



[Bulla Network](#) makes Web3 invoicing, payments, payroll and accounting easy, immutable and transparent. With Bulla, no account set up is necessary; DAOs, companies and individuals can manage all their business and personal accounts on-chain with no on-boarding/off-boarding. For the future, the Bulla Network protocol opens the way for on-chain funding of credit.

Why is Bulla needed?

- Commerce doesn't fully work on the blockchain – it's still a cash-only system
- With Bulla Network, anyone with a crypto wallet can now conduct personal business or manage a DAO fully on-chain
- Saves time and cost of traditional invoicing
- This standardized credit protocol will scale blockchain commerce

How Bulla Network works

- The Bulla Protocol tokenizes and describes credit relationships

This means the protocol

- Mints a token to represent both sides of a future transaction on-chain
- Updates “books” for all parties instantaneously
- Becomes a ‘source of truth’ for audit and account keeping

Practical and social implications

- DAOs can invoice, conduct payroll and manage treasuries on-chain
- Trad-Fi companies and institutions can use wallets for fast, easy, secure international payments
- Instant AP/AR settlement for all parties
- Enables metaverse payments & transactions
- Growing the use of crypto and financial freedom

Partners/Chains

Rinkeby	Moonbean
RSK	Arbitrum
Gnosis Safe	Celo
Polygon	Avalanche
Harmony One	Aurora