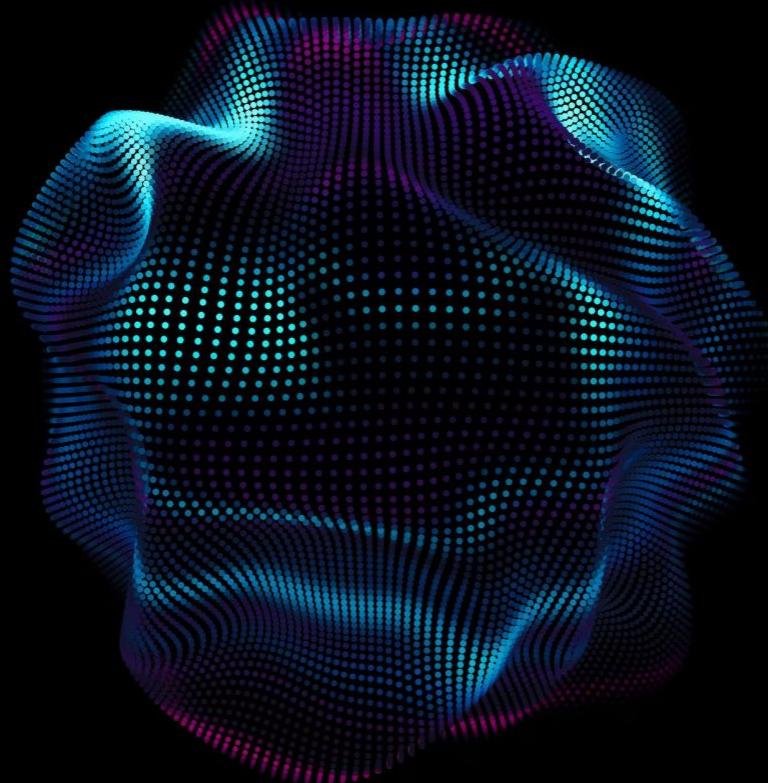


velmie

**All-in-one solution  
for next-generation  
finance.**



# Future-fit Technology for Financial Institutions

Velmie exists to empower financial institutions with cutting-edge tech solutions providing great customer experiences, ultimate performance, and extreme scalability. Our modular cloud-native digital banking platform allows building very unique fintech solutions across the world. With the partner ecosystem and API orchestration layer, our clients have quick access to payment services from market-leading companies.



**6x** faster

Than the industry average to go live with a new fintech product.

**50+** integrations

Get instant access to payments and compliance services provided by the leading companies.

 **no limits**

Leverage the professional services provided by our team to build a bespoke solution.

**40+** happy customers

With an average rating of 4.8, Velmie is one of the most admired tech companies.



**LUCY**

 Private Advisor Group

 **QUARA PAY**

 **Walddo**

 **koala money**

 **Flexxa**

 **pearls.io**

**velmie**

# Shaping the future of finance by embracing the innovations

- ✓ Cloud-native
- ✓ Crypto friendly
- ✓ API-Centric
- ✓ AI-powered
- ✓ Modular
- ✓ Modern technology & frameworks

# Start and Thrive with Velmie

Velmie is not only a software platform but your long-term partner helping to maximize business performance through lifecycle.



## Improve time-to-market

Go live faster with the banking software platform, APIs, white-label applications, guides and our dedicated teams.



## Deliver exceptional experiences

Modular cross-platform applications branded and customized to serve the purpose and fit the target audience.



## Extend on demand

A number of modules and extensions always available to extend the functionality as you progress.



## Seamless integrations

Use built-in integrations with to expand the product capabilities and uncover new opportunities. Bring your preferred partners and build custom integrations with the help of our team.



## SLA Support

Ongoing tech support plans to fit your business on every stage.



