



Galoy

Banking software for the Bitcoin Age

Overview of Galoy's modern, cloud-native
core banking and payments infrastructure.

 @galoymoney

 biz@galoy.io

Galoy on a slide

Vision A sound global financial system built on Bitcoin and open to all.

Mission Build better banks

Solution Modern core banking and payments infrastructure purpose-built for bitcoin applications.

\$7M Raised: Craft Ventures, Kingsway Capital, Valor Equity Partners, Trammell Venture Partners, Fulgur Ventures, Hivemind, Balajis

Founded in 2019

18-person global team

Legacy infrastructure is running out of runway











- Peer-to-peer money (bitcoin)
- Faster fiat rails (stablecoins)
- Rapid technology acceleration (AI)
- Regulatory changes open doors to more competition (GENIUS, SAB122, etc)

Modern infrastructure is essential

Innovation creates headwinds for banks built on legacy tech, and tailwinds for those built on modern platforms.

What are the markers of a “modern platform?”

KEY VIRTUES CELENT SEES AS CRITICAL FOR CORE BANKING PLATFORMS – HYGIENE FACTORS REMAIN CRITICAL ALONGSIDE NEWER ARCHITECTURE PRINCIPLES

1		Cloud-native Ability to harness full elasticity, agility and automated provisioning of cloud	6		Extensive automation End-to-end process orchestration with high levels of STP
2		API-first / ecosystem enabled Openness to innovate with ecosystem at scale	7		Continuous product innovation High flexibility and configurability to able product innovation and management
3		Data orientated Ease of harnessing data to prove insight and improve outcomes	8		DevOps pipeline Ability to roll out and iterate innovations with speed
4		Scalability Ability to scale effortless to meet volume growth of digital and open banking/payments world	9		Robust security Security-first design supporting zero trust principles
5		Component-based design Enable iterative and rapid build	10		Resilience 24x7x365 with automatic and fast recovery

Galoy architecture at a glance

Modern banking infrastructure designed to meet the security, scalability, and reliability needs of the banks of the future.

Cloud-Native

Security-First

Regulatory Compliant

CI/CD

Enhanced Observability

Event-Driven Architecture

Source Code Auditable

Testing



Deep dive: [Galoy Technical Architecture \(PDF\)](#)

The Galoy stack: a modern, modular core banking system

Galoy

The Modern Core Banking
System for the Bitcoin Age
galoy.io



In detail: Bitcoin-backed lending use case



Bitcoin-backed
lending platform
galoy.io/lana

Admin Interface

Key Functions:

- Manage users
- Add customer
- Create new terms templates
- Originate loan
- Disburse funds
- Repayment
- Regulatory report export

End Customer Interface

Onboarding, Origination, Collateral, Payments

Customer Management

- Onboarding
- Automated messaging
- Frontend UX templates

Loans

- Custom terms templates
- Rates, fees, repayment
- LTV/Liquidation

Administration

- Customer management
- Loan lifecycle
- Approval committees

Customer Accounts

- BTC/Stablecoin accounts
- Collateral balance
- Interest

Data Pipeline

- Regulatory reporting
- Real-time risk analysis
- Loan portfolio metrics

Compliance

- Detailed Audit Log
- KYC/AML Integrations
- ISO27001 Certification

Security

- 2FA & TOTP
- Role-based access control

Accounting

- Core Ledger (Cala)
- Chart of Accounts
- Financial Statements

GraphQL API

Integrate & Sync

- Core ledger
- Custodians
- KYC
- AML
- Underwriting
- Payments
- CRM
- Data Pipeline
- Reporting

Why Bitcoin-backed lending? Win-win for banks & customers

Opportunity for reputable FIs to service increased demand

Financial institution opportunity

- Overcollateralized (~50% LTV) with liquid, priced 24/7
- Higher rates, lower credit risk
- Continuous collateral monitoring
- Regulatory clarity improving

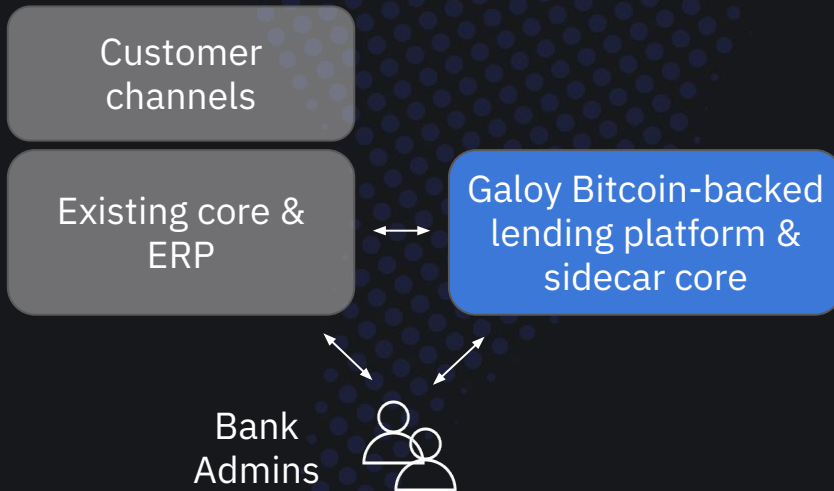
Customer driven demand

- Tax advantages of digital assets as collateral vs. selling
- Seeking reputable, longstanding FIs (backlash from FTX, Celsius)

