



WALLEX

Empowering Financial Transformation

Access the New Financial
Opportunity Beyond Digitalization.

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1. Introduction

Executive Summary

Wallex is a leading global financial institution group dedicated to providing a comprehensive suite of financial services and solutions. Our commitment to security, compliance, and transparency sets us apart in the ever-evolving financial landscape.

At Wallex, we believe in fostering digital transformation by merging traditional fiat currency with digital assets, thereby supporting innovative monetary policies. Our focus on education and responsible globalization promotes a win-win economy, creating opportunities for financial growth and freedom.

2. About Wallex

Our Value

At Wallex, our core value centers around the belief that education and responsible globalization are pivotal for building a prosperous, equitable future. We see this as the key to unlocking a win-win economy that offers new opportunities and financial freedom to all. By championing education and healthy globalization, we strive to empower individuals and businesses to participate fully in the global economy.

Our Mission

Our mission at Wallex is to be at the forefront of the digital revolution that seamlessly integrates fiat and digital assets, thereby supporting innovative monetary policies. By doing so, we aim to increase transaction volumes and foster wealth creation while strengthening the global economy's ties. Our commitment to providing accessible financial solutions underscores our dedication to making financial services available to everyone.

Our Vision

Wallex envisions a future where technology plays a pivotal role in shaping international financial markets. Our expertise lies in crypto-assets, and we are dedicated to harnessing their potential to drive positive changes in the world economy. We aim to achieve this by facilitating the mass adoption of digital assets, offering advanced financial solutions, and expanding our global reach.

3. Wallex History

2020

Wallex was founded in 2020 with a groundbreaking solution known as WallexCUSTODY. Its primary objective was to bridge the gap between the traditional banking system and the world of cryptocurrencies. It aimed to provide custody and cryptocurrency exchange services, primarily because, during that period, there was a significant regulatory gap, and many financial institutions were hesitant to support transactions involving or directed towards the crypto world.

Cryptocurrencies were rapidly gaining traction, but numerous financial institutions were reluctant to embrace transactions involving digital currencies. This cautious approach created a void in the market, preventing many individuals and businesses from fully harnessing the potential of cryptocurrencies.

Wallex took on this challenge by committing to deliver secure and regulated solutions for cryptocurrency custody and exchange. This allowed cryptocurrency enthusiasts and investors to manage their digital assets reliably and in compliance with prevailing regulations. Wallex's vision was to create an environment where cryptocurrencies could coexist harmoniously with the traditional financial system, offering broader investment and utilization opportunities for everyone. Over the years, Wallex continued to evolve, expanding its range of services and helping to define new standards of excellence in the cryptocurrency and digital finance sector.

2021

In 2021, with over 50,000 users on board and the cryptocurrency world experiencing significant growth, particularly with the soaring value of Bitcoin, we began envisioning what the future could hold. We set out to ideate what the bank of the future might look like, one that seamlessly integrates traditional financial services with the world of cryptocurrencies. This vision gave birth to Wallex, designed as a banking experience of the future.

We embarked on a journey to develop a platform that would not only cater to the growing demand for cryptocurrency services but also pioneer the concept of stablecoins that are fully compliant and adaptable to the existing monetary system. This vision led us to create a Neobanking platform that simplifies the processes of depositing, making payments, and saving in both fiat and cryptocurrencies. We envisioned a comprehensive suite of custody solutions, including both custodial and non-custodial options, allowing users to secure and manage their digital assets with ease.

Furthermore, we foresaw the need for a cryptocurrency payment gateway, facilitating seamless transactions and spending of cryptocurrencies. This forward-looking approach aimed to provide a holistic financial ecosystem that bridges the gap between traditional finance and the exciting world of digital currencies, setting the stage for the future of banking.

2022

In 2022, we made significant strides in strengthening our legal framework and expanding our operational reach. We obtained licenses as a Money Service Business (MSB) in Canada and successfully registered as a Virtual Asset Service Provider (VASP) in Lithuania, the Czech Republic, and Bulgaria. These regulatory achievements paved the way for our global operations, ensuring compliance and trust in the regions we serve.

On the technical front, we embarked on the development of our cutting-edge software solutions. This included the advancement of our Neobanking platform, designed to offer innovative banking services that seamlessly combine traditional and digital assets. Simultaneously, we worked on refining our custody solutions, catering to both custodial and non-custodial needs, to provide users with secure and flexible options for managing their digital assets. These technical developments represent our commitment to delivering a robust and user-friendly ecosystem that empowers individuals and businesses in the ever-evolving landscape of financial services.

2023

In 2023, we achieved a significant milestone by unveiling a comprehensive range of financial products and services meticulously crafted to meet the evolving needs of our valued users. Our product lineup featured an array of solutions, including NeoBanking, Custody, Non-Custodial, and Smart Custody, each brimming with a diverse set of features. These encompassed functionalities such as secure deposits, seamless fund transfers, swift asset swaps, efficient currency exchanges, automated conversions, enticing crypto rewards, and flexible saving plans, all tailored to provide our users with a seamless and rewarding experience in managing their financial assets. To further enhance user convenience, we introduced user-friendly payment options, simplifying the process of making and receiving payments within our ecosystem.

Our commitment to global expansion gained momentum as we successfully launched Wallex.us, bolstering our presence on the international financial stage. Furthermore, we embarked on the application process to establish our footprint in Australia (Wallex.au) and the United Kingdom (Wallex.uk), reaffirming our dedication to serving users in these regions.

In our unwavering pursuit of innovation and our desire to nurture emerging fintech startups, we introduced WallexLab, a dedicated incubator poised to cultivate the growth of promising fintech enterprises. Through WallexLab, we extended invaluable services, including white-label solutions, comprehensive compliance support, top-tier customer service assistance, and seamless API integration for both fiat and cryptocurrency wallets. Additionally, we facilitated on/off-ramp services, streamlining the accessibility of digital assets for all.

Recognizing the diverse needs of businesses and institutions, we introduced PRIME services and Private Banking Services, designed to cater to their unique financial requirements. These initiatives marked a pivotal year in the journey of Wallex, positioning us as a dynamic and forward-thinking force in the dynamic realm of digital finance.

4. Legal Framework

Today, there are regulated traditional finance activities, or there are regulated to some extent, crypto activities. In between, there is a gap in the field - no regulatory framework exists that completely and effectively could regulate the offering of both traditional and digital assets to customers.

The regulatory framework for digital banks, which are a bridge between traditional banking and neobanking solutions, as well as asset and digital asset financial institutions, is extremely important for at least two reasons. Firstly, because of the fact that jurisdictions all over the world are seeking their protection from any kind of abuse involved in services or transactions that digital banks provide, or exposing themselves to a severe risk of unregulated, possibly illegal activity taking place in its territory. On the other hand, providing a regulatory framework gives consumer protection to invest and stakehold, by providing assurances and imposing requirements on operations to follow the established rules, while combating illegal activity.

The regulatory framework for crypto businesses is even less defined, still changing and not widely accepted and set. Wallex has thus worked and obtained several licenses and registrations for such services in various jurisdictions and has ensured coverage of the services in more than 200+ countries.

Many jurisdictions around the world have introduced regulatory frameworks which provide assurance regarding due diligence on individuals, entities and the financial operations surrounding a regulated entity's activities.

For this reason, Wallex pays great attention to regulatory frameworks worldwide. The licenses and regulations of the companies that are integrated as part of Wallex cover 4 continents, including Europe, North America, Africa and Asia. All of the services of Wallex companies are in full compliance with the applicable global and local regulations and standards.

Group operates under the brands of Wallex, Wallex Custody, Wallex Trust, Wallex Pay, Wallex.us, Wallex.bg, Wallex Foundation, Eurst.

The complex legal structure of Wallex implies various different companies incorporated in many jurisdictions worldwide, that grant a robust legal framework for all services that Wallex provides. The aim is to constantly bring the operations in line with newly adopted legislative changes, in order to ensure high compliance level, effective risk management and safe and reliable services to our customers.

Wallex Presence



5. Wallex Infrastructure



CORE SERVICES

Liquidity Engine

Risk Engine

KYC, KYB

Banking Integration

Card Integration

STABLECOINS

B2C

B2B



Customers



Corporates

Institutions



Merchants

5.1 Core Services

Liquidity Engine



The Wallex liquidity engine boasts a comprehensive network of liquidity suppliers that can offer liquidity across an expansive range of over 300 currency pairs, which encompasses both digital currencies and traditional fiat. To ensure such extensive currency diversity, Wallex has incorporated several external sources of liquidity:

- 2 exchanges specializing in both cryptocurrency and fiat to span a variety of currency pairs and pinpoint optimal rates.
- 1 OTC desks tailored to handle substantial transactions and to source the most favorable prices for specific currency pairings and order magnitudes.