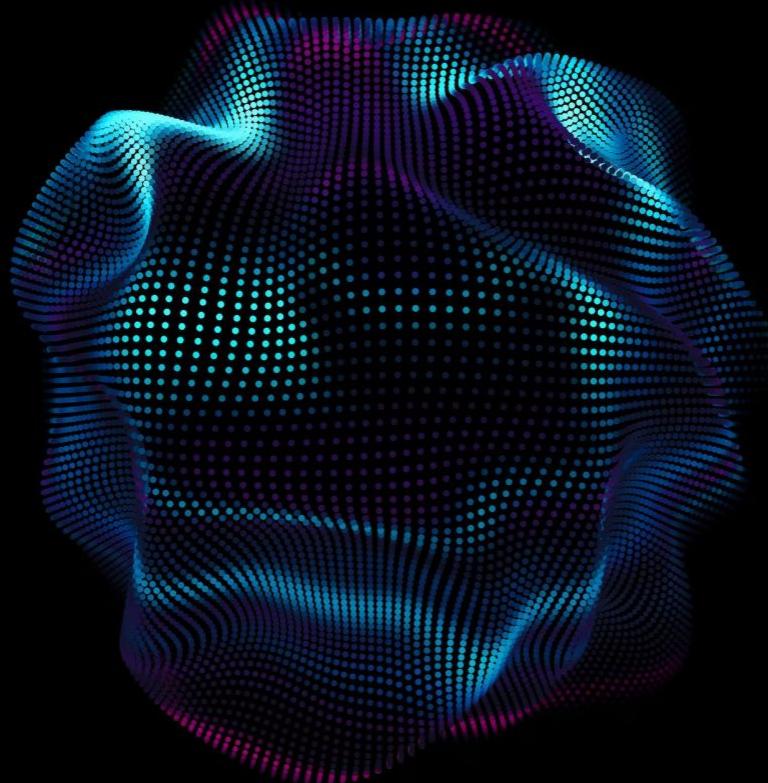
## Obtain full IP

Ongoing tech support plans to fit your business on every stage.

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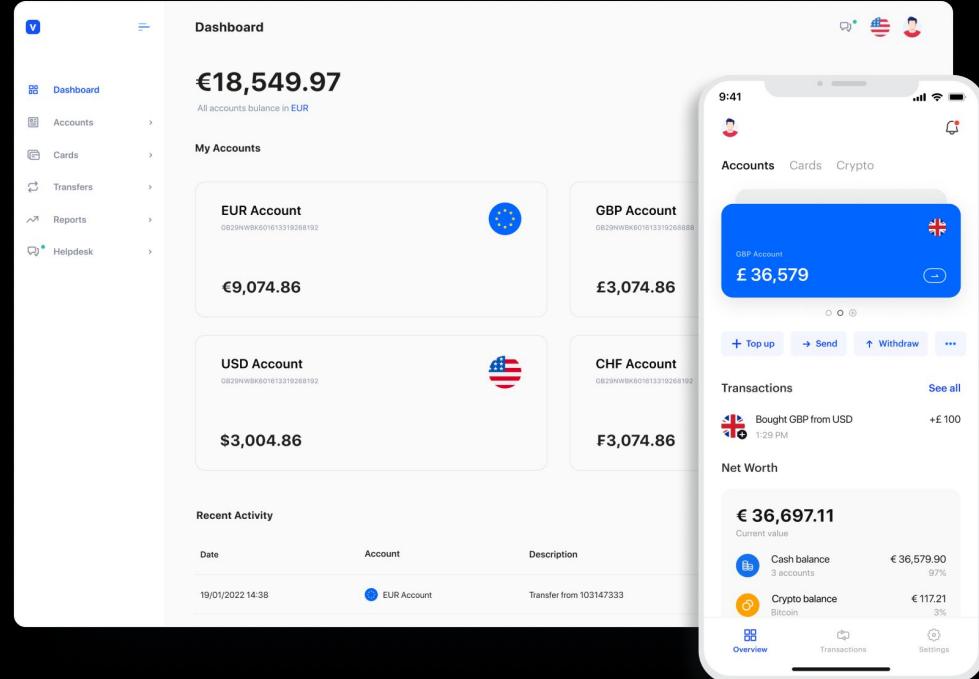
# Velmie

