



BULLIONBLOCK

FRICITIONLESS FINTECH SOLUTIONS

Customer-Led Digital Fintech Ecosystem

Redefining Financial Services for People and Commerce

Interactive FinTech Elements

Blockchain
Pristine
Principal
Distributed Ledger Technology
Wallet Chat Messenger App
Mobile Digital Banking
Smart Money Transfers
Borderless Payments Gateway
Wealth-Preservation Platform

Introduction



Rapidly evolving customer expectations and the changing regulatory landscape have created opportunities in the global banking and payments market.

Various reports have estimated that over three billion people will be using smartphones, tablets, PCs and smartwatches to access banking services by 2021.

In addition, the forecasts for payments or money transfers through smartphone wallets are expected to be over 2 billion users.

BULLIONBLOCK is a fintech startup company incorporated in Hong Kong, Australia, UK, USA and parent company headquartered in Singapore.

Our business plan strategy is to begin the company journey with the CashCrossBorders.com Digital Smart Borderless Banking & Debit Card Wallet Chat Messenger App in the UK servicing the EEA market, and submit initial license applications in the USA (MSB), Hong Kong (SVF) and Australia (AFSL).

The BULLIONBLOCK ecosystem is designed to provide consistently efficient, highly secure and seamless payments solutions that meet consumer-centric needs with new personalized digital financial experiences by providing more options, negligible fees and genuine 24 hour 7 days a week customer service and support.

The payments and settlements platform is a next-generation cross-border frictionless mobile wallet that enables autonomy to pay bills, transfer and receive money, including cash-in and cash-out of crypto-currencies and fiat-currencies.

The company will deliver a high-quality customer-centric fintech product low fee structure value proposition to the market that will make it easy to rapidly increase adoption of our payments platform, thus achieving a competitive advantage position amongst competitors.

The BullionBlock Smart Borderless Wallet Chat App will offer a unique world-first Bullion-backed wealth-preservation option covering over 35 currencies, protecting currency value against market crisis and inflation.

The BullionBlock Wallet simplifies the process of acquiring, holding and sharing physical gold and silver bullion, allowing the user to take possession of the Wallet account balance backed-bullion at any time.

This document describes the BULLIONBLOCK omni-channel frictionless digital payments platform.



P2P Transactions
QR Code
Mobile Wallet
Debit Card
Digital Banking
Contactless Payments
Chat Messenger



The way we pay and get paid is changing.

New financial services and innovative solutions, channels and fintech innovations are transforming the global payments and banking sectors.

Emerging disruptive technologies are reshaping the way financial services are structured, provisioned and consumed.

Fintech platforms and decentralised technologies provide new ways to aggregate and analyse consumer information.

The opportunities are huge for alternative payments and money transfers in cross-border transactions, where currently there are complexities, friction and high costs to the consumer.

Smartphones have become a financial control device, the driving demand for simple and convenient real-time mobile payments, peer-to-peer transfers and integrated solutions as a basic banking customer expectation is a global trend.

While other nations around the world build their digital strategy, Banks and FinTechs in Hong Kong, the UK and Europe are responding to PSD2-related open-banking opportunities with new innovative digital financial services solutions.

This is why we have chosen to launch our first fintech CashCrossBorders.com banking and card Wallet platform services in the UK and the EU (EEA).



