukascopy.com>*
- EM Bank (Lithuania Based)
- iFAST Global Bank
- Indian Overseas Bank Hong Kong
- LHV
- PNB Europe

Australia/New Zealand MSB-Friendly Institutions

- Flexewallet – *it used to be independent, now part of Novatti. Heavy onboarding price.*
- Zepto – *very economical, but they do not do crypto.*

Non-Banking Financial Institutions

- 3S Money – *KYB is excellent, however, many invoices are questioned.*
- Apaylo (Canada) – *Be acutely aware of their payment details, it is mostly a miss, very few hits, meaning, when you provide instructions on how to receive money to your clients, it will be a hair-pulling experience.*
- Banking Circle
- Harbour & Hills – *is based in Hong Kong. It is one of the best companies to work with. The person at the helm is an absolute gem. They are excellent, and I highly recommend them. They are China specialists.*
- FreemarketFX – *UK-based Authorized Payment Institution*
- Raymond James (US)

Offshore Banks & Financial Institutions

- Caye International Bank
- Deltec Bank – *In the Bahamas, Crypto-Friendly*
- Keabank – *Licensed with Fintrac Canada, and I think they have a Dominica license. Not a full-fledge bank charter I think.*
- Migom – *Not a full-fledge bank charter I think.*
- The Kingdom Bank – *Commonwealth of Dominica*
- Vauban International Bank

Banks No Longer Serving Fintechs

- Blue Ridge Bank – *Consent Order⁴*
- Piermont Bank – *Consent Order³*
- Sutton Bank – *Consent Order³*

Important Footnotes

1. [Metropolitan Commercial Bank exits BaaS & crypto](#)
 2. [FDIC consent order with Cross River Bank](#)
 3. [Two more banks with BaaS partnerships hit with FDIC consent orders](#)
 4. [Troubled Blue Ridge Bank enters consent order](#)
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About This Resource

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