## Core Features



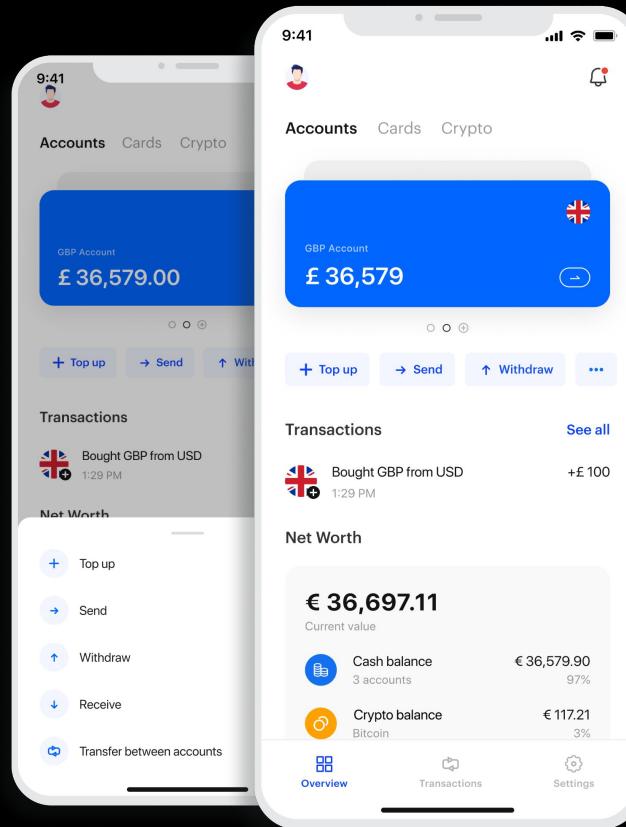
# White-label UI

- Mobile apss
- Web app
- Back office



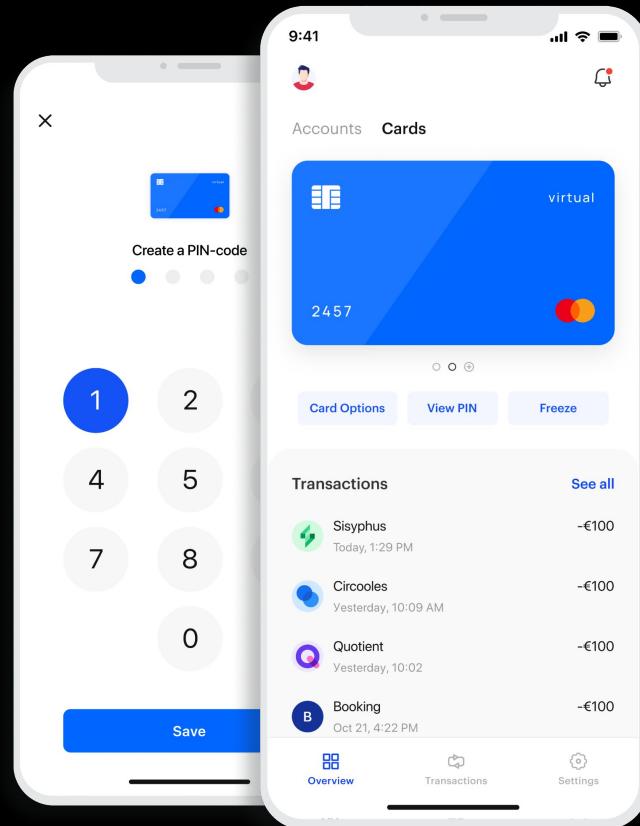
# Accounts

- o Individual accounts
- o Business accounts
- o Multi-Currency accounts
- o Loans
- o Savings
- o IBANs and vIBANs