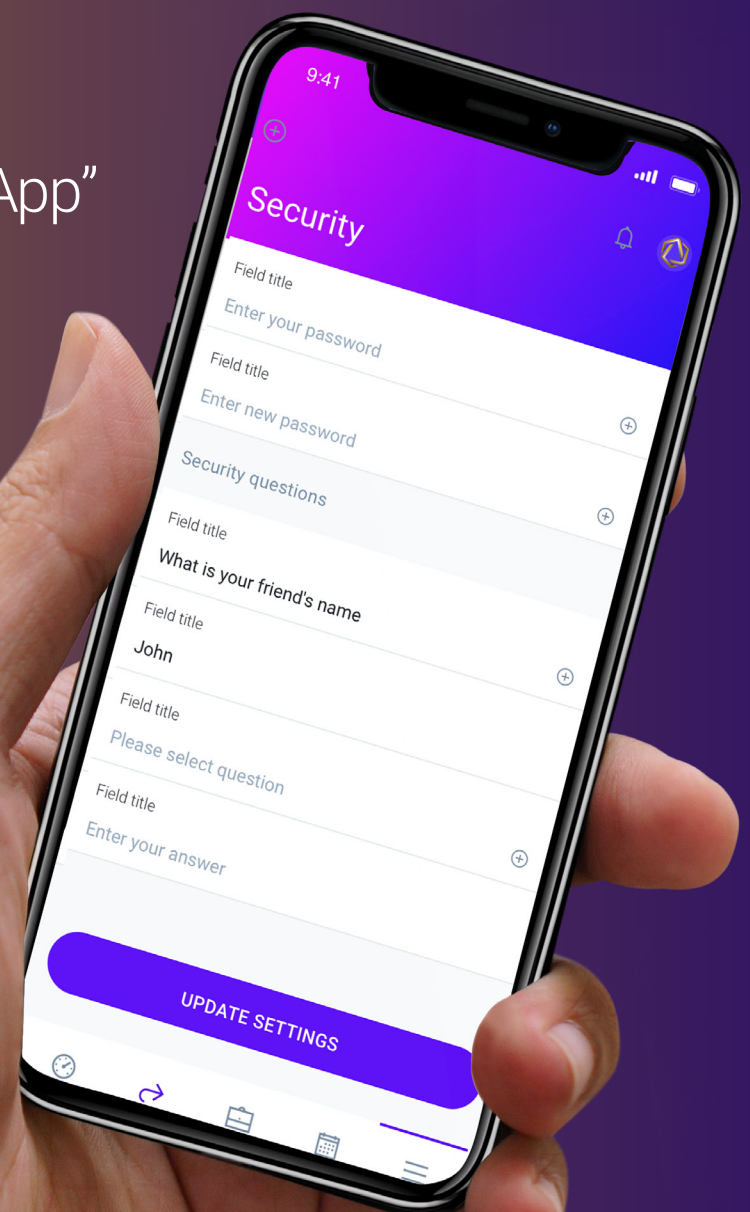
The Global Payments Market is expected to reach over US\$ 2 Trillion by 2025



Be your own Bank

~~BORDERLESS MOBILE BANKING~~
SMART DIGITAL WALLET PAYMENTS GATEWAY

“Take control of your banking
with the must have Personal or Business
Lifestyle Financial Management Wallet Chat App”



Banking Without Banks



The BULLIONBLOCK innovative Smart Borderless Payment Gateway offers a more convenient frictionless mobile digital wallet, bridging interoperability with the traditional banking systems and payment rails. The Wallet Messenger App enables seamless chat with other users which can handle millions of concurrent chat users and crossborder payments.

Multi-Use Platform

As banking behaviors shift, the company aims to democratize financial services by enabling consumers to create exactly the experience they want to use their money in a way that suits their lifestyle by shaping the wallet app.

The platform empowers individuals and businesses in ways that the legacy banks have failed to do so by putting consumers in control, in other words, a user-friendly digital money wallet that inspires and meets the needs of the digital age user.

Unlike traditional financial services, this platform is not tied to one specific government, country, currency or any specific bank.

Therefore, it is completely crisis-proof and conflict-free designed to reduce costs to the personal user, and increase revenue for the business user.

BULLIONBLOCK is designed with the ability to iterate quickly and deliver ongoing improvements, as a result of advances in agile lean business development model.

Wealth-Preservation

The Wallet App is a strategically designed bullion-backed financial preservation system to shield wealth against market bubbles and global economic volatility.

The BULLIONBLOCK fintech platform offers an optional inflation hedge Wallet feature that protects and preserves the account balance of the fiat currency purchasing power.

The Smart Bullion Block Wallet simplifies the process of acquiring, holding and sharing physical gold and silver bullion, allowing the user to take possession of the Wallet account balance backed-bullion at any time.

So, if a bank crisis is declared in your country, or the market shuts down and fiat currencies depreciate your money is secured!



