
FIELD GUIDE FOR ADVISERS

The structure is ready. The bank account isn't.

What happens between the incorporation and the first payment, and how to get a client's structure operating across borders.

The moment you'll recognise

The legal architecture is sound. The jurisdictions are chosen. The entities are incorporated. Then the banking layer doesn't follow.

The client has a structure that exists on paper but cannot move money, receive payments, or operate across borders in any practical sense. The legal work did not fail. It is simply waiting on the part nobody scoped: the accounts behind it.

Why cross-border banking lags behind the legal work

Corporate accounts for international structures are harder to open than personal ones. Three forces pull against you at once:

- **Correspondent banking restrictions:** banks quietly narrow which countries and client profiles they will serve.
- **Beneficial ownership requirements:** every entity, every layer, re-examined; the same KYC requested again and again.
- **Multi-entity complexity:** a holding with subsidiaries across jurisdictions rarely fits a standard onboarding form.

The structure is ready weeks, sometimes months, before the banking is.

The four points where it gets stuck

- 1 **Account opening:** weeks to months per jurisdiction; refusals that arrive late and without explanation.
- 2 **KYC, repeated:** the same documents demanded by each bank, in each country, with no memory of the last one.
- 3 **Cross-border payments & FX:** moving funds between the group's own entities turns into friction and cost.
- 4 **De-risking:** a perfectly legitimate international client is dropped because the profile is "complex".

What "operationally ready" looks like

Before the legal file needs to land, the client should have:

- ☐ Accounts open in the jurisdictions where the structure actually operates
- ☐ Entities that can transact, not just exist
- ☐ A cross-border payment and FX setup that matches how the group really works
- ☐ One point of contact across countries and entities, not a separate relationship per institution

Where Konfido fits

Konfido works **alongside** advisers on exactly this. We do not replace your firm or take over your client relationship, and we do not give legal, tax or structuring advice. We read the whole file before anything is submitted, tell you in writing where it stands, and coordinate the account, payments and foreign exchange around your client's structure, so the client is operationally ready before the structure needs to function. Regulated services are provided by our licensed partners. **You remain the adviser. We make it work in practice.**