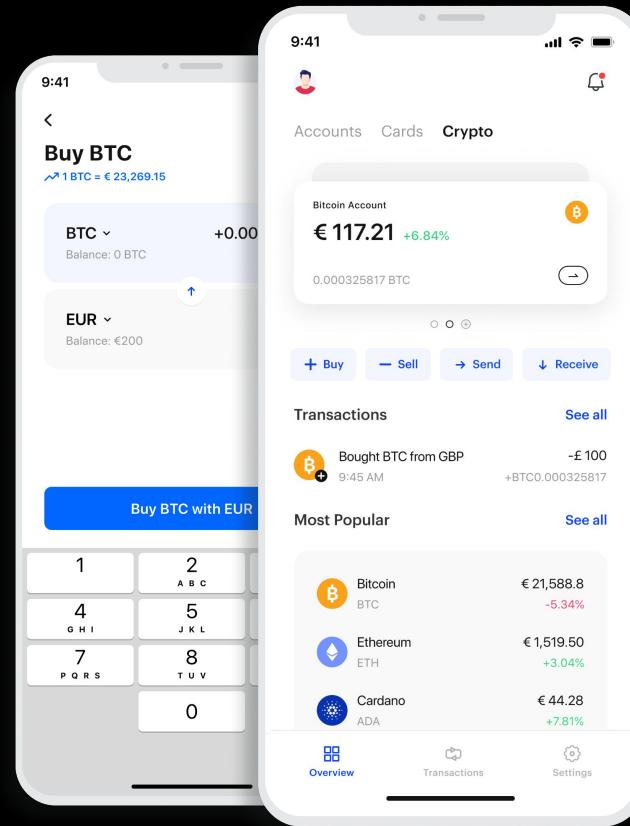
# Cards

- Debit and Credit cards
- Virtual cards
- Prepaid cards
- Apple Pay
- Google Pay
- Samsung Pay
- BIN Sponsorship



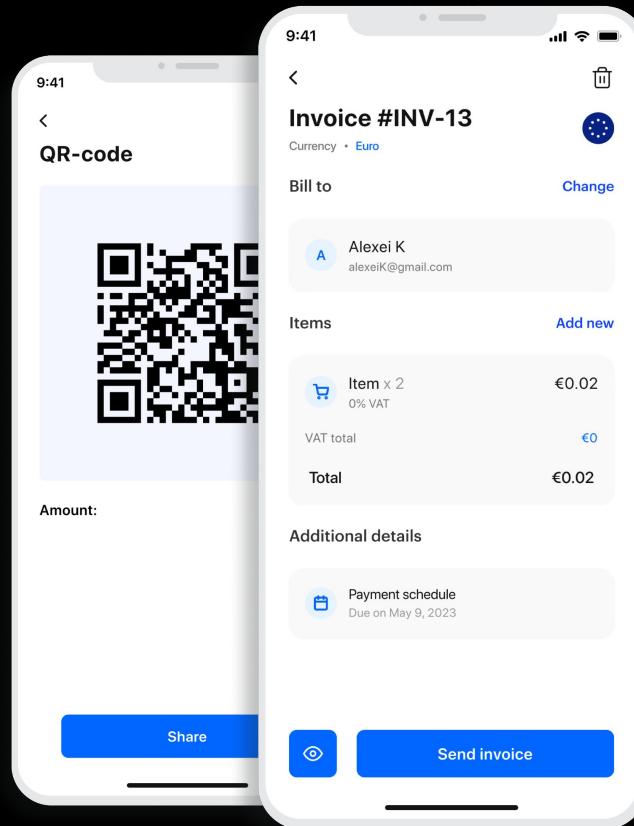
# Investments

- Stock investments
- Cryptocurrency investments
- NFT tokens
- Secure custody
- Integrated liquidity providers
- On-ramp & Off-ramp



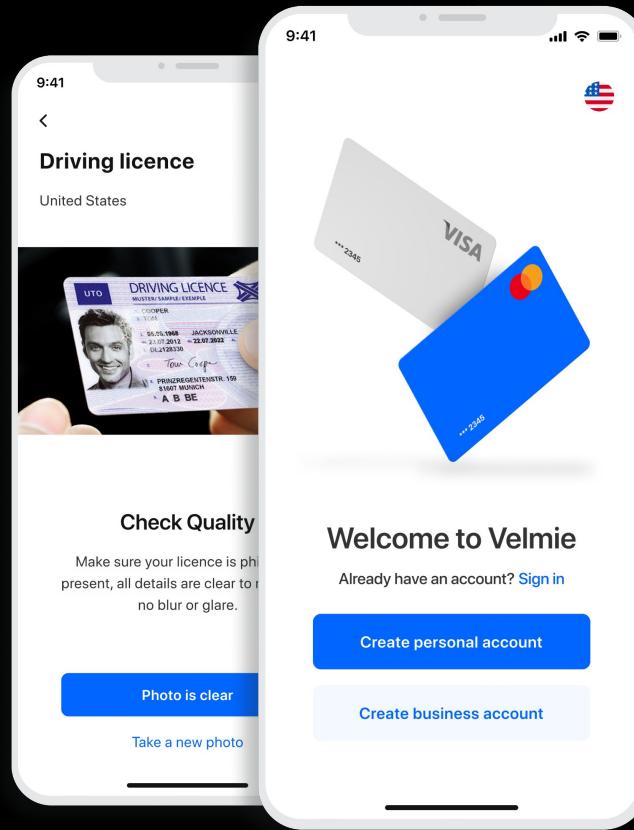
# Payments

- Sepa & SWIFT transactions
- Instant P2P Transactions
- Cross-currency payments
- Bulk payouts
- Payment links
- Invoicing
- QR Payments
- Fx