Risk Engine



The risk engine is an essential component of digital payment platforms as it helps to ensure the security and integrity of transactions.

Identity Service (KYC, KYB)



We collaborate with frontrunners in the realm of automated KYC and KYB procedures. Being a compliant entity, we conduct comprehensive verifications, encompassing:

- Onboarding and continual surveillance for PEPs/sanctions
- Face matching and identity verification
- Validation of address and domicile
- AML measures anchored in blockchain technology.

Banking Module



Wallex collaborates with various banking affiliates to establish and terminate both personal and business bank accounts, as well as to execute bank transfers and facilitate currency conversions.

Our clients benefit from multi-currency global bank accounts linked to SWIFT/SEPA/Faster Payment/ACH systems, and we're continually broadening our integration with more regional payment networks.

Card Module



The Wallex infrastructure is intricately woven with Visa's expansive network, allowing for both issuing and acquiring proficiencies. This deep integration with the Visa network ensures robust and extensible payment solutions that come with Visa's stamp of approval. We support a spectrum of payment modalities, from Chip and PIN (EMV) to magstripe, as well as virtual and touch-free card operations on both prepaid and debit card frameworks. Wallex retains oversight and management of crucial facets within this network, encompassing aspects like customer integration, card production, card dispatch, and the processing of card transactions.

5.2 Wallex “Core Services” Features

Virtual IBANs: Wallex offers virtual IBANs in Euro and Pound that enable users to receive payments, and conduct cross-border transactions seamlessly.

Multi-Currency Crypto and Fiat account: Wallex includes a feature-rich multicurrency wallet that supports a wide variety of cryptocurrencies and traditional fiat currencies. Users can securely store and manage their digital assets and fiat currencies within the Wallex, providing a convenient all-in-one solution for their financial needs.

Debit Card: With Wallex's integrated debit card system, users can easily spend their cryptocurrencies in real-world scenarios, leveraging the convenience and acceptance of traditional payment networks.

Saving Plans in Crypto: Wallex provides users with the ability to save and earn interest on their cryptocurrency holdings, offering competitive rates fix and flexible terms to enhance financial growth.

Crypto-Backed Loans (soon): Wallex will allow eligible customers to use their digital assets as security to obtain crypto-backed loans. Wallex will assess the best loan terms and offers depending on the type of cryptocurrency used and collaborate with various loan providers. These loans, backed by cryptocurrencies, offer a speedy and tax-efficient method to access your cryptocurrency savings.

Rewards in Crypto: As an added benefit, Wallex rewards users with cashback in cryptocurrency for their spending, encouraging adoption and incentivizing active engagement within the ecosystem.

Infrastructure

Crypto Swapping: Wallex offers a user-friendly and efficient crypto-swapping feature that allows users to seamlessly exchange one cryptocurrency for another. With a wide range of supported cryptocurrencies, users can easily diversify their digital asset portfolios, capitalize on market opportunities, and manage their crypto holdings all within the Wallex platform.

Auto Conversion: Auto Conversion allows you to save your funds of incoming crypto transfers by converting them to fiat, preventing the crypto market volatility.

Fiat-to-Crypto and Crypto-to-Fiat Exchanges: Wallex provides a secure and reliable fiat-to-crypto and crypto-to-fiat exchange service, enabling users to convert between traditional fiat currencies and cryptocurrencies with ease. Whether it's converting fiat to crypto for investment purposes or converting crypto to fiat for everyday expenses, Wallex offers competitive exchange rates and a seamless experience.

Crypto Payments: Wallex empowers users to pay and get paid in cryptocurrencies directly from the app. By leveraging the decentralized nature of cryptocurrencies, users can enjoy fast and secure transactions, eliminating the need for traditional intermediaries. Wallex ensures a smooth user experience by providing easy-to-use payment features, QR code scanning, and transaction tracking.

Secure Wallet: Wallex incorporates a highly secure wallet solution that allows users to store their digital assets with peace of mind. By implementing advanced security measures, such as multi-factor authentication, encryption, and cold storage, Wallex ensures the protection of users' funds. The wallet supports a variety of cryptocurrencies and provides a user-friendly interface for easy asset management.

Low Fees and High Security: Wallex prioritizes user experience by implementing minimal fees for transactions and ensuring robust security measures, including encryption, multi-factor authentication, and cold storage solutions.

6. Wallex Ecosystem



6.1 Revolutionizing Financial Services in the WEB.3 ERA

The Wallex ecosystem is a testament to our commitment to innovation, designed from the ground up to redefine the financial landscape. Our platform is the culmination of cutting-edge technology and relentless dedication to delivering unmatched performance, security, and efficiency.

- **The Wallex ecosystem** is a symbol of innovation, security, and adaptability in the world of financial technology. It empowers us to provide an extensive range of solutions to address the evolving needs of our clients while ensuring that their financial transactions are conducted efficiently, securely, and with the highest level of care.
- **Comprehensive Financial Solutions:** Within the Wallex ecosystem, we offer a diverse array of solutions, including NeoBanking, Custody Pro, Smart Custody, Non-Custodial services, Prime Services for Corporate, and Private Crypto Banking. Each solution is meticulously designed to cater to specific financial needs and requirements, ensuring that our clients have access to a comprehensive suite of services to meet their financial goals.
- **From Scratch and In-House Expertise:** Wallex has adopted a similar approach to Wallex, with our platform being built from scratch. Approximately 99% of the development work is carried out in-house. This unique approach liberates us from legacy constraints, allowing us to craft a platform that transforms the financial experience, making it faster, more efficient, and more secure for all users.
- **Transformational Technology:** Our technology stack is the beating heart of the Wallex ecosystem. It has been meticulously designed to revolutionize financial transactions, enhancing speed, efficiency, and security. Our focus on user experience and convenience is matched only by our commitment to maintaining the highest standards of security.
- **Modular and Scalable Architecture:** The Wallex ecosystem is an integrative model harnessing cloud-based micro-services. Each micro-service is designed with a specific responsibility, enabling us to update or replicate components without the need for protracted maintenance processes. This modular architecture ensures agility and scalability, enabling us to adapt seamlessly to the evolving needs of the financial industry.
- **Security and Compliance:** Security is paramount at Wallex. Our ecosystem's infrastructure undergoes regular audits and penetration testing to ensure the highest levels of security and safety. We are proud to maintain PCI DSS Level 1 certification, adhering to the industry's most rigorous security standards. This certification underscores our unwavering commitment to safeguarding the financial data and transactions of our clients.

