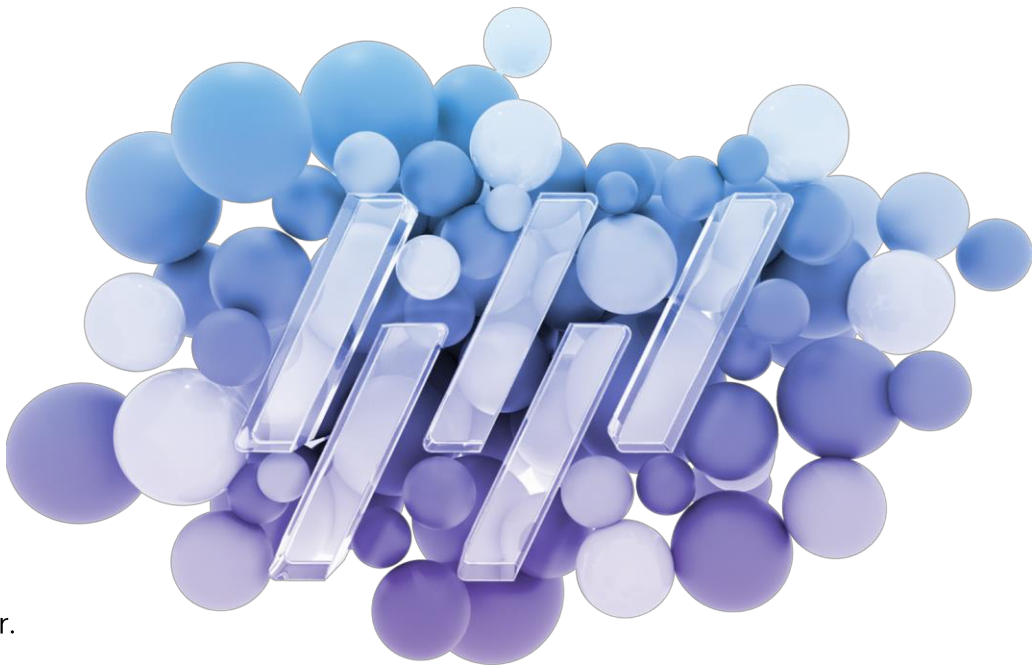




An Engine for Your Imagination

All the tools you need, provided by one partner.



About WallexLab

Since 2020, **WallexLab** gives platforms the ability to craft their own branded financial products and services in a simple, friendly way.

+500K

Clients Onboarded

+7.8B

Turnover

+40

Different Solutions

+30

Whitelabels Launched

Our Partners



Our Mission

Our mission is to ensure that everyone around the world
**has access to best-in-class Innovative Financial
products, regardless of their net worth.**

Why WallexLab?



Bring your vision to life with our platform friendly products and services.

Rapid speed to market with a modern platforms.

Known Innovation Leader with some of the most innovative platforms using us.



Simply plug and play based on a scalable model.

End-to-end offering based on banking products, compliance, KYC and customer support in one.

Robust, trusted and secure platform that you can count on.

The WallexLab Benefit

All in one Solution

	<u>Own Product</u>	<u>Partner</u>	
<u>Time to Market</u>	1-2 years	6-12 months	1-3 months
<u>Cost to Market</u>	€€€€€€€	€€€€€	€€
<u>Program Cost</u> <small>Bin Sponsor, Processor fees, etc</small>	Pay in full	Passed on to you	Passed on to you
<u>Revenue Opportunities</u> <small>Interchange, etc</small>	Own destiny	Lion's share with bank	Shared revenue model
<u>Compliance Requirements</u> <small>Bin Sponsor, Processor fees, etc</small>	Build own	Passed on to you	Built in
<u>Product Stack</u>	Build own	Build own	Complete banking stack

How does WallexLab charge vs market

Fixed monthly SaaS

Per users fees

Pass through bank fees included:

- Customer KYC and Onboarding
- Back office compliance support
- Customer Support
- Bank partner fees baked in
- Bank partner management
- No separately managed 3rd party integrations

VS.

**Third-party
agreement**

**Technical middleware cost
Bank partner cost**

Bank approved 3rd party costs
(e.g. KYC, document scanning,
RDC, etc.)

