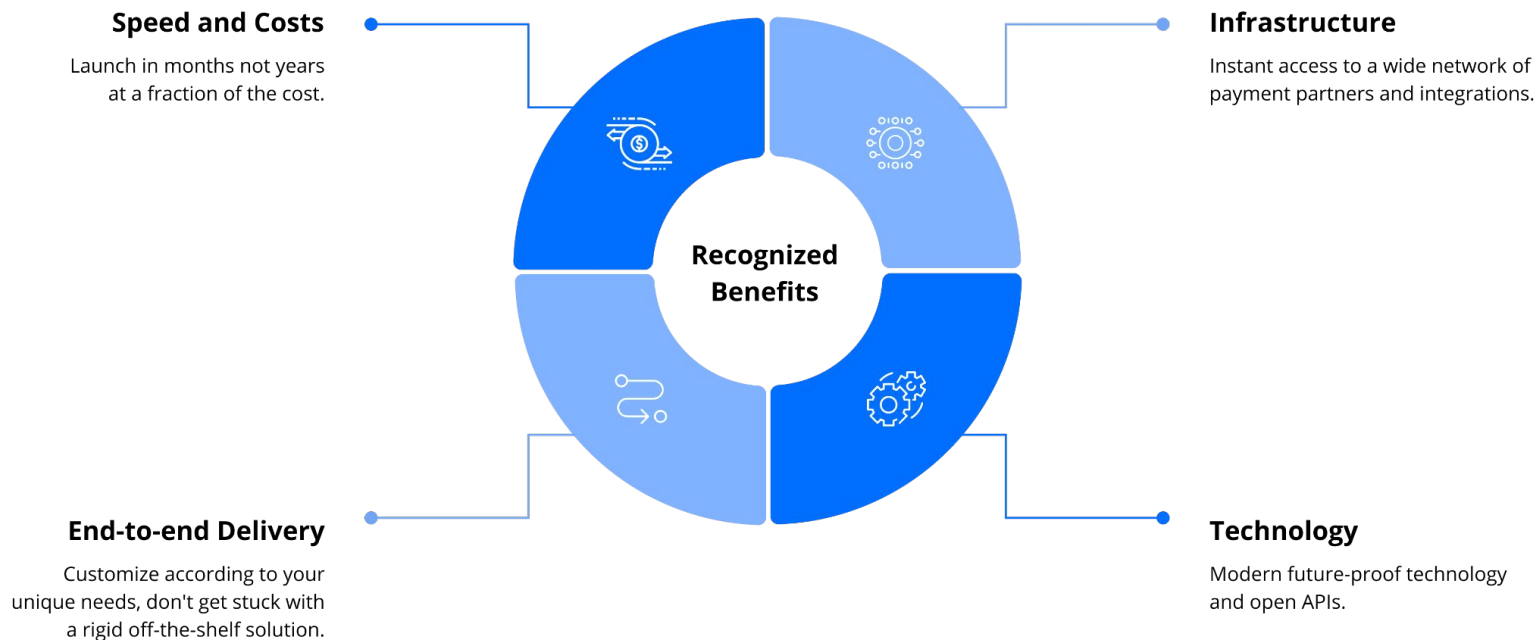


Velmie

Digital Banking Solutions



What makes Velmie different?



Velmie vs Others

Velmie	Banking-as-a-Service	Custom Built
✓ Time-to-market	✓ Time-to-market	× Time-to-market
✓ Cost to build	✓ Cost to build	× Cost to build
✓ Cost to operate	× Cost to operate	× Cost to operate
✓ Scalability	× Scalability	✓ Scalability
✓ Customizations	× Customizations	✓ Customizations