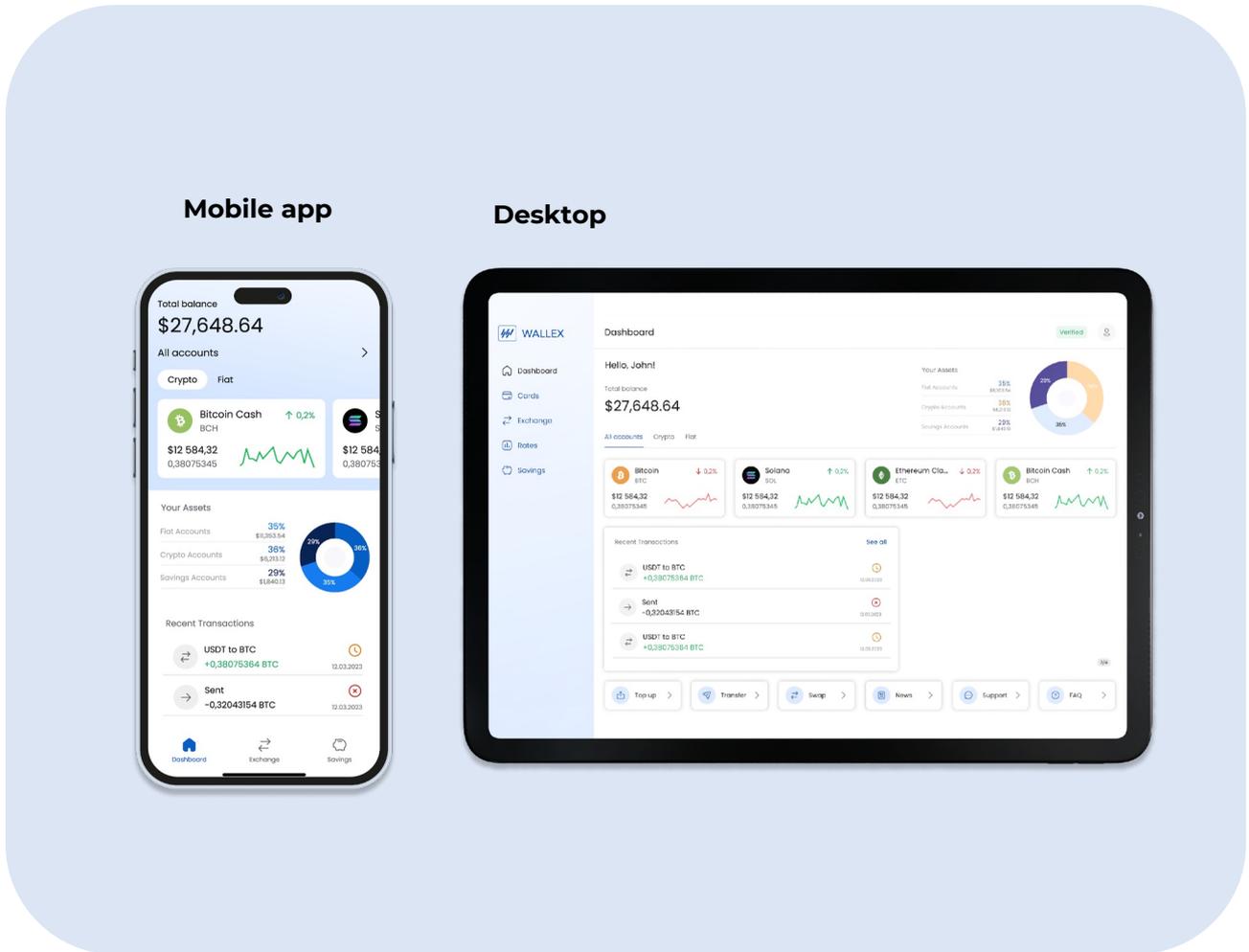
Neobanking



**All-in-one Banking
Solution.**

7.1. Neobanking

Products



Wallex Neobanking is an innovative digital banking platform that aims to revolutionize 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.

Virtual IBANs: Wallex offers virtual IBANs in Euro and Pound that enable users to receive payments, and conduct cross-border transactions seamlessly.

Multi Currency Crypto and Fiat account : Wallex includes a feature-rich multicurrency wallet that supports a wide variety of cryptocurrencies and traditional fiat currencies. Users can securely store and manage their digital assets and fiat currencies within the Wallex app, providing a convenient all-in-one solution for their financial needs.

Debit Card : With Wallex's integrated debit card system, users can easily spend their cryptocurrencies in real-world scenarios, leveraging the convenience and acceptance of traditional payment networks.

Saving Plans in Crypto: Wallex provides users with the ability to save and earn interest on their cryptocurrency holdings, offering competitive rates fix and flexible terms to enhance financial growth.

Rewards in Crypto: As an added benefit, Wallex rewards users with cashback in cryptocurrency for their spending, encouraging adoption and incentivizing active engagement within the ecosystem.

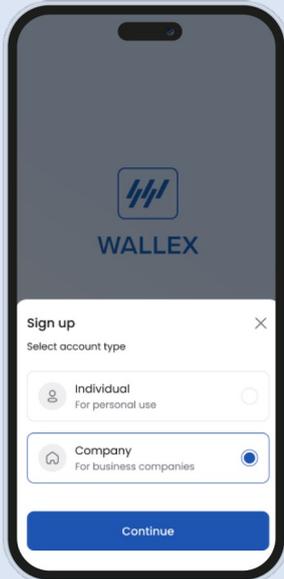
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Auto Conversion: Auto Conversion allows you to save your funds of incoming crypto transfers by converting them to fiat, preventing the crypto market volatility.

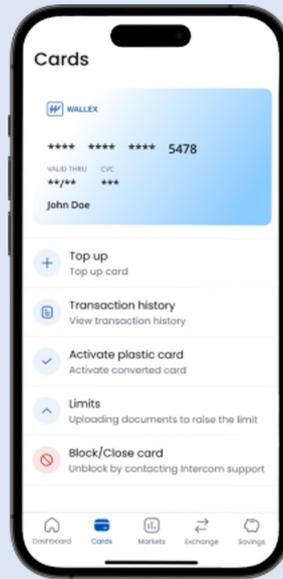
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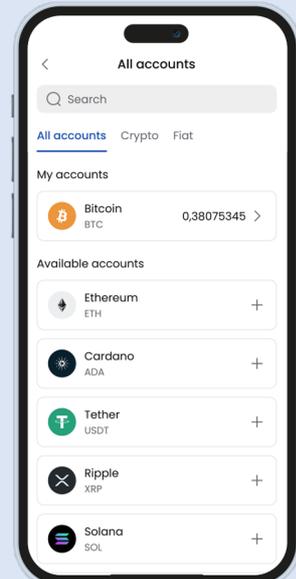
Mobile app



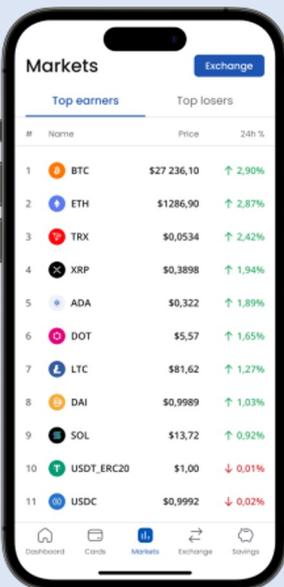
Registration



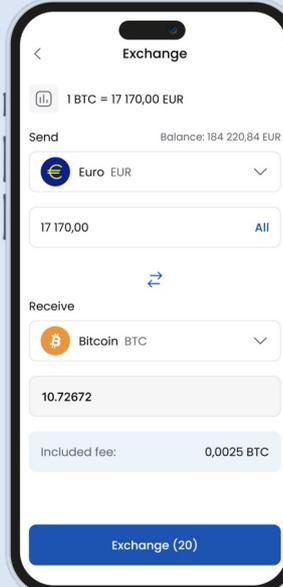
Cards



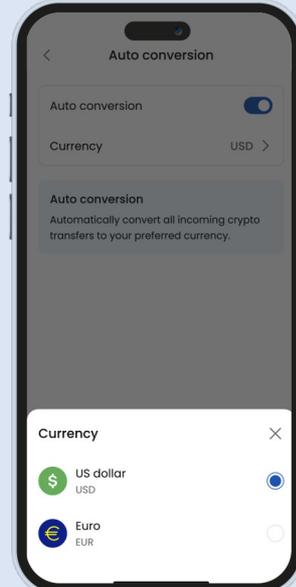
All Accounts



Markets



Exchange



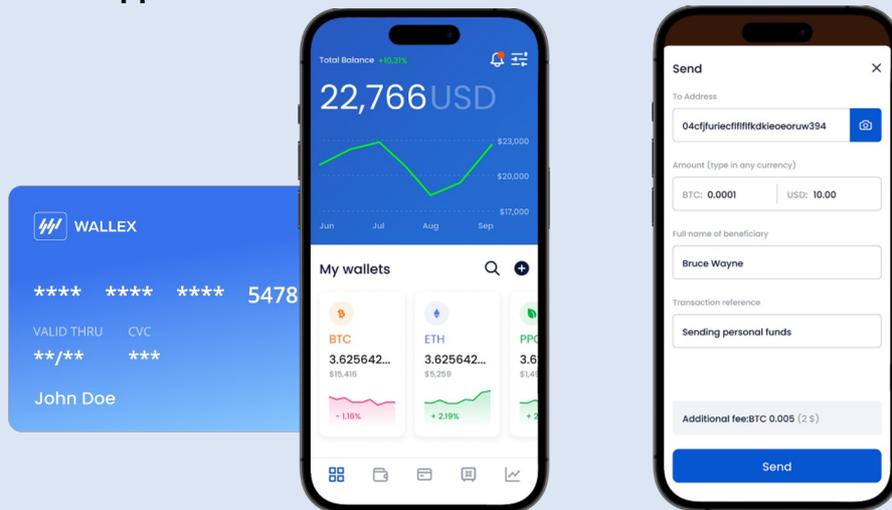
Auto Conversion

Smart Custody



**An innovative custodial wallet for saving,
convenient management & spending with card.**

Mobile app



Wallex Smart Custody is an easy-to-use digital crypto wallet, designed to deliver the highest cryptocurrency management efficiency. Users can safely store and perform various transactions and exchange their bitcoins and other cryptocurrencies. Simply, create an e-wallet for each cryptocurrency and start managing your funds in an intuitive way.

Easy-to-use app

And the last feature making our digital wallet so convenient is the Settings. You can change the password, passcode, and other parameters as needed. And of course, there is an opportunity to use the Contact Us form at any time you want.