Hidden costs

**Program management
Expertise compliance
Legal**

**Bank cut and partner cut on
interchange, transactions
fees, and deposit revenues**

We build a modern solution

So you can build your business rapidly



Your Platform

Your Clients



Enrichment Layer

Accounts

Saving

Cards

Payments

AML

KYC

Customer Support

Reporting

Daily Risk & Compliance Opps

Audits

Multi-integration

CIP+UAR



Infrastructure Layer

Core Banking System

Licensing

Payment Rails

Card Networks

Crypto System



handles all infrastructure and bank partner services

A selection of white-labelled capabilities

We offer a complete stack of financial service products that you can white-label as your own without the need of a financial license

Core Capabilities

Accounts

Cards

Payments

Crypto Landing

Products



Fiat Wallet
Crypto Wallet
Trust
Savers



Physical
Virtual



SEPA
Foreign Exchange
Wires
Real-time



One-time Loans
Revolving Loans

Enablement



Physical
Virtual



Issuing
Processing



Ledger/Settlements
Reporting



Debt Facility

Our dashboard offers an overview into your world



View your entire client base



View growth in real-time



Scale your products



Reporting and compliance

The screenshot displays a 'TRANSACTIONS' dashboard with a search bar and an 'Export Data' button. A sidebar on the left lists categories: USERS, NODES, CLIENTS, SUBSCRIPTIONS, WEBHOOKS, and UARS. The main table lists transactions with columns for Transaction ID, Sender, Receiver, Amount, Created On, and Status. The first transaction is cancelled, while others are in various states like 'Created', 'Returned', 'Settled', 'Quashed by Receiver', 'Quashed by Synapse', 'Processing Credit', and 'Processing Debit'.

Transaction ID	Sender	Receiver	Amount	Created On	Status
...last10digits	Arlene Cooper ACH-US	Greg Cooper ACH-US	2340.71 USD	4/14/2020 4:15 PM	Cancelled
...last10digits	Johnny McKinney CHECK-US	Kyle Miles CHECK-US	23.36 USD	4/14/2020 4:15 PM	Created
...last10digits	Irma Steward CARD-US	Claire Warren CHECK-US	4.17 USD	4/14/2020 4:15 PM	Returned
...last10digits	Kathryn Howard CHECK-US	Scarlett Moody CHECK-US	2,252,216.71 USD	4/14/2020 4:15 PM	Settled
...last10digits	Jennie Henry SUBCARD-US	Bessie Bell CHECK-US	212,363.63 USD	4/14/2020 4:15 PM	Quashed by Receiver
...last10digits	Eduardo Fisher INTERCARD-US	Guy Williamson ACH-US	886.25 USD	4/14/2020 4:15 PM	Quashed by Synapse
...last10digits	Morris Alexander IN-SUBACCOUNT-US	Colleen Hawkins CHECK-US	89.87 USD	4/14/2020 4:15 PM	Processing Credit
...last10digits	Morris Murphy WIRE-INT	Dwight Russell CHECK-US	23,709.96 USD	4/14/2020 4:15 PM	Processing Debit

Card Issuance



Brand your Payment Cards, Boost Loyalty

Empower your brand with personalized payment cards – both physical and virtual. Our offerings include customizable Visa and Mastercard options, spanning prepaid, debit,. These cards come equipped with state-of-the-art features, making them globally accepted.

Elevate your customers' experience with a wide selection of eco-friendly, premium materials. By tailoring the design to your brand, you can foster lasting loyalty and create a unique impression in the minds of your clientele.

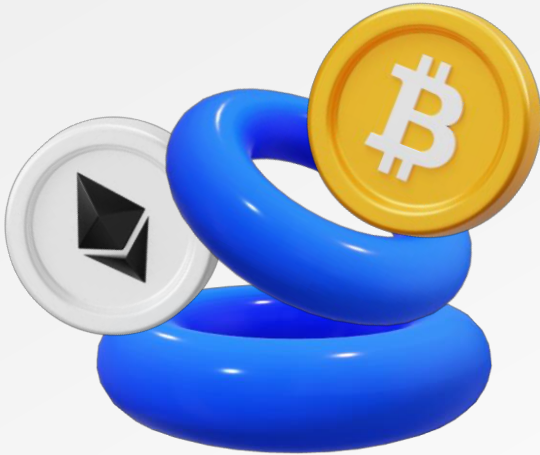
Deposit Hub

Virtual Iban / Treasury Account



- **Individually titled** DA accounts – no FBO structure or risk of MOS being in the flow of funds due to legacy infrastructure like some other comparable vendors.
- **No account minimums, overdrafts,** account load fees, or added fees on ATM transfers.
- **No fees** on internal transactions.
- **All fees** (e.g. SEPA origination fees) can be covered by platform instead of out of the user's account if desired.