10x Less
Cost to build

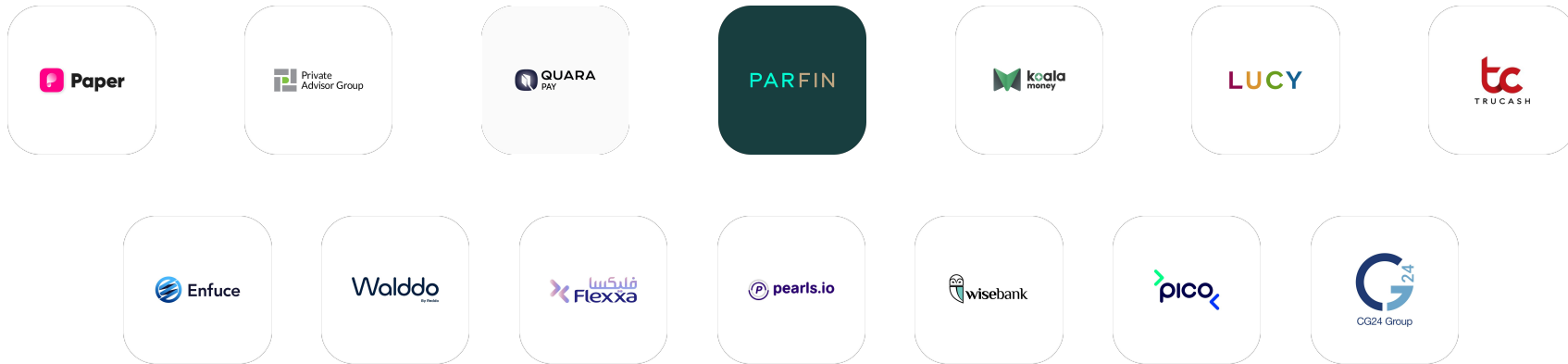


>60%
OPEX Savings



End-to-End
Delivery & Ongoing Support

Clients



20+
clients

70+
billion of assets

30+
partners

80+
tech team

Key Capabilities



Full-Fledged Core

Modular platform with all the essentials to operate a bank.



Ecosystem

World-leading service providers available within a single platform.