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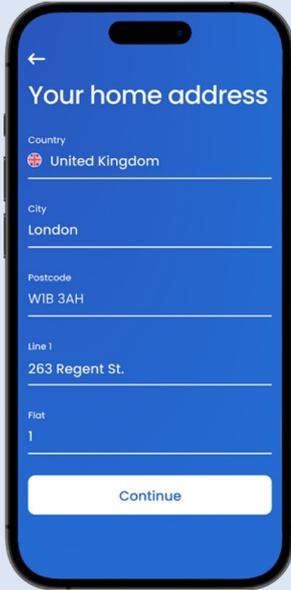
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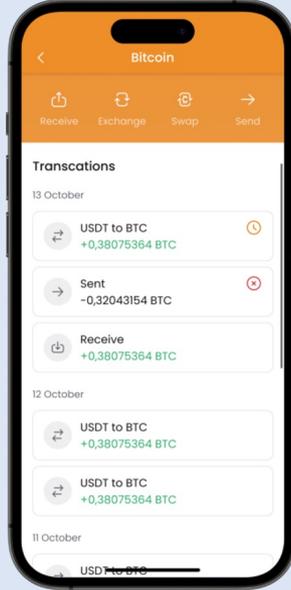
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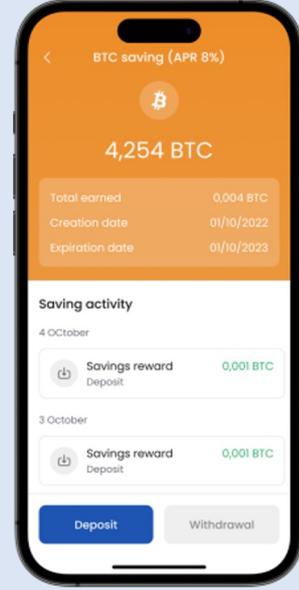
Mobile app



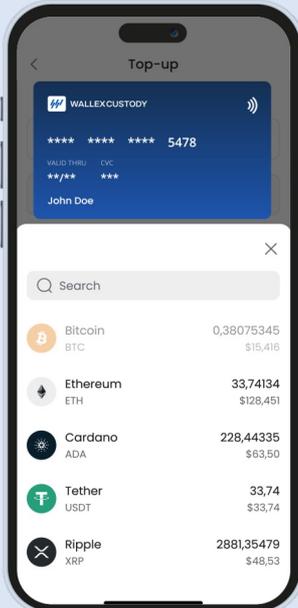
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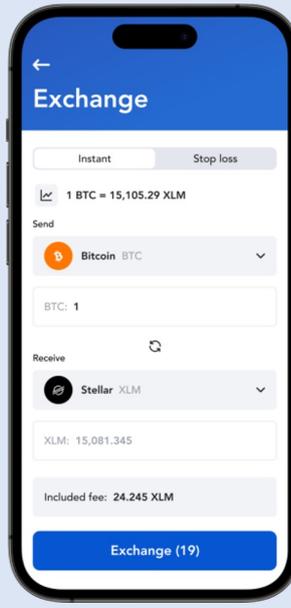
Transactions



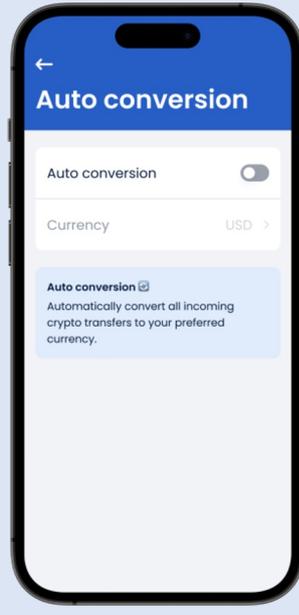
Savings



Card Top-up



Exchange

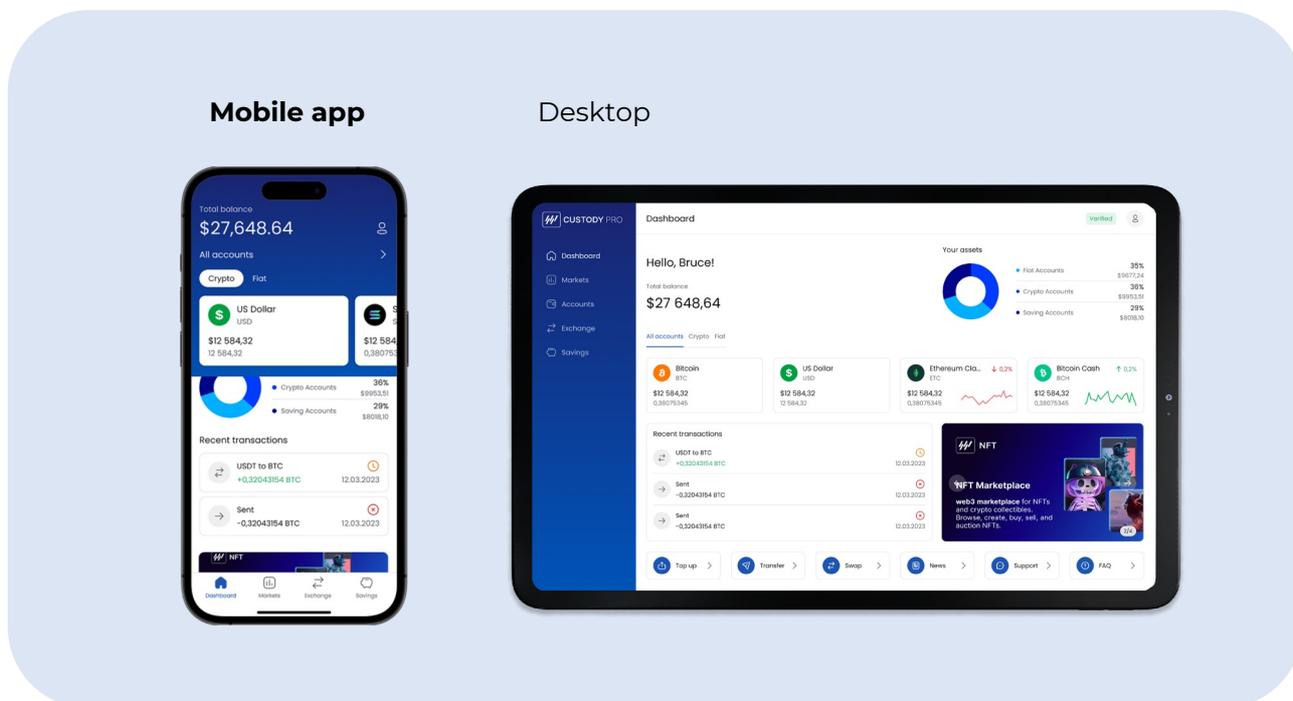


Receive Crypto with QR

Custody Pro



Safe custody of assets - users can deposit and store their fiat and crypto with a reliable, easy-to-use platform.



Wallex CUSTODY PRO Advanced custody solution is 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..

Features

Multi Currency Crypto and Fiat account: Wallex includes a feature-rich multicurrency wallet that supports a wide variety of cryptocurrencies and traditional fiat currencies. Users can securely store and manage their digital assets and fiat currencies within the Wallex app, providing a convenient all-in-one solution and On/Off Fiat ramp for their financial needs.

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Products

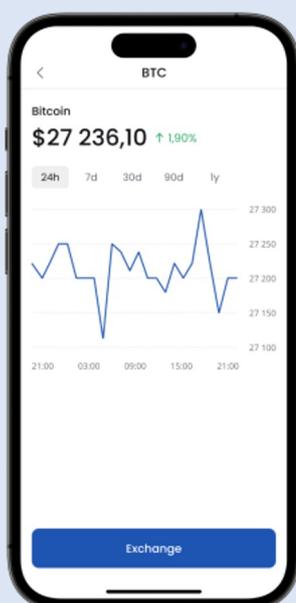
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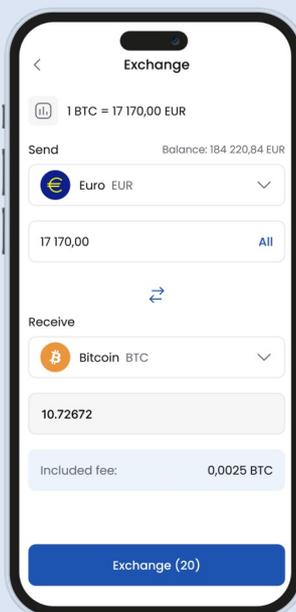
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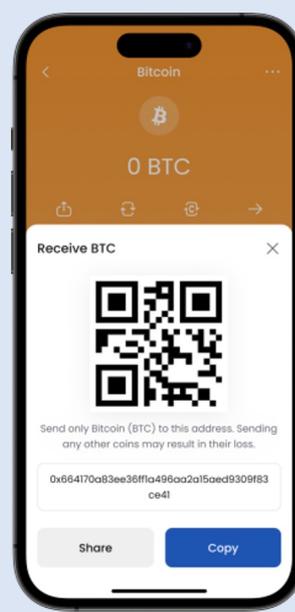
Mobile app