Crypto Hub



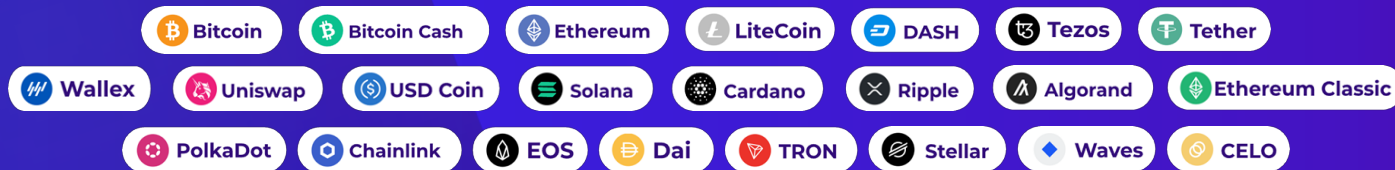
- **Allows** for the purchase and holding of crypto assets (BTH, ETH, DAL, and more).
- **Crypto assets are held in trust** at our bank partners meaning your company is not the custodian of the record.
- **Buy/Sell orders** are routed through our partners at a competitive spot rate per transaction fees are competitively low.
- Generally speaking the **wallets are closed loop** which means the product is primarily used for investment, not exchange (e.g. buying crypto or moving off platform).