Interfaces

iOS, Android, Web + API

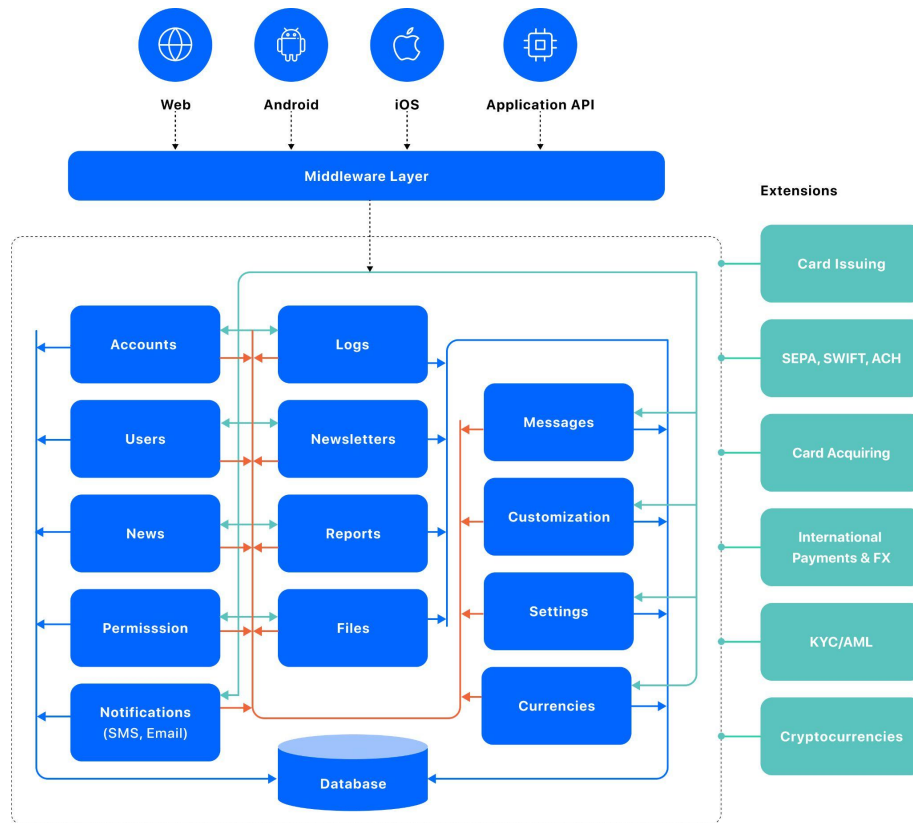


Delivery

Focus on what you do the best while we handle the tech.

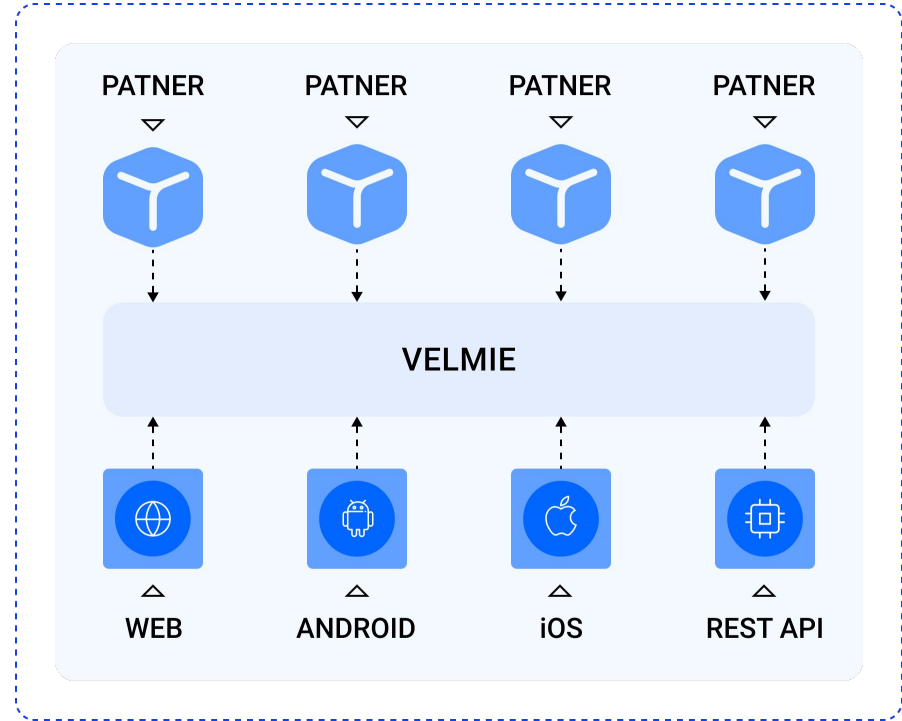
Platform Architecture

- Microservices
- Cloud / on premises deployment
- Back-end, Front-end
- Open API for integrations
- Tech Stack: Go, Flutter