Customer-Centric



Chat Messenger



User Control



P2P & B2C

The Future of Financial Services –
Seamless, Cardless, Digital

Digital Fintech Ecosystem

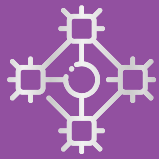


Innovation

Value

Trust

DLT & Blockchain



Decentralized database spread across multiple sites, locations, and regions, thus eliminating the need for a central authority or intermediary to process, validate or authenticate transactions. Fully encrypted-ledger private permission-based blockchain system with extra levels of security.

Smart Wallet Chat App



BULLIONBLOCK, a highly secure state of the art borderless money Wallet and Chat messenger solution, with chat features available on Whatsapp and Telegram combined.

P2P



Unique next-generation P2P lifestyle community eMarket platform, where users can be buyers and or sellers of goods and services.

Regulatory Compliance



Fully compliant and licensed banking, cards and money remittance partners worldwide, in accordance with financial services industry and payment cards security standards PCIDSS mandates, AML and KYC.

Inclusive Omnichannel
Platform

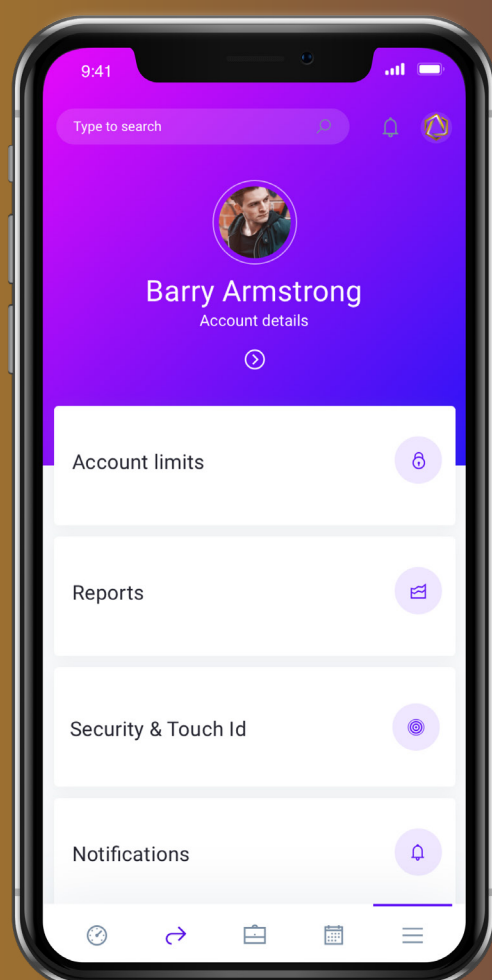
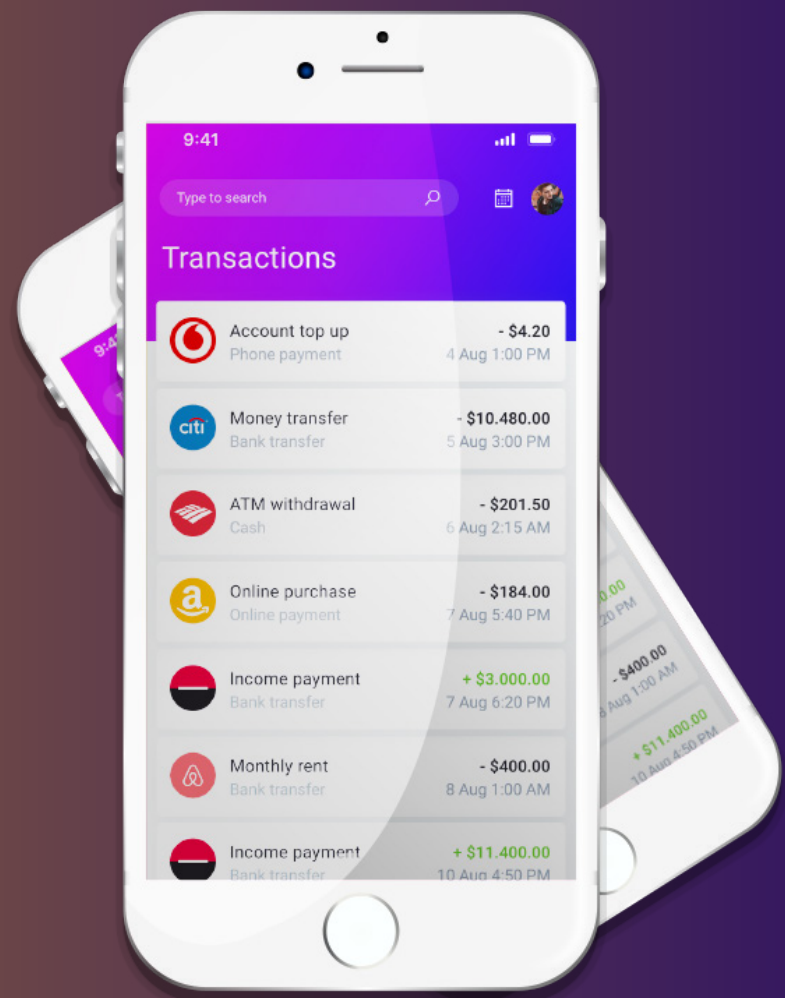
Payments & Settlements Platform

