Proposed Tazapay Acquisition

Tazapay, a Circle Payments Network design partner since 2025, is a Singapore-based B2B cross-border payments infrastructure company with over $25B in annualized payment volume[1]. The proposed acquisition expands Circle's global payments infrastructure and USDC distribution.

STRATEGIC BENEFITS

Payments Infrastructure

Adds 60+ banking and fintech partners and local payout rails across 100+ markets[1].

Customers

Broadens Circle's customer base of payment service providers and financial institutions, with ~60% of Tazapay's transaction volume already including stablecoins[2].

Global reach

Expands coverage across APAC and emerging markets, where demand for USDC-denominated transactions is growing. Increases capacity to originate and terminate payments globally.

TRANSACTION TERMS

TOTAL CONSIDERATION

Approximately $400 million in all stock.

EXPECTED CLOSE

Expected to close in 2027, subject to customary closing conditions and receipt of regulatory approvals, including approval from the Monetary Authority of Singapore.

[1]As of July 31, 2026. [2]Stablecoin services are provided by Tazapay Canada Corp., a registered Money Services Business (MSB) under FINTRAC-CANAFE (Registration number M21439799). Tazapay stablecoin services are limited to facilitating payments and conversions (onramp/offramp). Tazapay does not provide financial, investment, or advisory services related to Stablecoins.

Disclosures

FORWARD-LOOKING STATEMENTS

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act and Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"). Such forward-looking statements include statements regarding the proposed acquisition, the satisfaction of closing conditions, the anticipated timing of closing, anticipated financial performance, and our industry, business strategy, plans, goals, market position, future operations, regulatory developments and other financial and operating information. Forward-looking statements are neither promises nor guarantees, but involve known and unknown risks, uncertainties and other important factors that may cause our actual results, performance or achievements to differ materially from any future results, performance or achievements expressed or implied by the forward-looking statements, including, but not limited to, uncertainties as to the timing and consummation of the proposed acquisition and the ability of the parties to consummate the proposed acquisition; the satisfaction of the conditions precedent to closing, including receipt of required regulatory approvals; any litigation related to the proposed acquisition; disruption of the Company's or Tazapay's current plans and operations as a result of the proposed acquisition; the ability of the Company or Tazapay to retain and hire key personnel; competitive responses to the proposed acquisition; unexpected costs, charges or expenses resulting from the proposed acquisition; the ability of the Company to successfully integrate Tazapay's operations and implement its plans, forecasts and other expectations with respect to Tazapay's business; and the ability to maintain relationships with the Company's and Tazapay's respective employees, customers, other business partners and governmental authorities. These and other important factors are discussed under the caption "Risk Factors" in the Company's most recent Annual Report on Form 10-K, filed with the SEC, and in its subsequent filings with the SEC.

ABOUT CIRCLE INTERNET GROUP (CIRCLE)

Circle (NYSE: CRCL) is one of the world's leading internet financial platform companies, building the foundation of a more open, global economy through programmable blockchain infrastructure, digital assets, and payment applications. Circle's platform includes the world's largest stablecoin network anchored by USDC, Circle Payments Network for global money movement, and Arc, an enterprise-grade blockchain designed to become the Economic OS for the internet. Enterprises, financial institutions, and developers use Circle to power trusted, internet-scale financial innovation.