Markets



Exchange

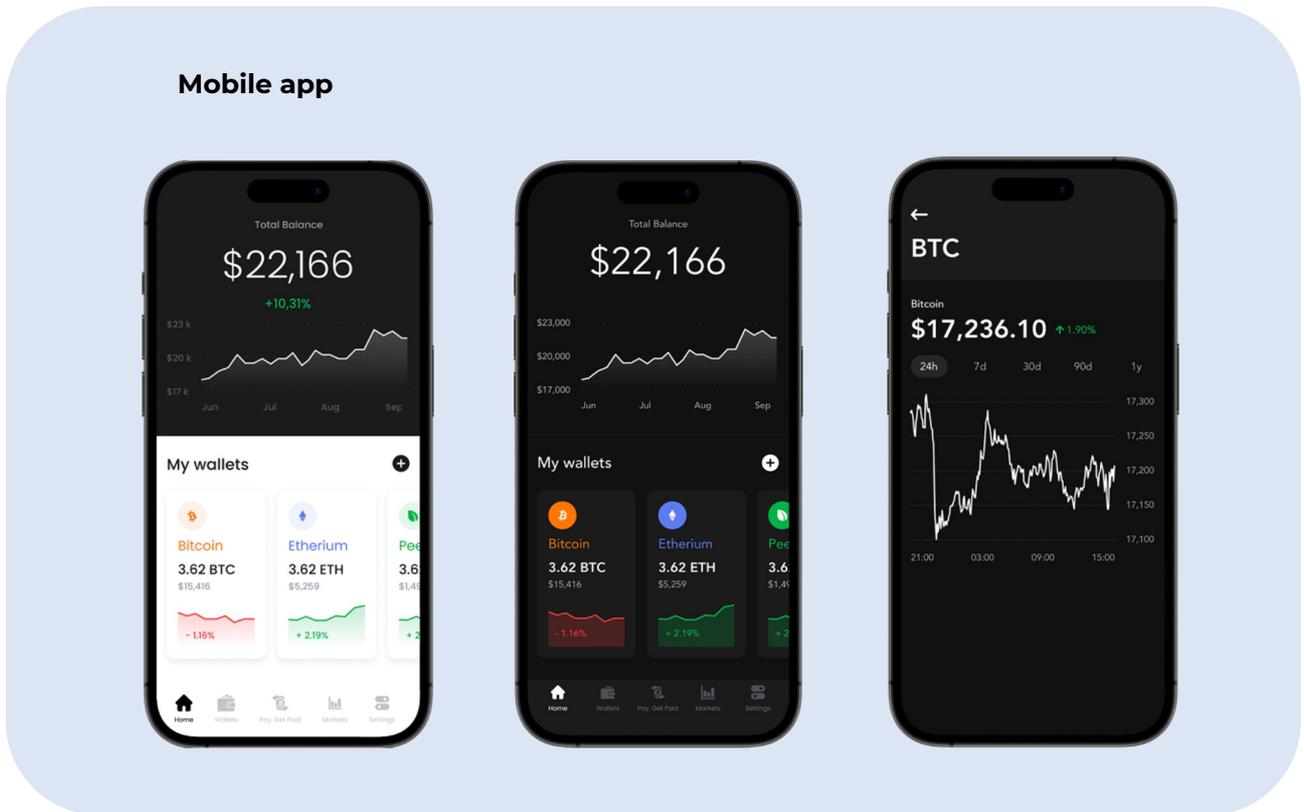


Receive Crypto with QR

Self Custody



Designed for clients who wish to manage their own wallet keys and hold the full access to their information, which is kept securely.



Wallet: Crypto & DeFi

Self-managed Custody 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.

Key Management

With self-managed cold wallets, Wallex Custody customers control two of the three keys, but do so in an offline environment instead of online. Customers initiate and half-sign transactions offline, then upload them to Wallex Custody for countersigning - without the user key ever being exposed.

- **Backup key**

Generated online and stored by Client. Used for recovery.

- **Platform key**

Generated online and stored on the Platform. Used to co-sign transactions.

- **Platform key**

Generated offline and stored by Client. Used to co-sign transactions.

Deposit & Withdrawal

Your Self-managed wallet will allow you to deposit and withdraw at any second from anywhere, and even, seamlessly transfer across different wallets.

Swap (Soon)

You have the freedom and flexibility to swap any one of your favourite cryptocurrencies, by tapping on the “Swap” button. This will allow you to move your assets without leaving our secure platform.

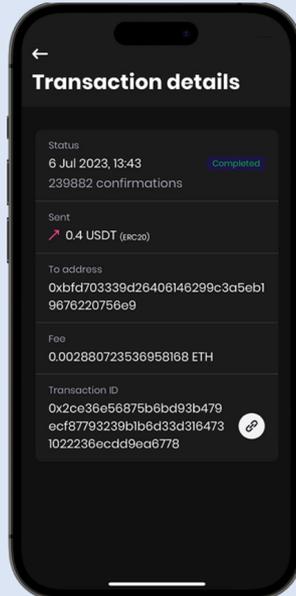
Pay & Get Paid

Pay and get pay easily with 100+ cryptocurrencies easily

Mobile app



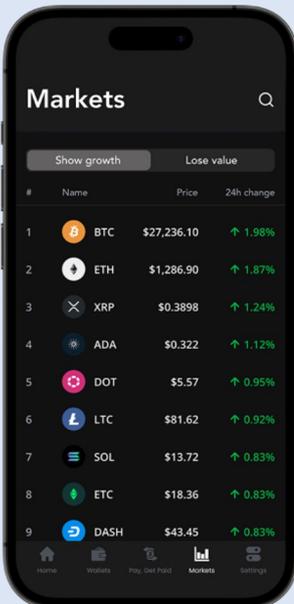
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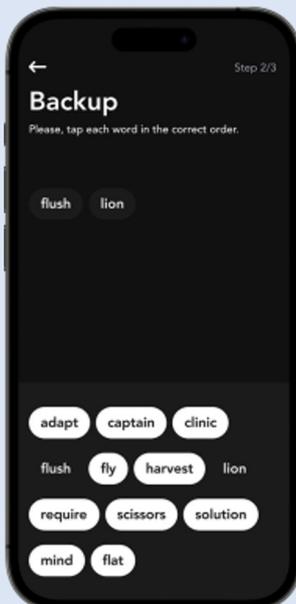
Transactions