The BullionBlock technology will enable global money transfers to be a lot quicker and cheaper than what is currently on offer in the market today, with lower error rates and lower vulnerability to cyber threats.

The BULLIONBLOCK platform moves money directly between people and business as easily as email, providing more access and autonomy for individuals over their money, lower costs for money transfers and increased revenue for businesses.

As a unifying layer between all payments and currencies, the BULLIONBLOCK ecosystem can link siloed financial institutions and services and reduce the friction that contributes to higher fees.

This interoperability substantially lowers global remittance costs by making transactions that cross national boundaries much more efficient.



BULLIONBLOCK is an effective Payment Gateway that is easy to use, fast, low cost and accessible to everyone worldwide from any device

The BULLIONBLOCK platform can be used for B2B (business-to-business) payments by small and medium-sized (SME) businesses processing local and/or international financial transactions

Also, BULLIONBLOCK benefits B2E (business to employee) and G2C (government to consumer) by reducing remittance fees, payroll costs & error rates.

Safety and Privacy



Security

Encryption
Cryptography
Cyber-Security
Data Protection



FineTech

Digital Money Wallet
Messenger Live Chat
Contactless Payment Ring
Mobile Cold Hardware Storage



External Audit

KYC
AML
Licensed
Regulated



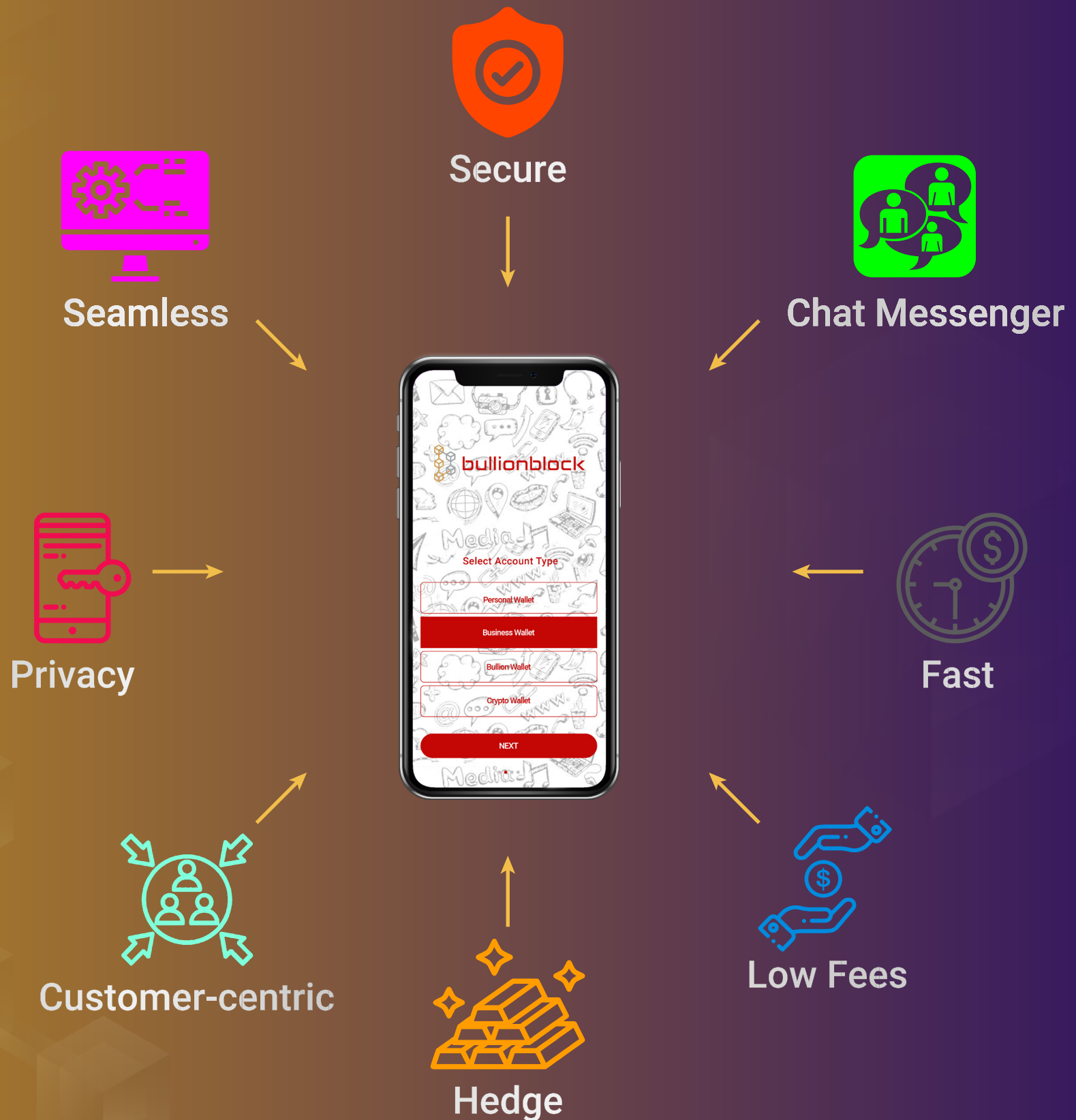
DLT & Blockchain

Private
Decentralized
Permissioned
Distributed Ledger

Consistent, Secure, and Convenient
Payment Experiences



Benefits



Real-Time Data, Chat and Payments:
The “new normal” for consumers and businesses

Borderless Wallet Chat App

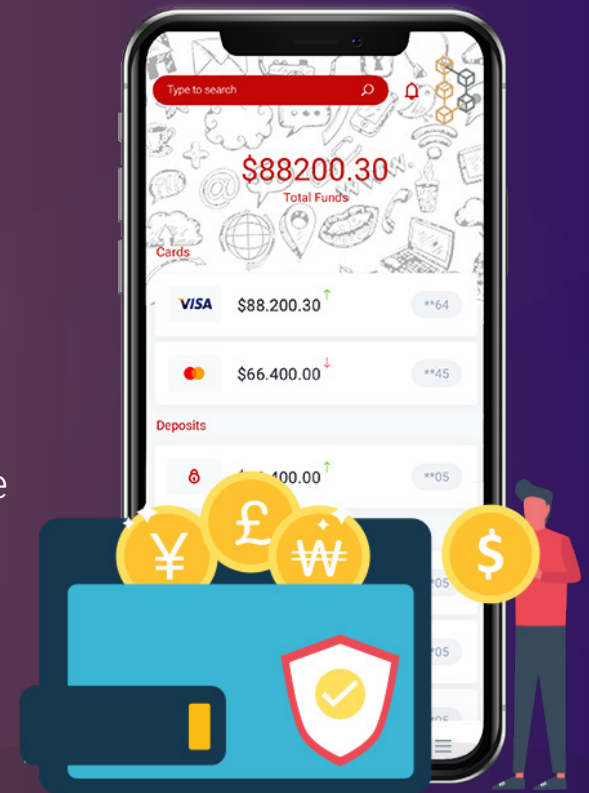


My Smart Wallet

Send, Receive & Spend Money

Smart Personal Wallet Messenger

- Linked Debit Card
- Contactless Payments Ring
- Access Your Money from Any-Where Any-Time
- 24/7 Customer Service