Currencies

Fiat



Cryptocurrencies

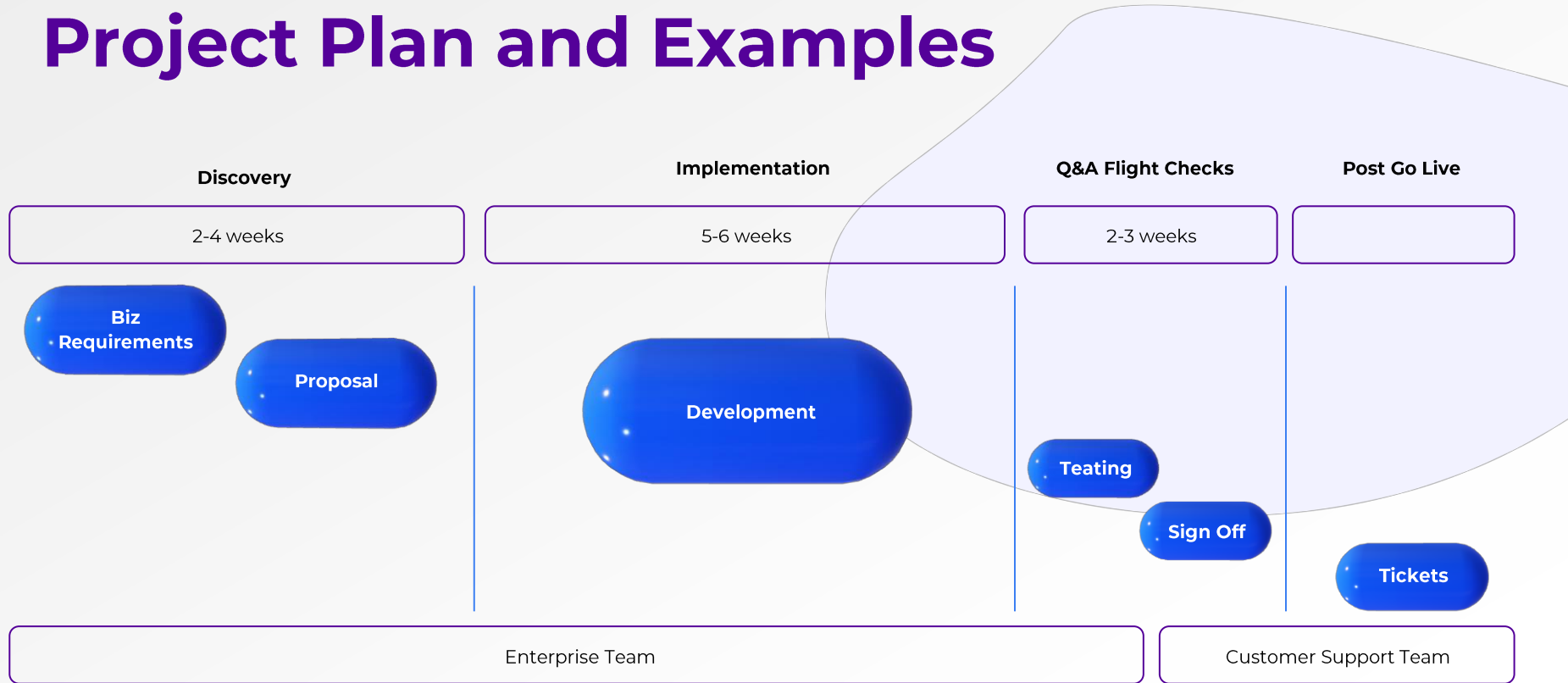


+250

Network



Project Plan and Examples



Use Cases



TOKASH



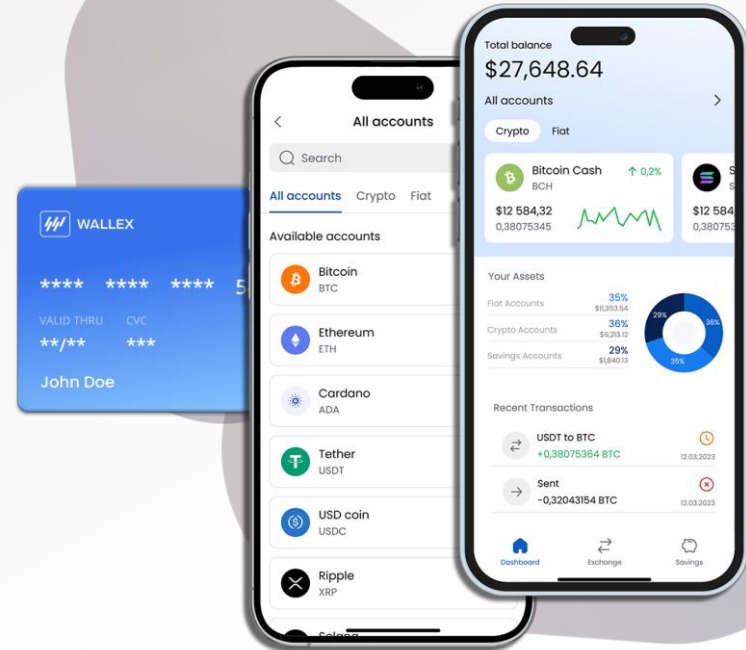
Bitgenera.



Case Study

Wallex is an innovative digital banking platform that aims to revolutionise the way individuals and businesses interact with cryptocurrencies and traditional financial services. By seamlessly integrating virtual IBANs, debit cards, saving plans in crypto, and crypto rewards.

Product type: NeoBanking



Case Study



Wallex Self-Managed Wallet is a non-custodial wallet, designed for clients who wish to manage their own wallet keys and hold the full access to their information, which is kept securely.

Our Self-managed wallet is user-friendly and easy to set up, allowing customers to manage their cryptocurrencies with ease. You can quickly and easily send, receive, and store your digital assets, all while maintaining full control and ownership.