# Users

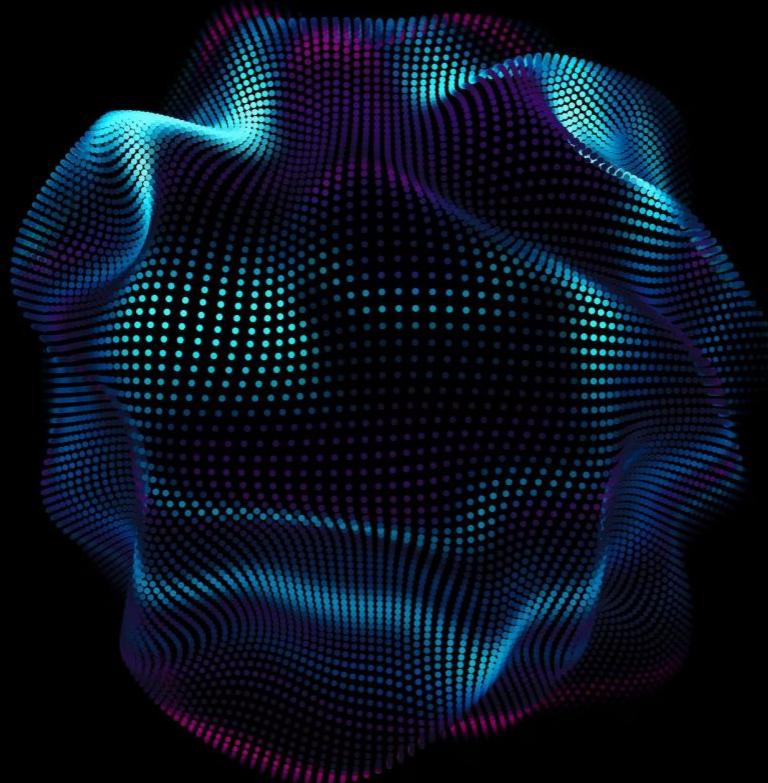
- Users import & export
- CRM/ERP integrations