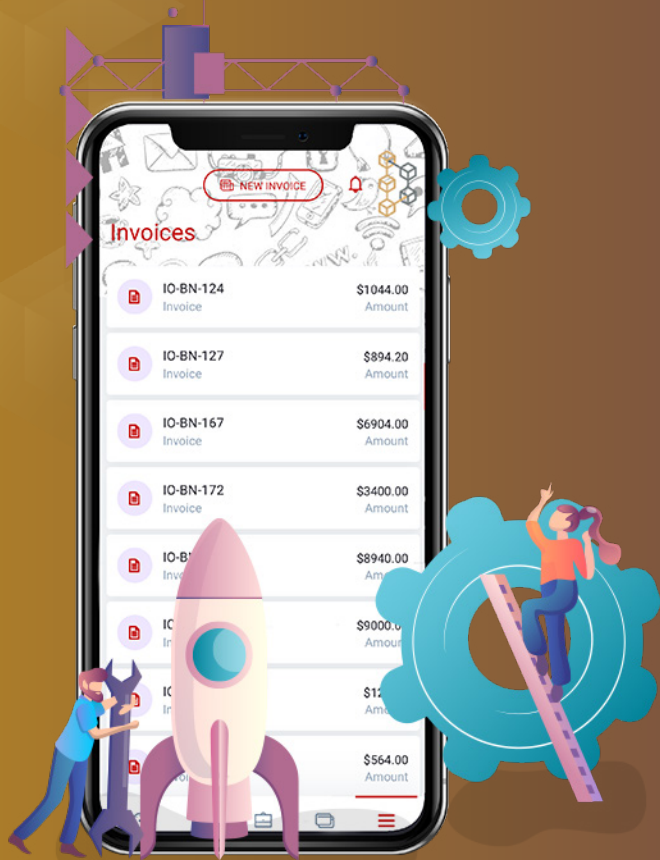


My Smart Business

Accept Fiat & Cryptocurrencies Payments

Smart Business Wallet Messenger

- Manage Cash-flow & Customers on the go
- mPOS & Direct Debit
- Pay Staff & Suppliers

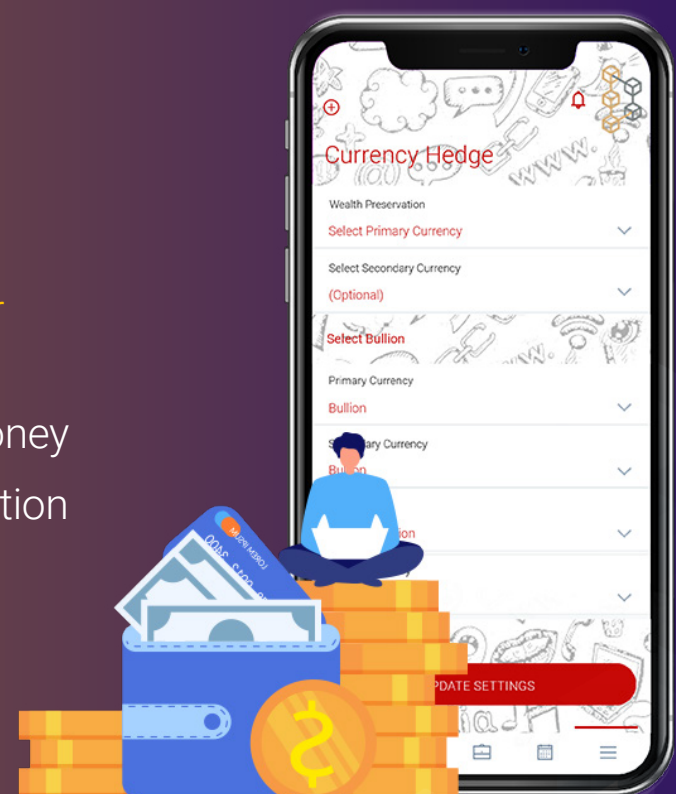


My Smart Money

Money Preservation

Smart Bullion Wallet Messenger

- Bullion-backed Account
- Protect the value of your money
- from volatile markets & inflation



