



# BULLION BEPERK

PRIMARY CO-OPERATIVE LIMITED



POWERED BY





# **FRACTAL GLOBAL PAYMENT SOLUTIONS BESPOKE BANKING & PROCESSING**

**Platform for the Future of Finance**

## **PARTNERING WITH FRACTAL**

### **FRACTAL IS PROUD TO PARTNER WITH BULLION BEPERK PRIMARY CO-OPERATIVE LIMITED**

Founded in 2009, Fractal Global Payment Solutions is a next-generation FinTech-as-a-Service (FaaS) and Banking-as-a-Service (BaaS) provider. We specialize in delivering embedded financial services and cross-border payment infrastructure that empowers businesses to operate and scale globally.

Fractal is built on a globally licensed, enterprise-grade platform integrated with Mastercard, Visa, IBAN, SWIFT, and SEPA. With operations in over 43 countries, we provide seamless access to multi-currency banking, payment cards, wallets, and crypto solutions.

#### **OUR MISSION**

To create a multi-rail, multi-asset banking platform that empowers innovators to build payment experiences never seen before — until now.

#### **OUR VISION**

A world where financial services are so embedded, seamless, and intuitive, they simply become part of life — enabling anyone, anywhere, to offer and access financial products effortlessly.

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 **FRACTAL GLOBAL  
PAYMENT SOLUTIONS**

# CORE SOLUTIONS

## 1. THE FRACTAL PLATFORM

A comprehensive online system that combines:

- Multi-currency accounts (46+ currencies).
- IBAN and SWIFT integration.
- Fiat and crypto wallets.
- Virtual and physical Mastercard solutions.
- Built-in currency exchange and KYC onboarding.
- Real-time FX and treasury management tools.

## 2. BANKING SERVICES

- **Business Accounts:** Hold and manage finances in fiat, crypto, or both.
- **IBAN Accounts:** Simplify global transfers without traditional banking red tape.
- **Payments:** Pay globally via bank transfer, bulk uploads, or real-time internal network.
- **Expense Management:** Track, control, and analyse global spending with ease.

## 3. CARD ISSUANCE & BRANDED SOLUTIONS

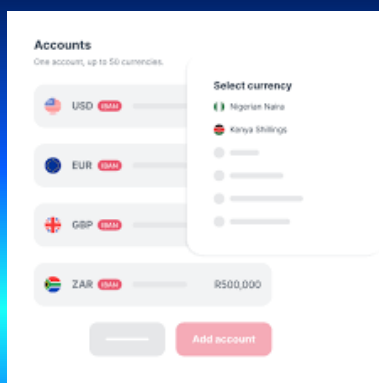
- Instant Virtual Mastercards and customisable co-branded debit cards.
- **Corporate Cards:** Multi-currency, virtual and physical cards for global businesses.
- **Ideal for:** Insurance payouts, health benefits, instant payroll, or rewards programs.

## 4. EMBEDDED FINANCE & BaaS

- Integrate white-label financial products via a single API or SDK.
- Offer digital onboarding (KYC/KYB), instant card issuance, global remittances.
- Activate Mastercard Send & Visa Direct for seamless cross-border transfers.

## 5. WALLETS

- Fund wallets, exchange currencies, or transfer between internal accounts.
- Real-time access, transparency, and transaction flexibility 24/7/365.



**BUSINESS ACCOUNT**



**PAYMENT CARDS**





# KEY FEATURES

- **International Reach:** Operates in 183+ countries with no transaction limits.
- **Global Licensing:** Powered by BVNK & regulated by the FCA (FRN: 901097).
- **Security:** PCI DSS Level 1 certified for the highest level of data security.
- **24/7 Operations:** Instant EFTs, real-time FX, and round-the-clock availability.
- **White-Label Ready:** Tailor our tech for your brand and market.

# USE CASES

- Embedded finance in apps, marketplaces, and platforms.
- Multi-currency business banking for SMEs and startups.
- Instant payroll and benefits for remote and gig workers.
- Prepaid and loyalty cards for e-commerce and retail businesses.
- Streamlined international payments for B2B transactions.

# STRATEGIC PARTNERS

We proudly collaborate with:

- **Mastercard.**
- **Visa.**
- **Global Innovations Bank.**
- **BVNK and its regulatory network.**



# OUR HISTORY

We are your **global Fintech-as-a-Service** provider, unlocking the power of Embedded Finance, FaaS & BaaS solutions since 2009. Backed by our PARTNER **Mastercard**, we have delivered affordable, **cutting-edge** technology to banks, fintechs, merchants and other businesses in over 30 markets across 5 continents.

We are proud to be brand agnostic, working closely with both **Visa and Mastercard**. Our Payment Card Industry Data Security Standard Level 1 (**PCI DSS**) compliance ensures the highest security standards of our services. **Positive EBIDTA** since 2009 demonstrates our financial strength and stability.

Our team of the brightest minds develops **technology solutions** tailored to **your business needs**. We work in an environment that supports the **productivity** and **well-being** of our employees. You can count on our **creativity** and **innovative approach**. We break the status quo, we deliver impossible, we are here to **support you wherever you are**.

## CONTACT US

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**Licensing:** Authorized by the FCA (UK) as an EMI, globally licensed across jurisdictions

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