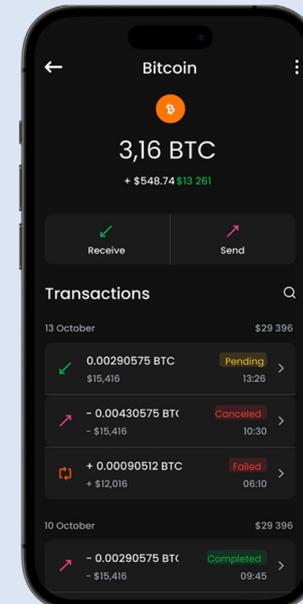
Receive Crypto with QR



Markets



Password Management

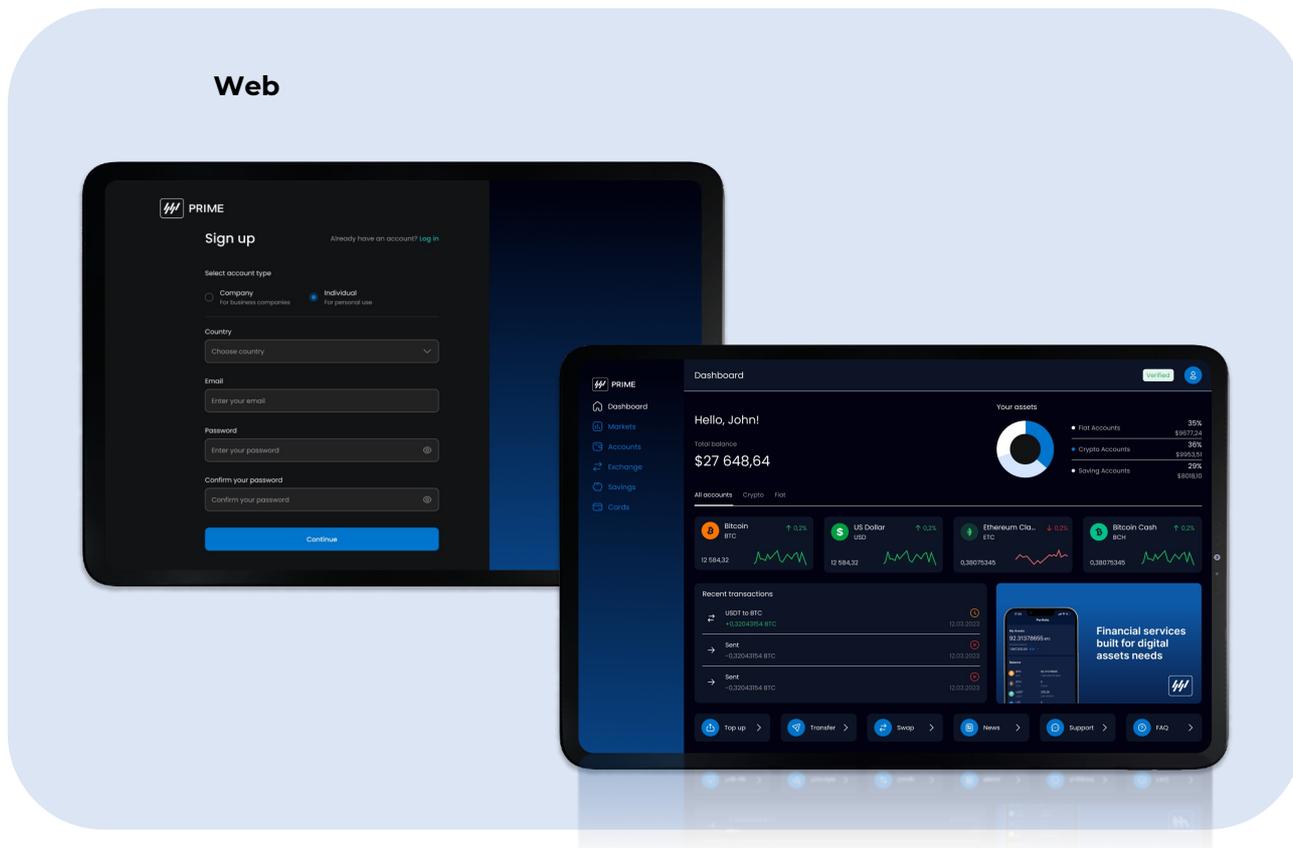


Account

Prime



Wallex Prime is an all-in-one solution for digital assets, providing custody, trading, lending and tailor-made tools for sophisticated investors and institutions.



Wallex Prime is our core suite of prime services for Financial institutions, corporates, investors, funds, liquidity providers, and high-volume private clients. We offer unlimited custody of assets at Wallex PRIME, with high-security features to protect your account and funds, pro trading platform, tailored business solutions, and more.

For each one of the key target clients, Wallex has specific solutions available, such as White-label, execution services, treasury management, integrated trading and custody, liquidity programs, and support, just to name a few.

- Dedicated Account manager
- Unlimited asset storage
- Deep Liquidity
- Fast execution
- Low Fees

Prime Brokerage

- Get the best possible execution large trade, fast execution and best market price.
- We offer full-service trading, operational support and customized value added services in developed stable and transparent infrastructure.
- Multi-asset accounts, internal controls and robust risk mitigation when managing your portfolio, allowing you to grow your business.
- Online, automated movement of collateral between the custodian and prime broker.

Asset Custody

- Unlimited asset custody in a secure hot and cold wallet architecture easily accessible. Innovative technology that guarantees operational efficiency and accountability. Products and solutions that are in compliance with regulatory change.

Crypto Lending

Lend and borrow digital assets, access alternative liquidity for speculation.

- DeFi lending protocols against crypto collateral.
- Fast loan initiation and competitive fees.
- Analytics for process improvement and portfolio profitability.

Pay

Get paid in cryptocurrencies, and integrate our point-of-sale, e-commerce, and invoice service for cryptocurrency payment acceptance.

Private



Private banking embraces the realm of crypto.

Private banking that allows you to join the digital asset market, harness the power of blockchain technology, and unlock new possibilities for swifter, more efficient, and highly secure transactions.

Personal Account Manager

We hold the belief that each client possesses distinct characteristics and needs. That's why we match you with a dedicated personal account manager who will offer tailored assistance and advice to cater specifically to your requirements.

Exclusive Wallex Private Cards and Benefits

- Top-up from crypto and fiat accounts
- High limits
- Rewards on spending crypto with your card
- Dedicated EUR IBAN

Tailored Limits and Lending Terms

We acknowledge the importance of trust, security, and adaptability in your financial decision-making. That's why we provide personalized credit limits and lending terms that are designed to precisely match your unique needs.

OTC Desk

Facilitate significant cryptocurrency trades with minimal price impact, securing the most advantageous prices attainable.

Loan

Secure a crypto-backed loan with collateral, featuring a 0% annual interest rate, comprehensive meltdown safeguard, and zero risk of liquidation.

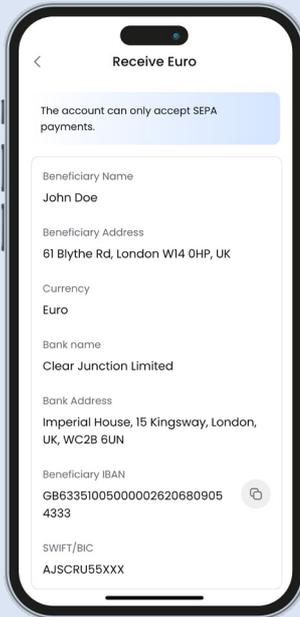
Smart Portfolio

Integrate funding with trading, allowing you to expand your cryptocurrency portfolio by acquiring digital assets through credit line.

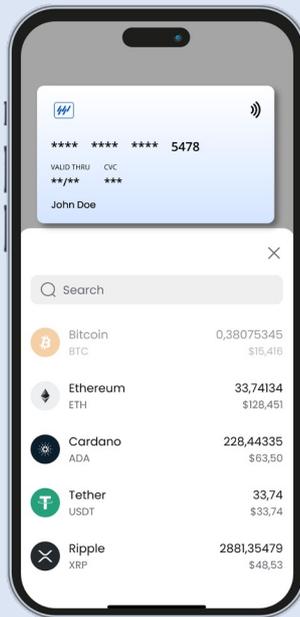
Saving

Dedicated Saving Plan in crypto. For clients who want to become an independent investors with our weekly plans.