Next-Generation
Payments Solutions



Key Features

Digital Wallet

- ATM Access (Worldwide)
- Global Remittance and Payments Network
- Live 24/7 Customer Concierge Service
- Low-Fees & Instant Transactions
- Multi-Languages
- Payments Gateway (Local & Global)
- Linked Physical & Virtual Debit Card

Sharing Community

- Peer-To-Peer Transactions
- eMarketplace
- Live Chat Messenger
- Discussions / Forums
- User-Generated Content
- Gamification

Multi-Currencies

- Holds 35 Different Currencies
- Multi-Currency Transaction History
- Real-time Foreign Exchange Currency Rates
- Multi-Currency Fiat & Crypto
- Payments Tracking & SMS/Email Status Notifications



Wealth-Preservation

- Optional Bullion-backed Currency Wallet
- Physical Gold & Silver Bullion Sales and Storage (worldwide shipping)

Fintech

- Access Third-party Credit cards and other Bank accounts (API)
- IOS | Android Mobile App & Web App
- Saving & Budgeting Tools
- NFC & QR Code
- Personal Financial Management (PFM)
- Smart Hardware Digital Assets Wallet
- Smart Contactless Payment Ring

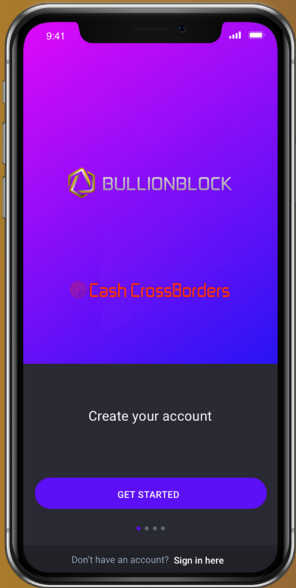
Messenger

- Private & Group Chat - options like Whatsapp
- Profile - update on any device
- Audio & Video Call
- Text, Image, Audio, Video, Gif, Live Location, Documents, stickers, Translator
- Money Transfer Methods: Mobile Number, Chats, QR Code, Debit Card
- Local DB - offline use like Whatsapp
- Secret Chat - options like Telegram

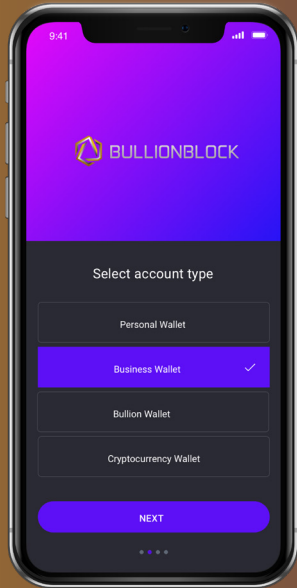
Group Chat

- Message Info - like WhatsApp
- Group Audio Call
- Common Group Info - like WhatsApp
- Admin - Add and Remove participants like Telegram
- Edit Group - name, description, pic.

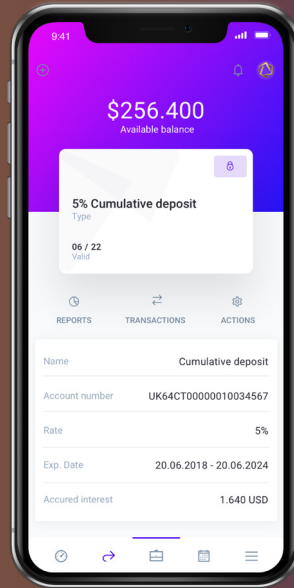
How Does It Work?



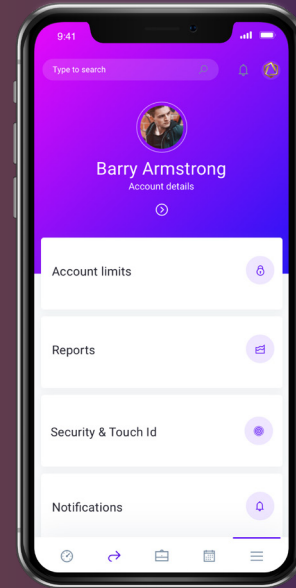
Download Your Wallet
Free App from Google Play or Apple App Store