Partner Ecosystem

- Global coverage
- Cost-effective
- Scale on the go
- Easy onboarding



KYC/KYB & AML

Powered by **jumio.**  **GlobalPass** **ondato** {Your API}

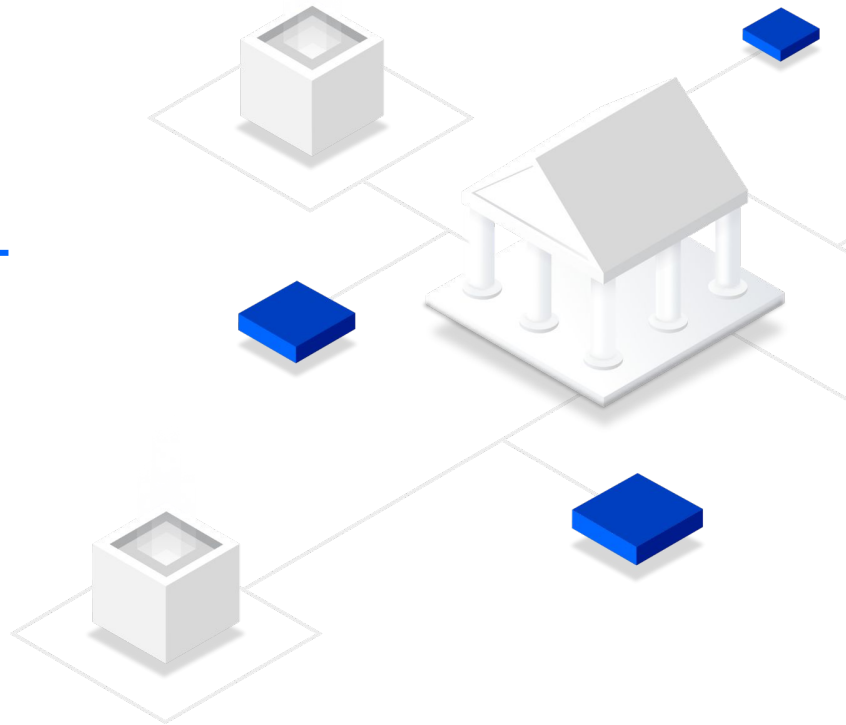
Velmie's onboarding and identity verification tools can be extended to provide fully automated KYC/KYB and AML solution. Tiered multi-country solution allows configuring identity verification rules, account and transaction limits to meet the local policies.



Accounts & IBANs

Powered by  Solarisbank  GALILEO  railsr {Your API}

Velmie is partnering with several global and local partners providing account opening services in the US, UK, EU and other countries.



Fx & Cross-Border

Powered by **Thunes.**  **Currencycloud** {Your API}

Velmie is partnering with the leading companies to enable Fx and cross-border payments via the multitude of channels. With the available integrations it is possible to provide nearly global coverage. Velmie allows configuring one or multiple brokers, unlimited number of currencies and payment methods.



Card Issuing

Powered by **Rapyd**  **Enfuce** {Your API}

Velmie comes with card issuing and management capabilities, allowing fast deployment of branded debit card programs with Visa or MasterCard. Vendor-agnostic solutions allows connecting any card program vendor or do API orchestration between multiple ones.



Crypto Accounts

Powered by  **Fireblocks**  **BitGo**. {Your API}

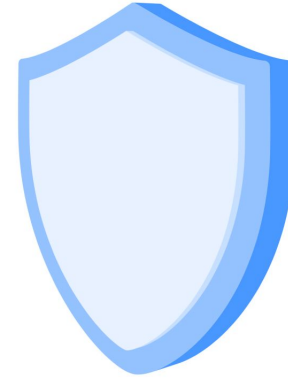
Velmie platform comes with native support of cryptocurrency wallets and transactions, covering top 100 cryptocurrencies. Together with our partners we can deliver institutional-grade custody and brokerage as a part of our technology, enabling fast transactions and smooth crypto banking experiences.



Security & Compliance



Velmie is ISO:27001 Certified company and we put a lot of attention to security and compliance of our software. It comes with all the key functions to set up regulatory-compliant operations on a company level while providing strong data protection to end users.



Project Stages



Platform
Deployment



Gap Analysis



Customization &
Integrations



Public Release



Ongoing Maintenance
& Support



Ad-hoc Updates &
New Features

Pricing

As we have the modular solution, you will only pay for the features and integrations that will be used for your product. Our price structure very straightforward and comes with no hidden costs.

Software Setup Fee

Includes the software deployment, settings, training and acceptance testing.

On this stage you choose the modules and integrations that are needed for your product.

Customization Fee

Estimated prior to starting the project so you will get a clear idea of the costs involved.

Billed on T&M basis.

Maintenance Fee

Includes a minimum threshold that is based on the features and modules and charged as a flat monthly fee. We will share detailed pricing with you so you can configure your product and estimate the costs.