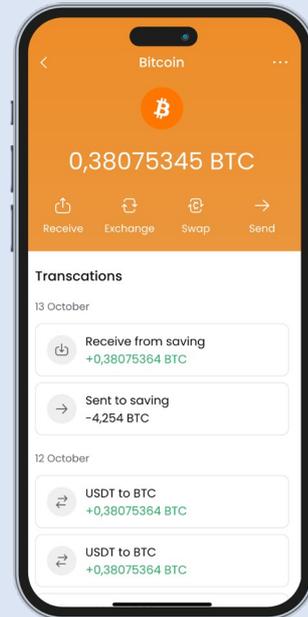
Mobile app



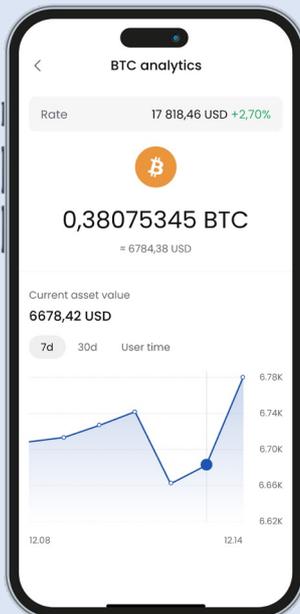
Dedicated IBAN



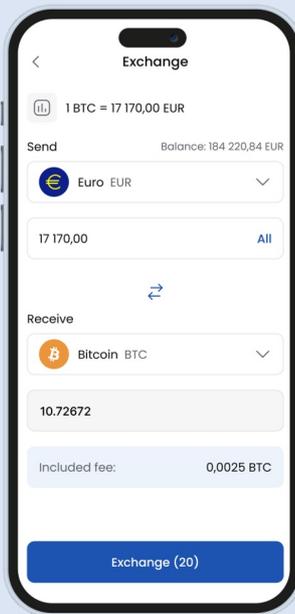
Cards



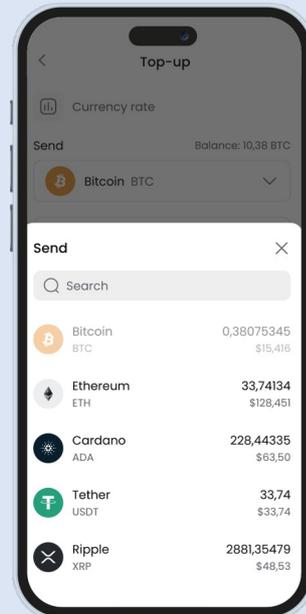
Transactions



Markets



Exchange



Crypto top-up

7.7 Currencies

Fiat



Cryptocurrencies



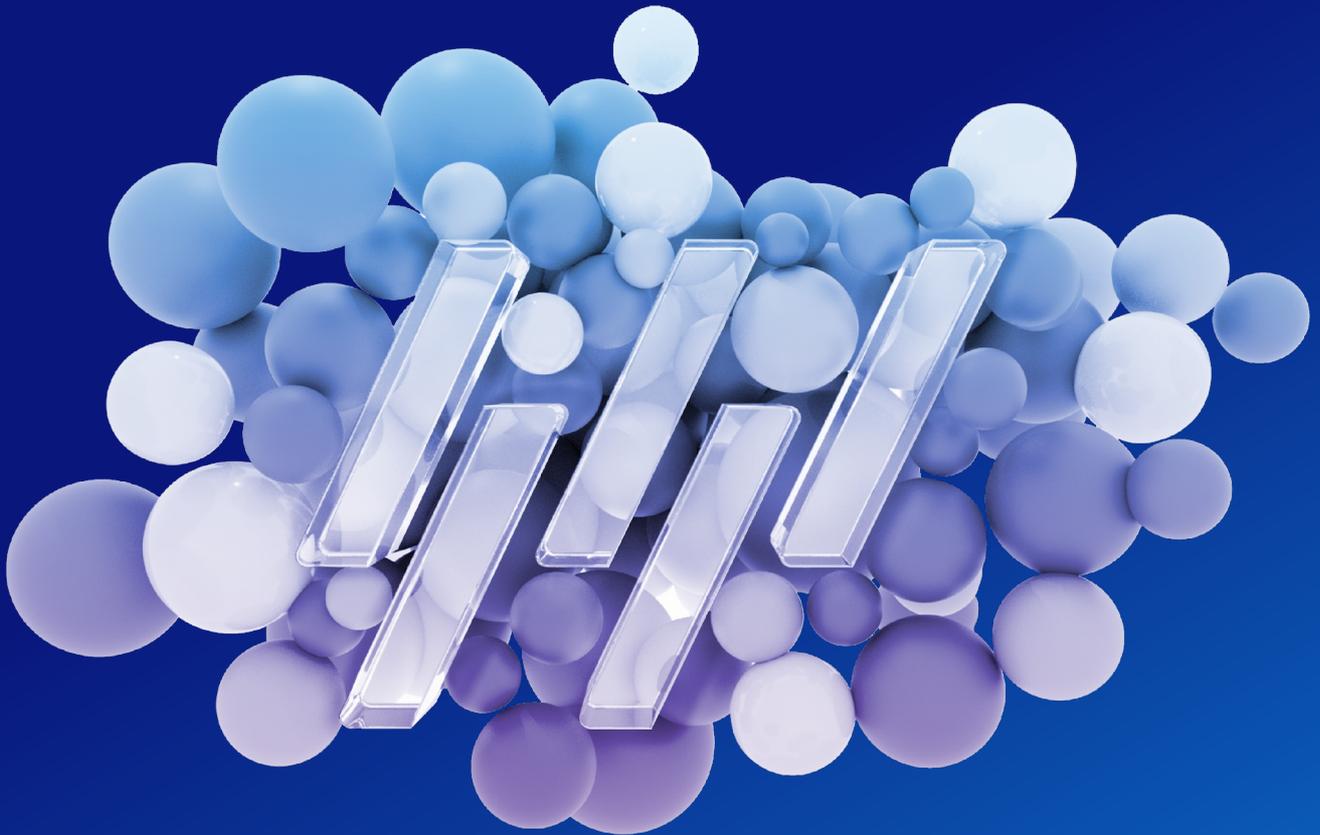
Our Stablecoins



Networks



WallexLab



An Engine for Your Imagination

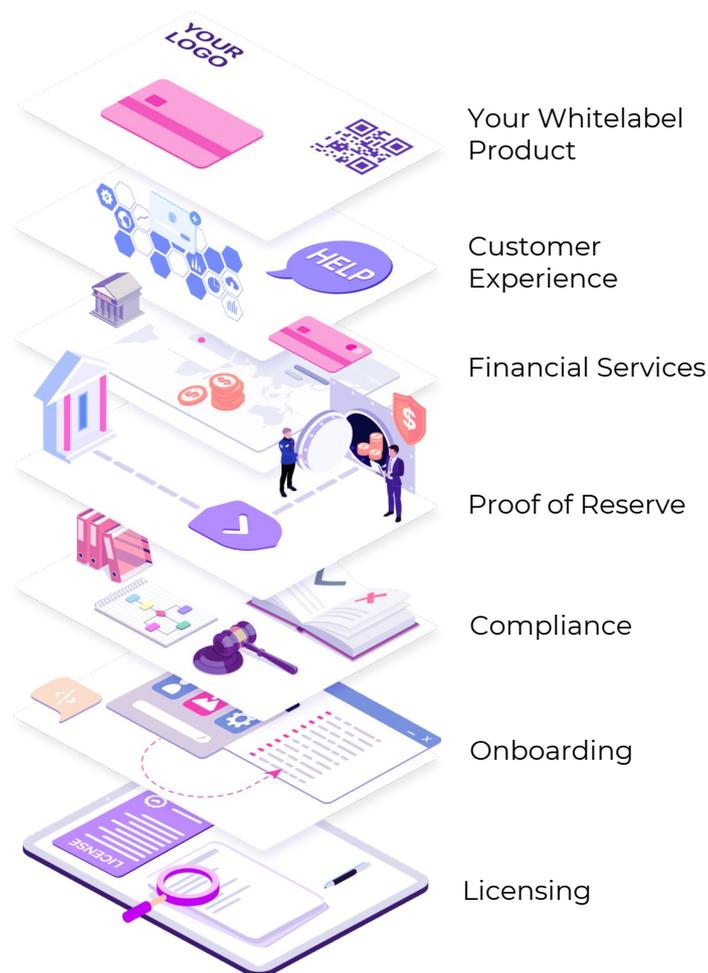
All the tools you need, provided by one partner.

7.8 WallexLab

WallexLab gives fintech and innovator the ability to craft their own branded financial products and services in a simple, friendly way.

As Web 3.0 emerges, a distinct technological chasm might surface, particularly between businesses keen on offering DeFi solutions and their capacity to deliver using traditional platforms. Providing technology-as-a-service presents a golden chance for Wallex to leverage its ready-to-deploy infrastructure to cater to this burgeoning demand.

Our initial offerings for white-label collaboration will encompass co-branded, tailor-made crypto-accommodating debit cards, bespoke reward structures (like cashback incentives), high-return crypto accounts, and combined crypto/fiat storage solutions. This foundational system can potentially pave the way for augmented service-backed assistance, reinforcing our commitment and strength in future white-label alliances.



8. Who We Work with

B2C - Individual Clients



Retail Users

Wallex sets itself apart by offering fully-featured platforms that seamlessly support over 70 currencies, both digital and traditional. In addition, Wallex provides debit cards that empower clients to effortlessly utilize their funds at over 60 million merchants globally.

B2B - Corporate + Institutions + Merchant



Business / Institutional Users

Wallex Business aims to streamline corporate finance in the fast-growing cryptocurrency industry by offering secure multi-signature wallets, corporate bank accounts, and competitive exchange rates.

