



Metropolitan Global Limited

G I B R A L T A R

FOR OUR BUSINESS INTRODUCERS

21ST CENTURY TOOLS..
WITH A HUMAN APPROACH.

Our company operates on the principle of a club service system with a personal individual approach to each client. We are focused not on the quantity, but on the quality of our customer base, without setting ourselves the goal of developing within the retail sector.

*Metropolitan is your boutique financial service!
Individually tailored to meet our clients' needs!*



Metropolitan Global Limited
G I B R A L T A R

ABOUT US

We are confident in the success of our business!

Metropolitan strives to be one of the best financial institutions in Gibraltar, and is recognised as a rapidly growing, innovative, and customer-oriented payment institution which offers outstanding products and services to its customers whilst ensuring excellent careers for its employees and contributing to the local community.

We continue to develop high-tech solutions which enables our customers to make payments from any location around the world, 24/7, whilst we focus on a personalised individual approach for our clients, including the opportunity to join our financial club, which is open to all our clients.

Our current license allows us the ability to combine payment services with the protection required to store your funds. As an authorised E-Money Institution, we act within the scope of the Financial Services Act 2019 whilst running under the supervision of the GFSC.

ABOUT US

Business inception – why enhance and innovate the private banking online payments industry...

Our business strategy and positioning has been built from market research undertaken by our management and marketing teams. The outcome of our analysis has confirmed that this niche solution does not exist in the market today. The solution is a competitive, user friendly, integrated online payment platform utilizing modern 21st century technology.

These services are tailored to both corporate and private individual needs so, based on this, Metropolitan intends to commit to this unique market by proposing a convenient and modern solution of our current accounts which are available via our web application. They are enhanced with attractive FX solutions, and we also offer our premium customers an efficient private banking level client service team to meet any demand.

This is the basis which led us to build our business strategy.



DIRECTORS OF THE COMPANY

The combined experience of our company Directors (over 100 years!) brings confidence that the company is in good hands and ensures prosperity amidst the complexities of the market.



Dr. Mihály Kudrjávcev
Banker, PhD in Economics.
CEO

Alex Capurro
Supervisory Board and Independent Director



Mikaël Gutierrez
Managing Director

Andrew Ramage
External Director



The senior directors (who are also shareholders) of Metropolitan have extensive experience in the financial markets and have an ever-expanding circle of acquaintances from all over the world. This means we are able to quickly grow the Metropolitan client base using our extensive network.

Metropolitan has already prepared a list of potential business contacts who wish to become customers and/or introducers. Metropolitan's onboarding of their clients will be a hybrid approach, subject to compliance requirements and customers subscribing to the "club philosophy" whilst keeping in mind the regulatory requirements concerning introducers.

OUR SERVICES

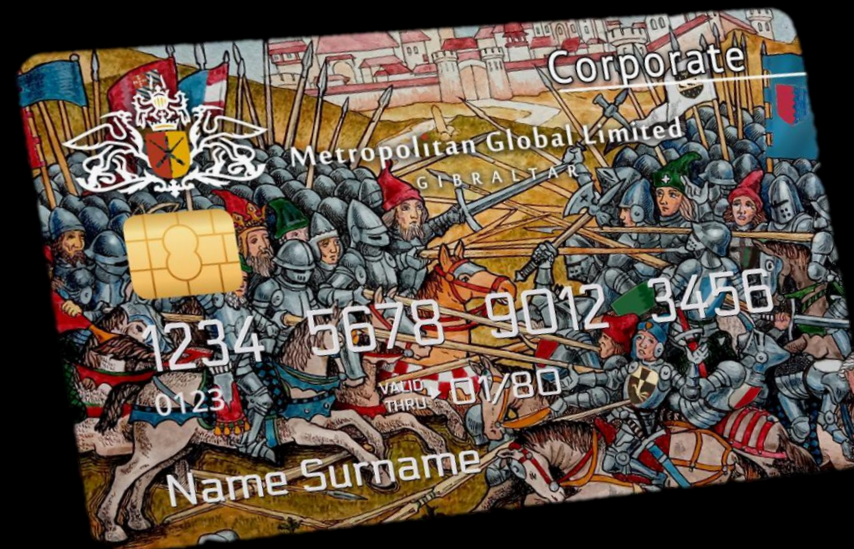
Metropolitan engages with both personal individuals and corporate entities and offers multi-currency private current accounts. Each client can choose the most suitable client package for themselves, fulfilling their need for modern payment services.

