

CAPABILITY MATRIX

Your offering: who controls, approves and delivers each part.

Your organisation remains in control of its client brand, assets, investment strategy, commercial economics and client relationship. We configure the branded experience and workflows agreed for the approved operating model.

Use this matrix to start the conversation. For each offering, final responsibilities depend on the agreed scope, approved providers, product terms and operating model.

OWNERSHIP SUMMARY

Your offering, with clear roles.

Your organisation controls

Its client brand, assets, investment strategy, commercial economics, client relationship, proposed investors, distribution approach and lifecycle requirements.

Relevant parties approve or provide

The issuer, licensee and governance participants approve the product, disclosure and regulated-activity matters assigned to them. Applicable providers supply account and payment services under their documented terms.

What we configure

The agreed branded experience, onboarding, eligibility, records, administration, reporting and provider-connected workflows, together with the agreed support responsibilities.

YOUR BUSINESS AND INVESTOR EXPERIENCE

Your business and the investor experience

See how the way you want to run the offering fits with each party's role.

Capability	Investor	Partner organisation and responsible entities	Fractional Assets
Brand, assets, strategy and economics	Receives the proposed experience and communications	Controls its client brand, assets, investment strategy, commercial economics and client relationship	Configures the agreed branded experience and related workflows

Capability	Investor	Partner organisation and responsible entities	Fractional Assets
Branded web and administrator experience	Uses the configured interface	Sets the agreed customer journey, user roles and operating requirements	Provides the agreed web and administration capability
Native iOS or Android applications	Uses only where separately agreed	Sets release and operating requirements	Scopes any native-app work separately

PRODUCT AND INVESTOR ACCESS

Product and investor eligibility

Capability	Investor	Partner organisation and responsible entities	Fractional Assets
Product rules, disclosure and regulated activities	Receives approved product information	Relevant issuer, licensee and governance participants approve product rules, disclosures and regulated-activity arrangements	Configures the approved digital workflows and records
Onboarding, identity and eligibility	Provides the required information and starts the configured journey	Proposes the investor and distribution requirements for the approval process	Configures the agreed onboarding, verification and eligibility workflows

INVESTING AND MONEY MOVEMENT

Subscription and account operations

Capability	Investor	Partner organisation and responsible entities	Fractional Assets
Subscription and digital fractional interests	Requests an eligible investment	Applies the approved product and eligibility rules under the agreed operating model	Configures and records the agreed subscription and issuance workflow
Virtual accounts, payments and available cash	Funds an account or requests a withdrawal under the applicable terms and controls	Sets the product and operating requirements while applicable providers deliver account and payment services	Configures the agreed provider-led workflow. The platform operator does not hold investor cash

Available cash is not investment liquidity.

Available cash and withdrawals remain subject to applicable account and payment-provider terms and transaction controls. Transfers, redemptions, buybacks and other exits follow approved product rules, eligible buyers, platform functionality and market conditions.

ONGOING ADMINISTRATION

Records, exits and support

Capability	Investor	Partner organisation and responsible entities	Fractional Assets
Digital holdings and transaction record	Views the agreed holdings and transactions	Administers or monitors the agreed records	Configures the agreed digital holdings, transaction-history, reporting and administration workflows
Transfers, redemptions, buybacks and other exits	Requests an action only where product terms permit	Proposes the approach, subject to product approval	Configures and records the agreed workflow
Integrations, security and support	Follows agreed access requirements and receives the agreed support	Defines business, governance and support requirements	Defines the scope for agreed integrations, control requirements, evidence and support responsibilities

Product instruments establish investor rights. Digital records support registry and administration. Before agreeing the scope for an existing fund, assess the governing rights, permissions, registry and investor data, providers and integrations.

Use the responsibility map to agree your operating model.

Talk through your branded experience, product arrangements and the service scope needed for your operating model.

[Discuss your operating model](#)

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