Product type: De Fi Wallet

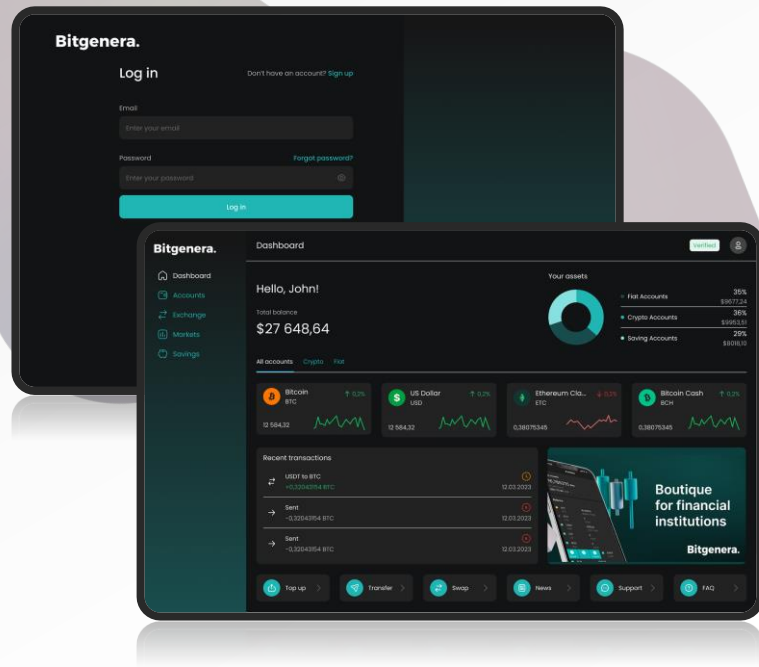


Case Study

Bitgenera.

Bitgenera is an advanced custody solution designed to meet all the needs related to the management and use of digital assets. This solution provides a comprehensive range of services and tools to ensure the utmost security and accessibility to your digital assets, enabling efficient management and reliable protection of your digital resources.

Product Type: Custody

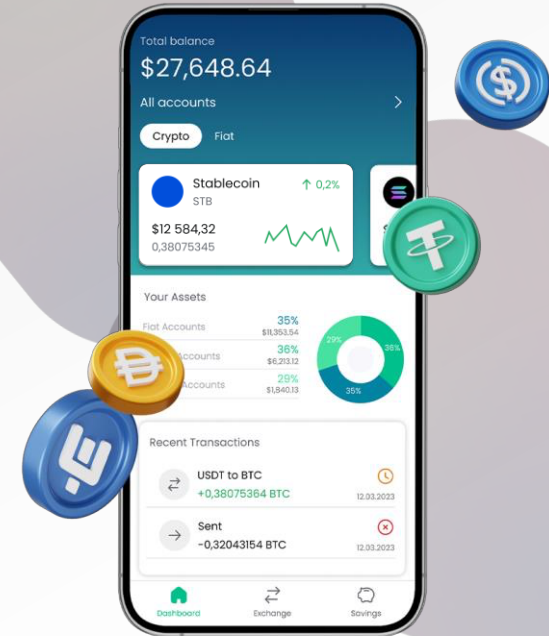


Case Study

Tokash is a digital banking solution that utilizes Tokenized Cash Payments on the blockchain, powered by stablecoins. It offers a modern alternative to SWIFT, ACH, and SEPA transfers, providing secure and efficient cross-border payments in the digital economy.

Product Type: Blockchain Banking

TOKASH



Case Study

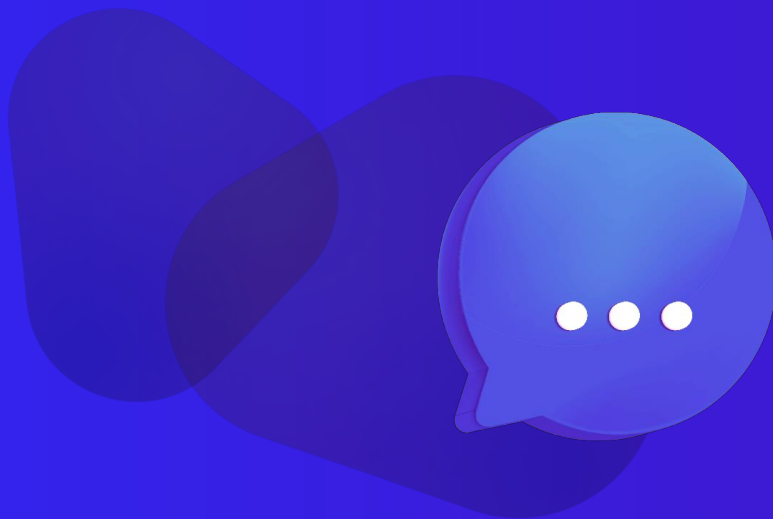


Eurst is an innovative digital currency designed to maintain a stable value, pegged to the Euro, and backed by US dollars. What sets Eurst apart is its commitment to transparency, with live audits ensuring that the assets backing the currency match its value in real-time. This makes Eurst a trustworthy and dependable option for individuals and businesses in the digital economy seeking stability in their financial transactions and holdings.

Product Type: Stablecoin



Let's continue the conversation



sales@wallexlab.com

wallexlab.com

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