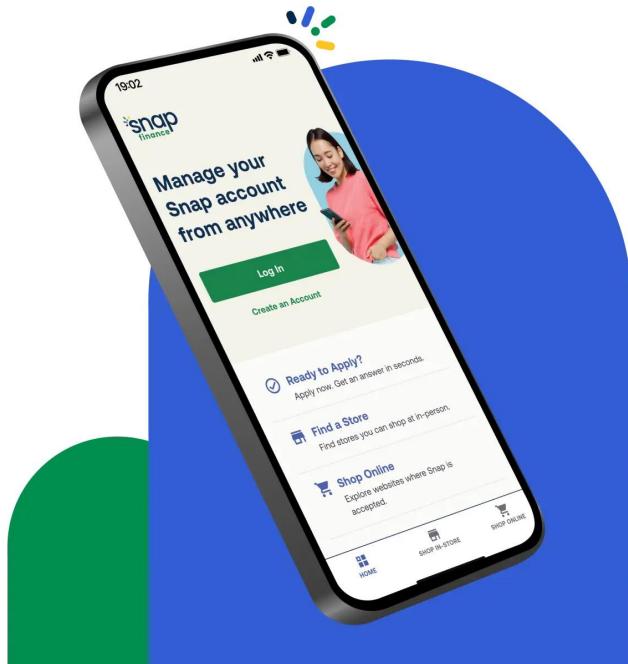


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# Velmie

## Our Clients





**A leading provider of point-of-sale, virtual rent-to-own (“vRTO”) financing programs.**

**500K+**

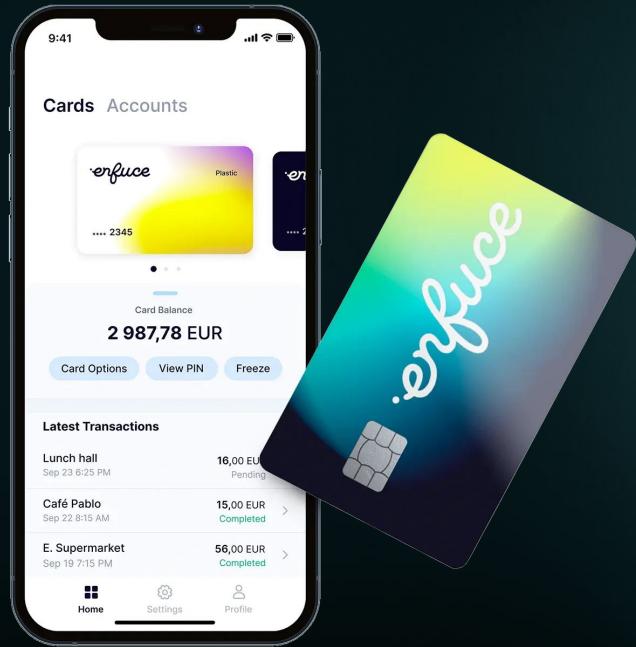
app downloads

**200M+**

annual revenue

Snap Finance is a fintech company that specializes in providing consumer financing and lease-to-own purchase options. With over 10 years of experience in the financial industry, Snap provides merchandise financing to brick-and-mortar as well as e-commerce merchants. The company's lease-purchase agreement is an innovative financial product that gives 40% of consumers with poor credit an alternative to payday loans and other high-risk financial products to acquire needed or desired merchandise.

[Find Out More >>](#)

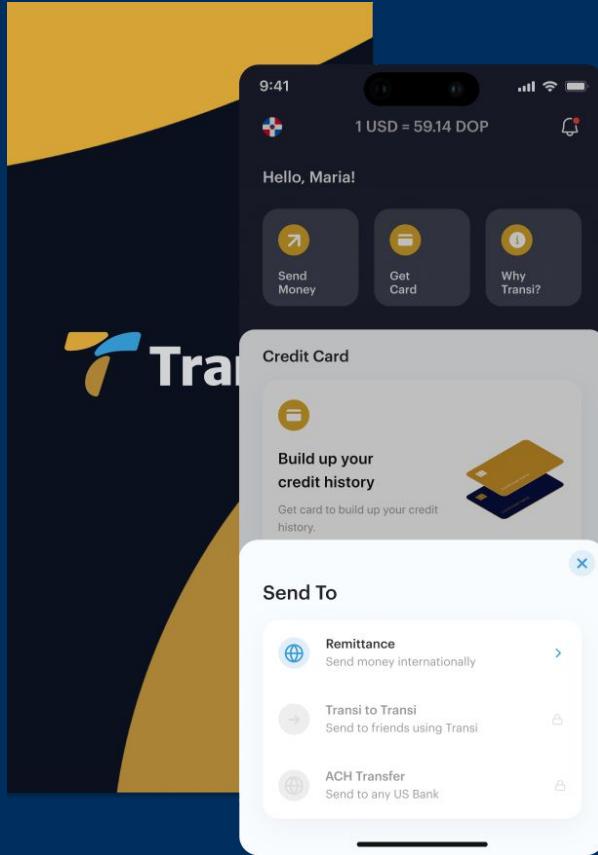


# enfuce

## How Enfuce Overcame Legacy Limitations to Unlock Growth & Efficiency

With a growing demand for card programs, Enfuce faced critical challenges—scalability, compliance, and slow client onboarding. Their legacy systems hindered innovation, creating bottlenecks in an increasingly competitive market. Partnering with Velmie, Enfuce underwent a complete digital transformation, implementing a cloud-native, modular infrastructure and an automated Cards-as-a-Service (CaaS) model.

[See More >>](#)



# allpay

## How Allpay Modernized Legacy Systems to Drive Innovation and Growth

As a leading UK-based payment solutions provider, Allpay recognized the need to modernize its technology infrastructure to stay competitive and enhance customer experiences. By partnering with Velmie, Allpay transitioned from legacy systems to a cutting-edge, API-first platform, unlocking scalability, seamless integrations, and enhanced security.

[Find Out More >>](#)

# Contacts

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