



Guardian Professional



Guardian
Corporate Services



Guardian | HR



Guardian
Legal



Guardian
Tax & Accounting



Guardian
Compliance



ELECTRONIC MONEY LICENSE / PAYMENT INSTITUTION LICENSES

If you're in the payments sector or a fintech company or planning to operate a business dealing with the foregoing, it's essential to know how the licensing and authorisation process works. Guardian Professional has intrinsic knowledge on licensing and authorisation process and currently helps its clients over 40 countries with an experienced team and wide professional network globally over 71 countries.

Payment Services

- Cash Deposit Services
- Cash Withdrawal Services
- Payments Services
- Issuance and Acquiring Services
- Money Remittance Services
- Payment Initiation Service
- Account Information Service

E-Money Services

Electronic Money (e-money) is broadly defined as an electronic store of monetary value on a technical device that may be widely used for making payments to entities other than the e-money issuer.

Types of Licenses

- 1- For Payment Institutions: globally called "PI License"
- 2- For E-Money Institutions: "EMI License" or "E-Money License"

What Guardian can do?

A. Documentation

- Business Plan
- Financial Projections
- Policies & Procedures
- Terms & Conditions and necessary legal content for your website
- Complete Questionnaires and Forms
- Communication with the regulator and following up the process of the application

B. Technology

- Payment software referral
- Onboarding and monitoring software referral

C. Company and office

- Company Incorporation
- Office address and corporate services to maintain your company

D. Local team and HR Services

- Fintech focused recruitment through Guardian HR to fill vital roles to get your license

E. Banking Partner

- Referral to banking partner to have a safeguarding account

What do you need to do?

- Business idea
- Regulatory Capital
- Information required to complete the application documentation

Assessment

- Signing NDA
- Kick-off meeting
- Client questionnaire
- Assessment of project size and license type
- Engagement

Preparation

- Preparation of business plan, policy and procedures
- Company registration, trademark registration
- Software referrals and setup

Application

- Completion of questionnaires and forms
- Communication and submission of the application
- Preparation of additional documents, if needed
- Safeguarding account opening

Post authorisation

- Guardian can provide post authorisation support on:
- Ongoing regulatory compliance and reporting
 - Ongoing legal service
 - External independent audit
 - Business development
 - Accountant and tax planning

BANKING LICENSE

If you're in the banking sector or planning to operate a business dealing with banking services. It's essential to know how the licensing and authorisation process works. Guardian Professional has intrinsic knowledge on licensing and authorisation process and currently helps its clients over 40 countries with an experienced team and wide professional network globally over 71 countries.

Onshore Banking

A bank situated in the home country of the customer and is subjected to the taxations, legislations and regulations of that country. The activities and exercises of an onshore bank run under the guidelines and rules of governing authorities and institutions of the bank's location.

Offshore Banking

A bank situated in a different country from the customer's domicile. It includes securing asset in or taking a loan from financial institutions located in foreign countries, which may be limited by the laws of the customer's home country. The offshore bank is also limited by the license which varies for each jurisdiction to receive deposits and lend monies to sources out of the jurisdiction where it is physically located.

Types of Banks

- Traditional Commercial Bank
- Digital Commercial Bank
- Investment Bank
- Participation Banking

What Guardian can do?

A. Documentation

- Business Plan
- Financial Projections
- Policies & Procedures
- Terms & Conditions and necessary legal content for your website
- Complete Questionnaires and Forms
- Communication with the regulator and following up the process of the application

B. Technology

- IT systems and software referral
- Onboarding and monitoring software referral

C. Company and office

- Company Incorporation
- Office address and corporate services to maintain your company

D. Local team and HR Services

- Banking focused recruitment through Guardian HR to fill vital roles to get your license

What do you need to do?

- Business idea
- Regulatory Capital
- Information required to complete the application documentation

Assessment

- Signing NDA
- Kick-off meeting
- Client questionnaire
- Assessment of project size and license type
- Engagement

Preparation

- Preparation of business plan, policy and procedures
- Company registration, trademark registration
- Software referrals and setup

Application

- Completion of questionnaires and forms
- Communication and submission of the application
- Preparation of additional documents, if needed

Post authorisation

- Guardian can provide post authorisation support on:
- Ongoing regulatory compliance and reporting
 - Ongoing legal service
 - External independent audit
 - Business development
 - Accountant and tax planning

Too much of a hassle for you?

Contact us for ready-made companies and already licensed PI and EMI companies for sale.

Too much of a hassle for you?

Contact us for ready-made and/or operative Banks for sale.