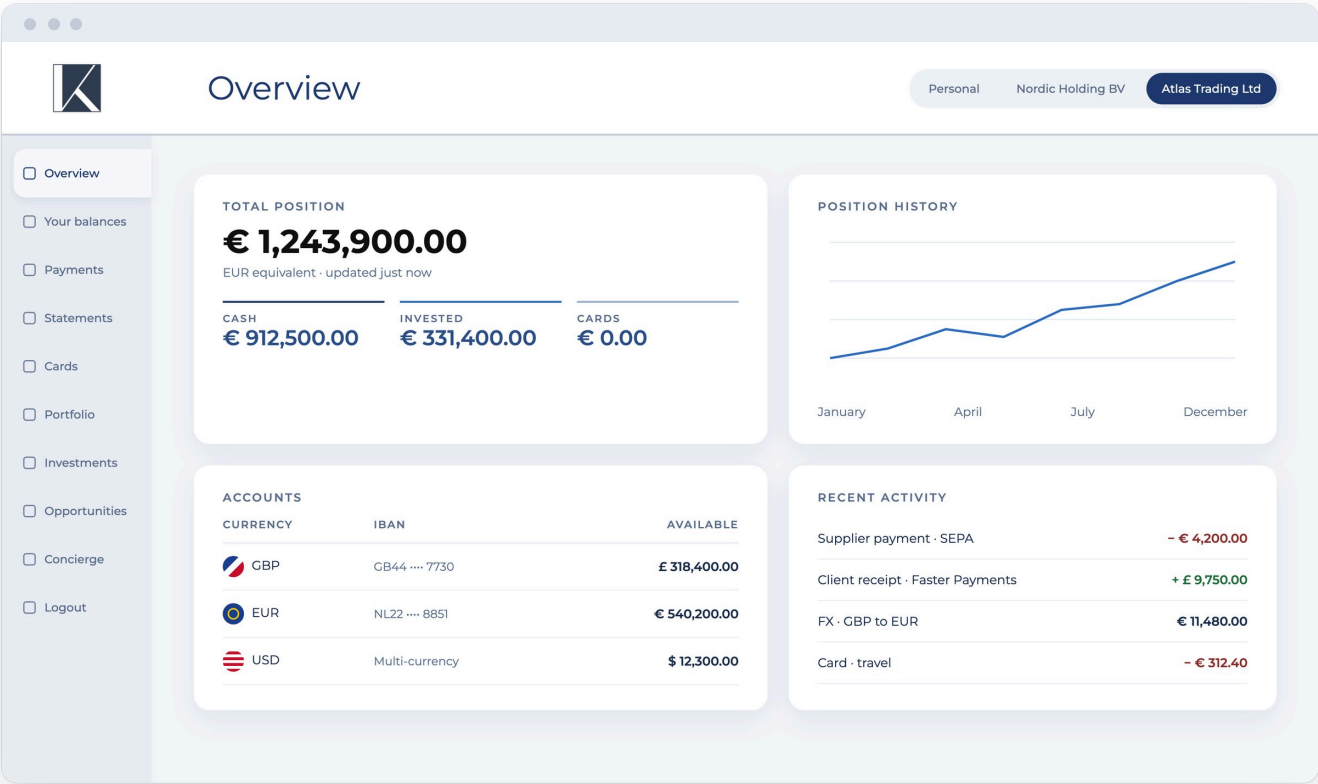
When to involve Konfido

- The client is forming an international holding
- There are multiple entities across multiple jurisdictions
- The bank account isn't open yet
- Cross-border payments and FX are central to how the business runs
- The client is at risk of de-risking
- You want to remain the adviser, without running the operational banking yourself

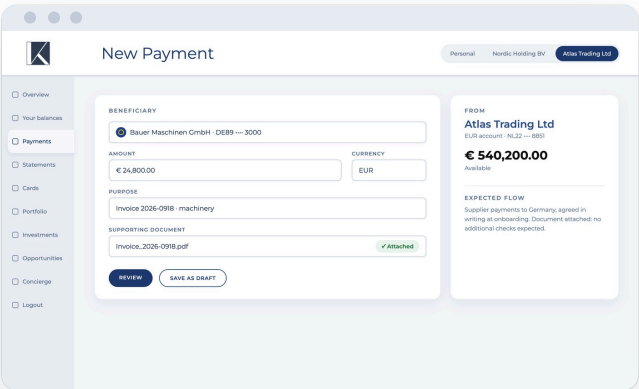
INSIDE THE PLATFORM

Every currency, every company, one login.

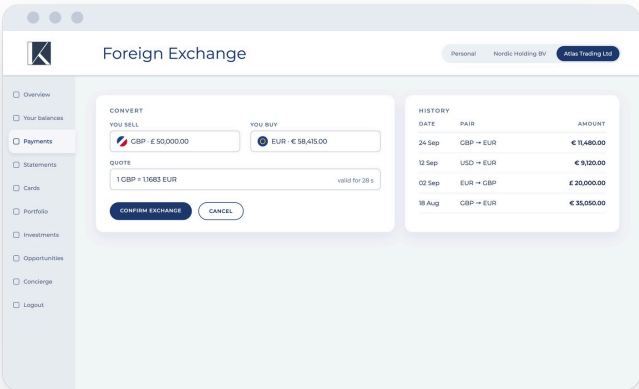
Balances in real time, payments and foreign exchange, statements. The platform makes the relationship concrete; the person behind it does the rest.



One relationship, each entity in its place. The person, the holding and the operating company side by side: positions, accounts by currency with their IBANs, recent activity.



Payments with their evidence. The supporting document travels with the payment, in line with the flows agreed at onboarding.



Foreign exchange between the group's currencies. The quote is shown before you confirm.

FOR ADVISERS

Have a client structure that needs an account, payments or FX?

Send us a case outline.

You receive a written view.

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Private, by Konfido: short episodes on the operational side of international wealth.



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