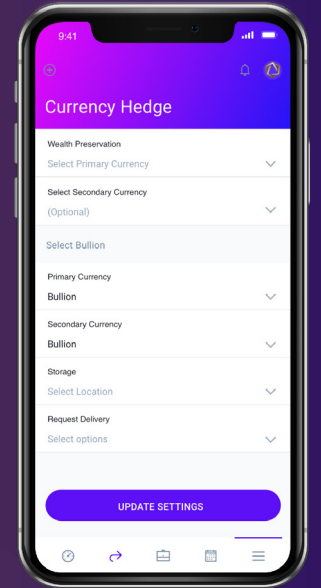
Setup Your Wallet
Start saving money
No Account Fees



Fund Your Wallet
From your Bank account
or any Credit card



Manage Your Wallet
Easily access &
control your money

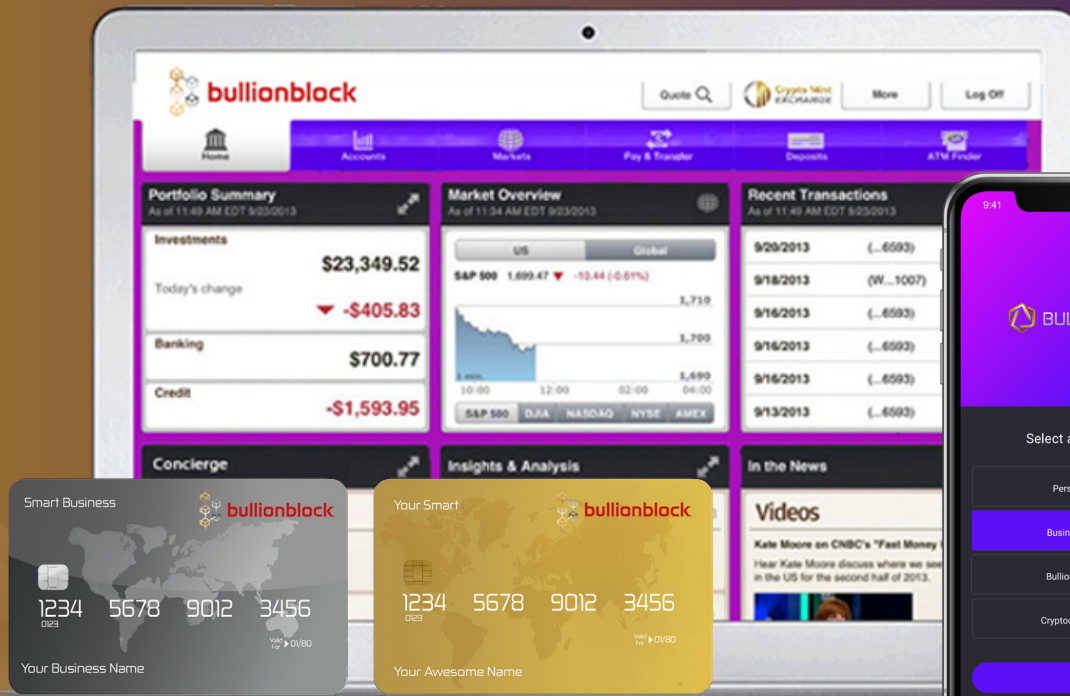


Use Your Wallet
Enjoy your personal
digital journey

manage your money in private

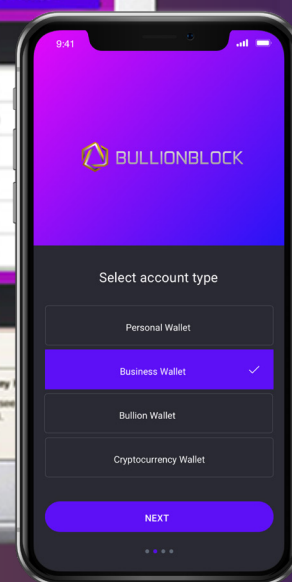


Hardware Cold Wallet



Debit Card

Web-based App



Mobile App

free & easy to open an account



Contactless Payment Ring



Available On All Devices



BULLIONBLOCK

“Sophisticated Disruptive Digital FinTech Solutions”



Be your own Bank



www.cashcrossborders.com

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