Metropolitan will carry out all services, as an authorised E-Money Issuer, listed under the Financial Services Act 2019. For the avoidance of doubt, this will include the following activities:

- ✓ Environmentally friendly and rapid account opening (paper free)
- ✓ Money payments – SEPA, SWIFT, International Payments, and Faster Payments
- ✓ FX currency conversion (GBP, USD, EUR)
- ✓ Execution of payments via payment cards or similar device (i.e. Apple Pay/Google Pay)
- ✓ Execution of direct debits, automated money transfers and standing orders
- ✓ Money remittance, payment initiation services and account information services

Metropolitan Cards

Metropolitan will issue electronic debit cards for its private and corporate clients. We predict that the total number of cards issued (excluding virtual cards) will exceed 10,000 during the first 3 years of operations. All debit cards will have the added benefits of Apple/Google Pay.



Under process of licensing

OUR CORE VALUES

The Company seeks to provide its clients with value added solutions and tailored services which are born from its “club philosophy”, and its company core values which include:

- Transparency
- Compliance
- Honesty
- Integrity

Our account opening is fast and has a user-friendly interface making us efficient and environmentally friendly as we are completely paper free!

We incorporate the feel of a private bank but with a modern 21st century style, and in doing this we have combined talent, expertise and collaborative teamwork which ensures that Metropolitan acts in the best interests of its clients at all times.

OUR PACKAGES

For permanent residents of Gibraltar, and for people working in Gibraltar (cross-border workers), we offer a unique customer package called "The Rock". This client package is exclusive to private individuals only and aims to offer a local experience in a dual currency environment such as Great British Pound (GBP) and Euro (EUR).

For both individuals, legal entities, and tax residents covering a range of 5 continents, we offer the "METRO" client package. For companies engaged in trading activities, Metropolitan offers the "GLOBAL" client package.

The METRO and GLOBAL packages offer private accounts which allows payments in three currencies (GBP, EUR & USD). These clients will receive personal/corporate debit cards which are managed themselves via the Metropolitan web app. Metropolitan is also proud to offer "Joint accounts" which can be used by family members and/or business partners.



POINT OF CONTACT

Our dedicated Introducer team is here to help!

We are excited to work with Business Introducers who propose Metropolitan Global Finance solutions to their own client base. This opens the opportunity for well-known companies and individuals to solve their banking needs via us and will ensure a smooth onboarding process.

We are convinced that our unique approach will enable our partners to receive a stable incentive income, but also match the needs of their own clients by providing a high-quality banking service based on the highest technological standards under our vast financial club service experience.

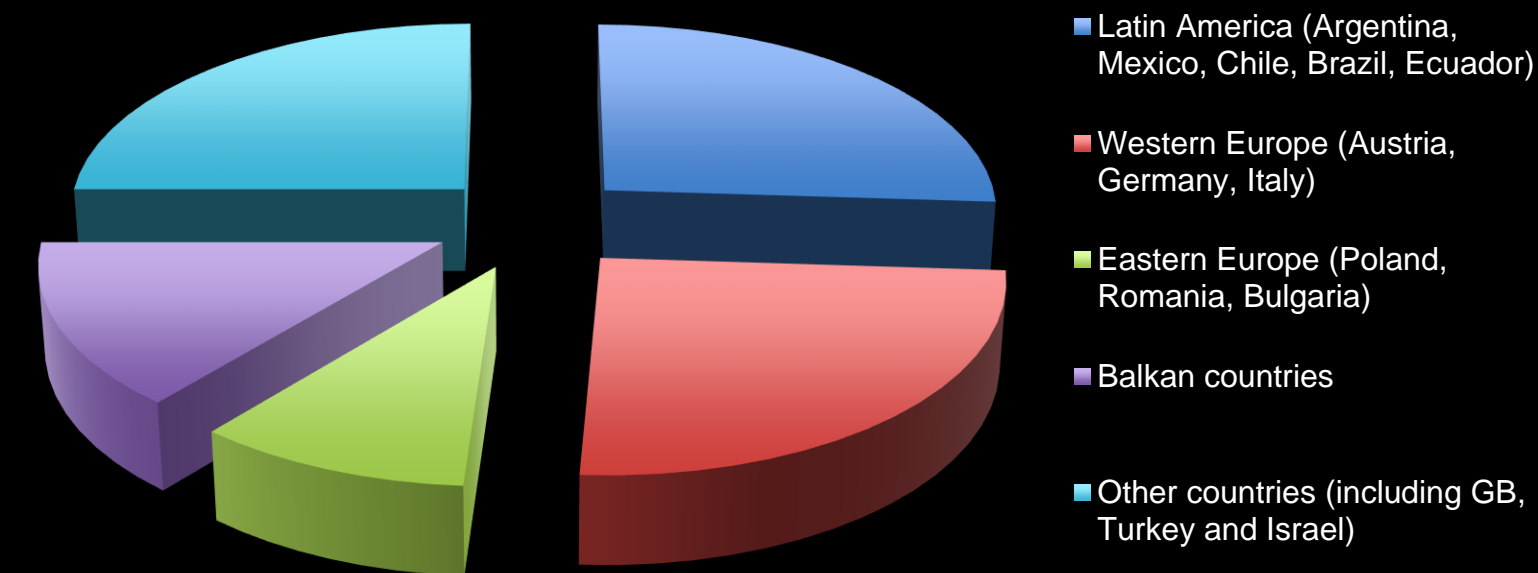
If you have any queries or need assistance, then please contact us at: introducer@mgf.gi where we will be pleased to assist you.

