



## **Our Partners**

### **Mastercard**

Our GuardianCard is licensed by Mastercard through our partner Payrnet. Yes, Mastercard - known, and used, by millions of consumers and retailers across the world.

### **Our payment experts**

TOQIO provide us with the technological systems we need to run our Mastercard programme. PayrNet Limited is an Electronic Money Institution authorised by the Financial Conduct Authority (reference number: 900594) They provide the technology for customers all around the world to provide safe, secure and simple banking solutions.

### **Our platform**

Railsbank is the only truly global Banking-as-a-Service platform and provides us with the technology to enable us to produce a personalised GuardianCard Mastercard for our elders and get it to you quickly and efficiently. Railsbank's APIs are the building blocks that have enabled us to create our financial use-case, meaning we can deliver an exciting finance experience to our customers.

### **Our watchdogs**

Identity management and the protection of our customers' personal information are – unsurprisingly – very important to us. Trunarrative launched in 2016 as a trusted provider of Risk & Financial Crime Management software solutions and data services enabling organisations to achieve regulatory compliance in relation to KYC (Know Your Customer), combating fraud, AML (Anti Money Laundering) protection and frictionless customer on-boarding.