

## Are you a Fintech firm looking to expand your business internationally?

FintechXpndr is the one-stop-shop for international expansion:

- Achieve successful authorization to operate, reaching your expansion targets
- Facilitate licences, registrations and exemptions by the FCA & PRA (UK), MAS (Singapore) and the SEC, CFTC, OCC & FinCEN (US)
- Streamline company registration and access banking and accounting services
- Navigate risk, compliance and regulations efficiently, ensuring you can concentrate on your business growth
- Drastically reduce expansion efforts and costs while speeding up your time-to-market



## Our Services



### Regulatory Analysis & Business Profiling

#### Business Profiling:

We create a detailed profile of your business from your firm's service offerings, customer base and expansion ambitions, to assess the applicable scope of regulations and the appropriate licences, registrations and permissions to apply for.

#### Regulatory Analysis:

Using our proprietary knowledge graph and AI-powered regulatory analysis tool, we help firms automatically analyse and identify the regulatory obligations that apply to them, based on their business profile.



### Authorisation Support

#### Company Registration:

We support firms with automated company registration in the country of expansion.

#### Regulatory Authorisation:

We will expedite the regulatory authorisation process by leveraging AI to pre-populate licence application forms and customise our library of supporting documentation for your application.

#### Policies & Procedures:

We have an extensive library of templates to create customised policies and procedures for your firm, which can be aligned across multiple jurisdictions efficiently.

#### Banking Services:

By partnering with digital banks that cater to Fintech firms and startups, we can help facilitate the set-up of business bank accounts for you and your potential customers.

#### Finding the Right Service Partners:

Using our extensive network of service providers, we can connect you to firms who provide accounting, tax, legal and cyber-security services for your target jurisdiction, while you focus on growing your business.



### Post-Authorisation Services

#### Compliance Monitoring & Management:

We offer firms access to Braithwate Compliance Cloud (BCC), a powerful compliance risk management platform.

#### Compliance-as-a-Service (CaaS):

We offer a fully outsourced compliance function for fast-growing firms and start-ups. With CaaS, we can manage your entire compliance function or it can be modularised to suit your needs.

#### KYC/AML automation:

We offer a comprehensive and modern platform (Munmos), to efficiently and effectively handle KYC & AML reviews as part of client onboarding and ongoing monitoring.

#### Compliance e-learning:

We have a comprehensive e-learning platform with a library of over 200 modules to meet your staff's compliance and risk management training requirements.

\*FintechXpndr's services may vary by jurisdiction.

## Contact us

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## We facilitate the following types of registrations and licences in the UK, USA and Singapore



### UK

#### Payments, E-money and Crypto-Assets

- Authorised Payments Institution (API)
- Small Payments Institution (SPI)
- Electronic Money Institution (EMI)
- Small Electronic Money Institution (SEMI)
- Payments Initiation Service Provider (PISP)
- Registered Account Information Service Provider (RAISP)
- Crypto assets AML/CTF

#### Banking & Lending

- New Bank Licence
- Consumer Credit

#### Investment & Trading

- Retail Investment Firms
- Wholesale Brokers
- Trading Venues (MTF/OTF)
- Crowdfunding



### Singapore

#### Payments and E-Money

- Standard Payment Institution (SPI)
- Major Payment Institution (MPI)

#### Banking & Lending

- Wholesale Banking Licence
- Merchant Banking Licence

#### Investment & Trading

- Capital Markets Services (CMS)
- Fund Management
- Financial Advisory



### USA

#### Payments and Crypto-Assets

- Money Service Business / Money Transmitter Licence (FinCEN + each State)
- NY BitLicence

#### Banking & Lending

- OCC National (Federal) Bank Charter
- State Bank Charter

#### Investment & Trading

- SEC/FINRA Broker-Dealer
- SEC/FINRA Alternative Trading System (ATS)
- SEC Registered Investment Adviser
- SEC Registered Investment Company
- CFTC/NFA Introducing Broker
- CFTC/NFA Futures Commission Merchant
- CFTC/NFA Swap Dealer
- CFTC/NFA Swap Execution Facility (SEF)
- CFTC/NFA Commodity Pool Operator
- CFTC/NFA Commodity Trading Advisor

## Why choose us?



#### Expertise in Fintech Expansion:

We understand the unique challenges faced by fintech firms when expanding to new jurisdictions. Benefitting from decades of experience and numerous successful projects, we possess the knowledge and insights needed to make your cross-border journey a resounding success.



#### Navigating Regulations:

Expanding to new jurisdictions involves navigating a labyrinth of regulatory frameworks. Our expert advisors are well-versed in the regulatory frameworks of multiple jurisdictions, ensuring your smooth compliance with legal and regulatory obligations.



#### Cutting-Edge Technology:

Stay ahead of the game with our state-of-the-art technological tools and solutions. Our workflow is designed to optimize your expansion, enhance efficiency, and reduce your costs and time to market – enabling you to focus on scaling and growing your fintech business.



#### Global Reach:

With an established presence in UK, USA and Singapore, we have helped many fintech firms successfully expand beyond borders. Capitalise on our strong network of reliable partners to build strategic connections with local banking, accounting, corporate secretarial and legal services providers to help you succeed.

## Contact us

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