One Stack, Two Paths: Sidecar or Primary Core Model

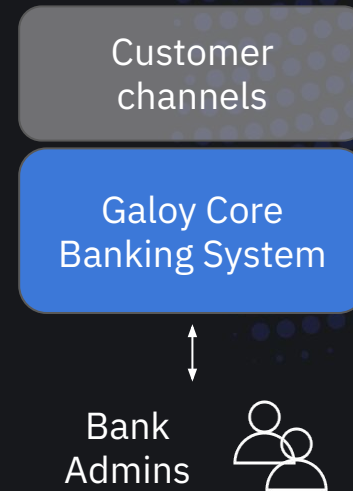
Sidecar Model

- Enable bitcoin-backed lending
- Sidecar core, posts to GL



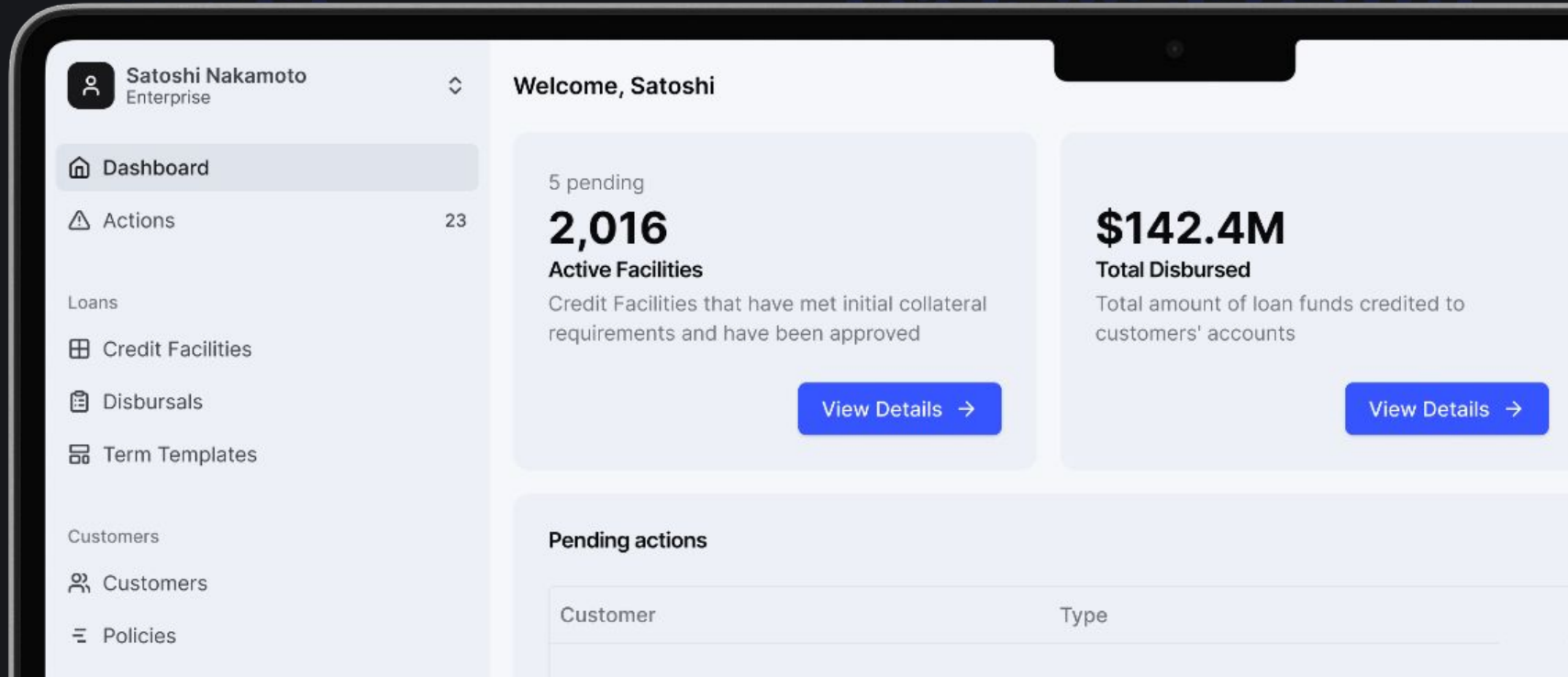
Primary Core

- Launch de novo FI with Galoy as the core banking system



Frontend Admin Interface


Enable simple, seamless customer, products and financial management.




Galoy

Let's build better banks

Reach out to biz@galoy.io

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