Structure of the client base by residence

Metropolitan's business model is akin to that of a club and, as such, it will not publicly advertise its services.

Instead, we will use our contacts and business introducers who are known to us for well over 20 years.

There will be some word-of-mouth marketing, as new clients will be introduced to the Company by our existing clients and by our known contacts ("the Introducers"). The known contacts will be introducing new clients based on an agency agreement. Those Introducers are likely to be law firms, audit, accounting companies and family offices that the board of directors have known for many years. The Introducers have their own pool of clients, among whom information about our Company and the possibility of obtaining appropriate financial services would be distributed.



Latin America (Argentina, Mexico, Chile, Brazil, Ecuador)	26 %
Western Europe (Austria, Germany, Italy)	25 %
Eastern Europe (Poland, Romania, Bulgaria)	10 %
Balkan countries	14 %
Other countries (including GB, Turkey and Israel)	25 %



TECHNOLOGY AND SAFETY

An important aspect of our activities within the framework of the EMI licence is the ability to combine payment services with advanced protection for your funds.

Factually, the advanced applied technology of our in-house software systems, guarantees Metropolitan clients and users technological safety for the funds deposited in their accounts, and we guarantee the highest level of security and protection that exists in the world!

We see in our system a significantly higher level of reliability and openness for our clients, which minimises business risks and distinguishes Metropolitan from all other banking structures. And due to these high-level protection measures, we feel that this makes Metropolitan stand out from crowd.

We protect your assets!

YOUR SAFETY MATTERS TO US

We understand how important it is to feel that your money is secure. That's why we want to inform you about all the measures we provide to give you peace of mind.

Your money is protected



- At Metropolitan, we don't lend or reinvest your money. Your funds are managed through segregated accounts, which means only you have access to your account, and thus, you are the only one who can control it. This ensures that no one else has access to it.



- Access the app directly with Touch and Face ID, without the need to type your password every time you want to log in.



- Make secure payments using your mobile device with Apple/Google Pay and your Metropolitan card, thanks to 3D Secure Mastercard technology.



- Manage your Metropolitan cards through the app. Instantly lock and unlock, receive PIN reminders, and access everything you need.



- Receive instant notifications for every payment charged to your account. All Money out transactions and personal data changes request addition One Time Password (OTP)



OUR TECHNOLOGY

The best technology in the market ...integrated in a modular platform ...ready to go-to-market.

Metropolitan global is developed under the technology of BNEO, the core of a platform that covers the best fintech portfolio in the market and consolidates it in a single integration, based on a modular architecture that allows any service to be configured and integrated within a single environment.



Highest standards

Certificado ES21/210105

El sistema de gestión de

Marketpay 

C/ Tellinares, 24, esc..A, Piso.3, Pta.2
08850 Gavá (Barcelona)

ha sido evaluado y certificado en cuanto al cumplimiento de los requisitos del sistema de gestión de la seguridad de la información

ISO 27001:2013

Para las siguientes actividades

Los sistemas de información que dan soporte a los procesos de gestión de transacciones digitales en los modelos de negocio: Implementación de modelos de pago en terceros y Soporte a servicios financieros (custodia de dinero, acceso a medios de pago).

Según la Declaración de Aplicabilidad V2.

en/desde los siguientes emplazamientos

C/ Tellinares, 24, esc..A, Piso.3, Pta.2 - 08850 Gavá (Barcelona)

Este certificado es válido desde
28 de julio de 2021 hasta 28 de julio de 2024.

Edición 1.

SGS



Metropolitan Global Limited
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Marketpay 

Virtual Private Cloud (VPC): closed to the outside and whose access is controlled from a gateway.

3 AWS Availability Zones to ensure uninterrupted service.

Internet Gateway: allows access to the inside of the private network according to access rules.

NAT Gateway: allows private network instances to connect to external network services

Compute Service mesh: manage and make visible sets of multiple container-based microservices.

Amazon S3 Backup is a secure and reliable backup solution

Platform logs: stored in a external Grafana-based entity

WHY B-NEO FINTECH CORE?



Modular architecture and Best fintech portfolio

Regulations PSD2, MiFid2,...



Total integration

Adapted to any country.

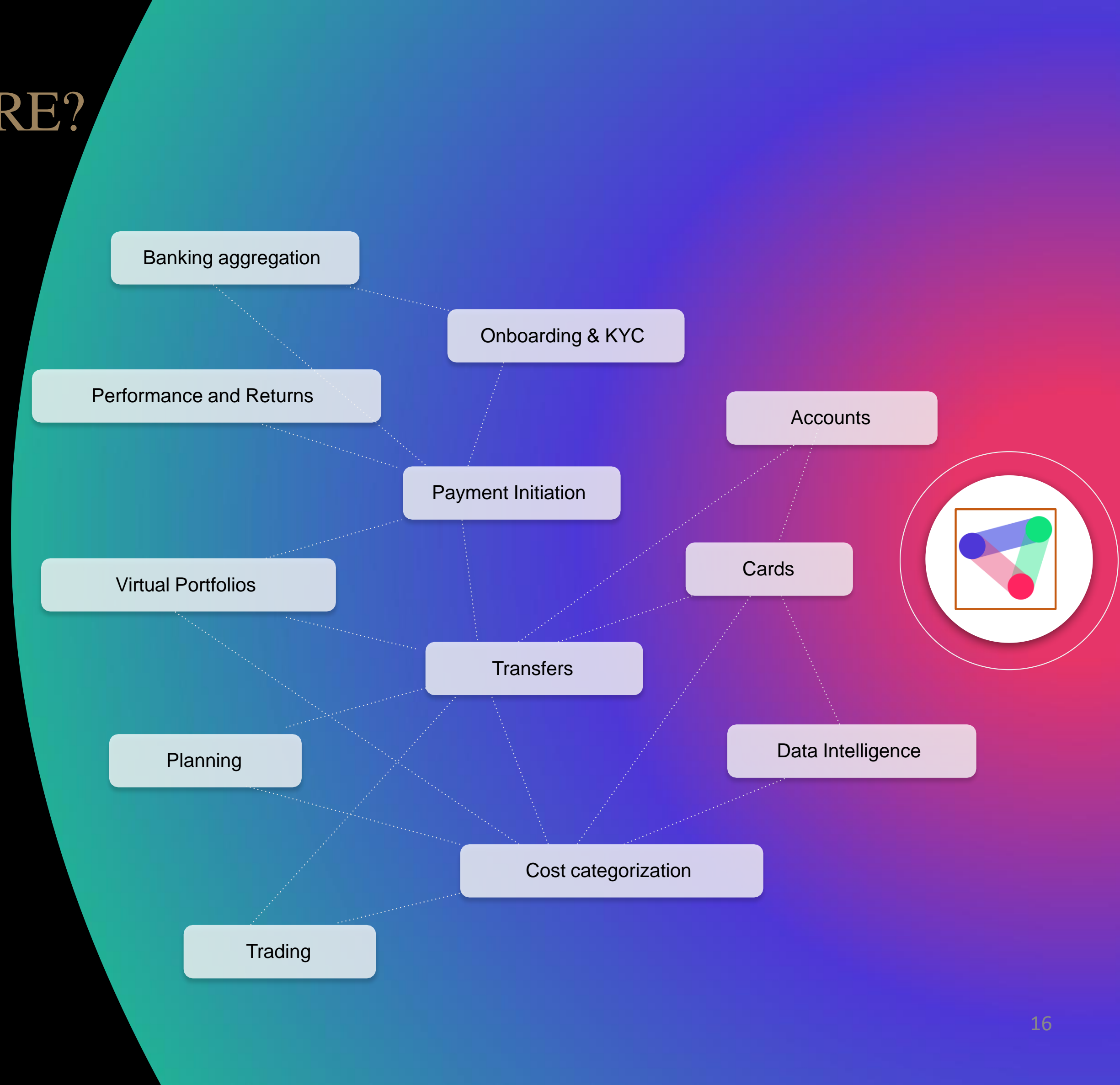


Expert development and Support team.

High Security in all levels



APP & WEB solution. Completed management





Metropolitan Global Limited
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BE PART OF OUR JOINT BUSINESS HISTORY!