B2B2C - Fintech innovators



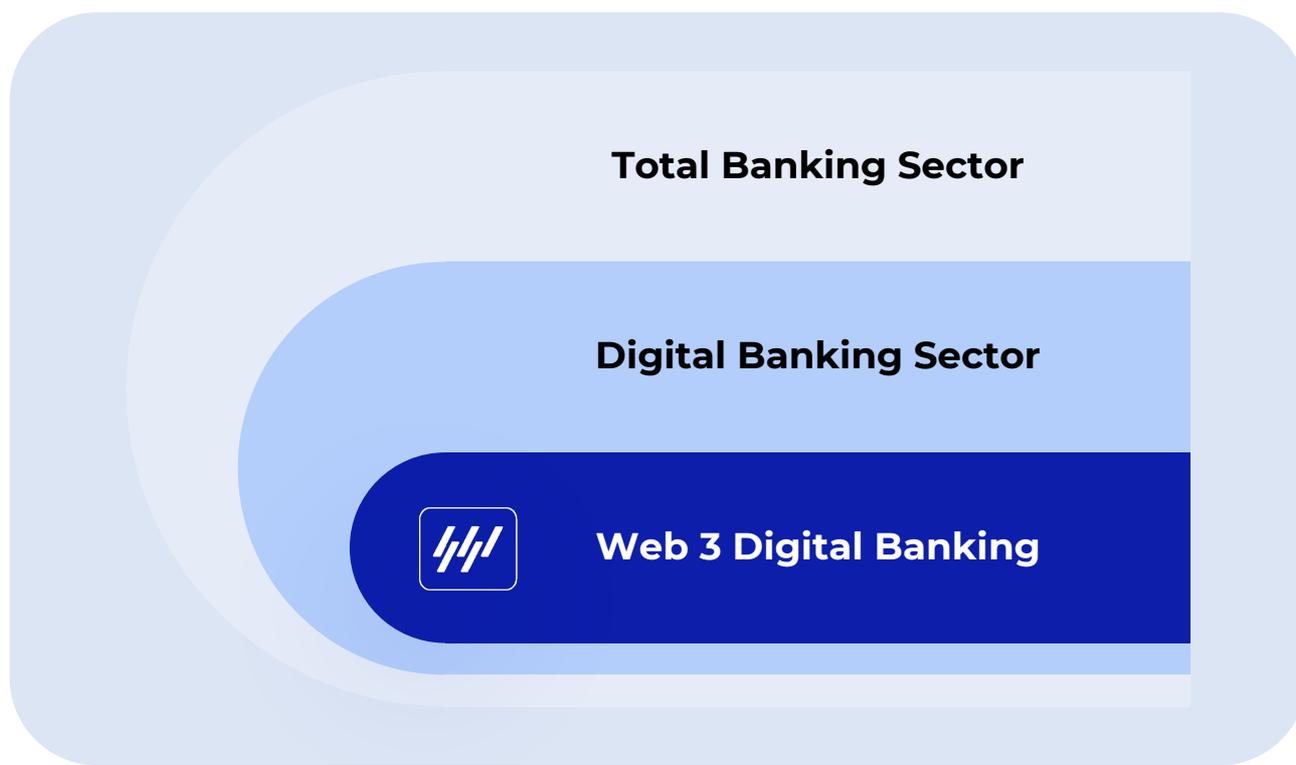
Fintech Projects

We support fintech projects by providing them the full suite of white labelled platform, integrations of their choice and all necessary services. Our ecosystem can provide a range of compliant solutions brought by experts to help you to plug in digital asset solutions seamlessly. We offer a vast array of integrations and services for crypto businesses, to enable competitive and compliant crypto services.

9. Addressable Market

Wallex operates in a dynamic financial landscape, offering a wide range of services and solutions that cater to a diverse clientele. Our addressable market encompasses a broad spectrum of opportunities, including:

- **Global Financial Services:** Wallex's global reach positions us to serve both emerging and developed economies. We anticipate mass adoption of our services across the globe, tapping into markets with varying financial needs and levels of technological advancement.
- **Unbanked Population:** Approximately two billion people worldwide lack access to traditional banking services. Wallex believes that blockchain-based payments can become a vital tool in addressing this issue by providing secure, accessible, and cost-effective financial services to the unbanked population.
- **E-commerce Ecosystem:** Blockchain technology has already begun to revolutionize the e-commerce ecosystem. Wallex aims to provide merchants and customers, in both developed and developing economies, with efficient and secure payment solutions. The global retail e-commerce market, valued at \$3 trillion and growing at nearly 20% annually, represents a significant segment of our addressable market.
- **Disrupting Payment Giants:** The dominance of traditional payment giants like Visa and Mastercard in the retail e-commerce market is set to be disrupted by blockchain technology and stablecoins. Wallex's solutions offer a more efficient remittance method, with instant settlement capabilities and lower transaction costs, making us well-positioned to capture a share of this market.



- **Supporting SMEs:** Small and medium-sized enterprises (SMEs) often face challenges due to high transaction fees and lengthy settlement periods. Wallex's blockchain-based payments mitigate these issues, offering cost-effective and near-instantaneous settlements, making our services particularly appealing to SMEs globally.
- **Reshaping E-commerce:** By providing seamless solutions for merchants and customers to accept and make payments using digital assets, Wallex aims to reshape the existing e-commerce market. We envision the emergence of alternative, blockchain-based payment rails that will redefine how transactions are conducted online.
- **Multicurrency Stablecoins:** Wallex is building a solution capable of instantly issuing, redeeming, and exchanging multicurrency stablecoins. This innovation addresses the growing need for efficient and stable digital assets in a globalized economy, expanding our addressable market to include individuals and businesses seeking reliable digital currencies.
- **Wallex's addressable market** is extensive and diverse, spanning across geographical regions, economic sectors, and individuals at various levels of financial inclusion. We are poised to leverage our expertise in blockchain technology and financial services to capture opportunities and drive positive changes in the global financial landscape.

10. Client Forecast

Despite the challenges posed by the crypto market, Wallex has consistently witnessed robust growth in both our retail and corporate client base. Several key factors contribute to this steady expansion in the face of a changing market landscape:

- **Emphasis on Real Use Cases:** Wallex has always prioritized real-world use cases, particularly in the realm of payments. Unlike many crypto-native companies that have experienced declines in trading volume and active customer numbers due to reduced market speculation and lower volatility, we continue to flourish by providing practical solutions for financial transactions.
- **Pioneering Innovation:** Wallex has established itself as a first-mover and true innovator in the industry. While competitors may attempt to emulate our offerings, the level of competition remains relatively low. In fact, Wallex stands as the only company globally offering our comprehensive range of services in a regulated environment on a truly global scale. This unique positioning has been a significant driver of our sustained growth.
- **Strategic Global Expansion:** Our rapid client base growth can be attributed in part to our well-defined and tested approach to global expansion. Compliance and regulation are integral to our expansion strategy. Our typical approach involves securing the necessary licenses, expanding our team, localizing our products (including app translations and the addition of local payment options), cultivating our community, and steadily increasing our client base.

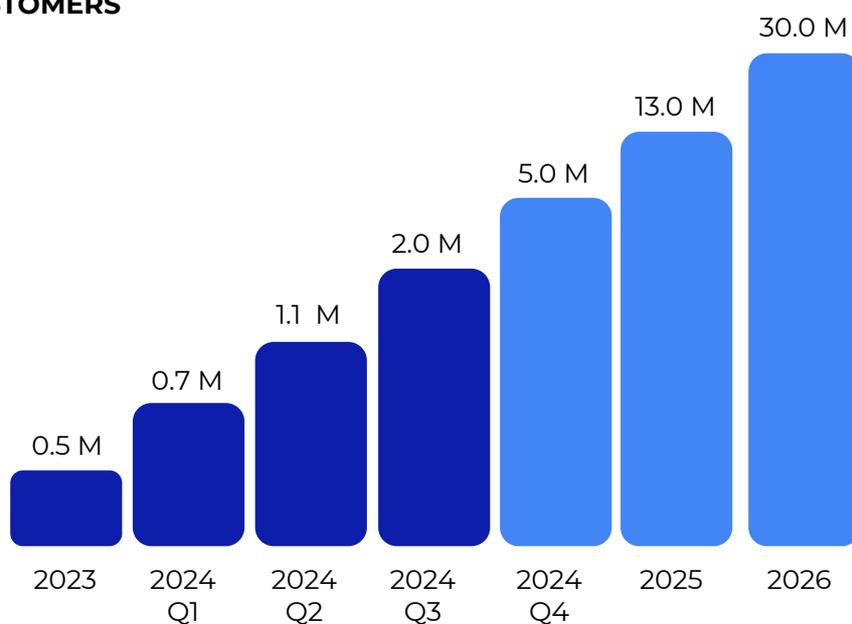
Wallex's client forecast remains optimistic, guided by our commitment to delivering practical financial solutions, our pioneering status in the industry, and our strategic approach to global expansion. These factors position us to continue attracting and serving clients in the evolving cryptocurrency and financial services landscape.

As of 2023, Wallex has proudly surpassed over five hundred thousand registered retail customers, marking a significant milestone in our journey. What's noteworthy is that this customer base continues to expand organically, with steady growth year after year, even without extensive marketing efforts. Looking ahead, we have ambitious plans for our retail customer base:

- **Current Customer Base:** As of now, Wallex boasts a substantial retail customer base, which reflects our commitment to delivering valuable financial services to individuals worldwide.
- **Annual Growth:** We have observed a consistent pattern of doubling our customer base annually, driven by the trust and satisfaction of our existing customers and the attractiveness of our offerings to new ones. This trend is expected to persist as we move forward into the future.
- **Expansion:** Our global expansion strategy is set to play a pivotal role in expanding our retail customer base. We have identified key markets and regions where our services are in high demand, and we are actively working to introduce our solutions to these areas.
- **Customer Acquisition Goals:** Our aim is to reach an impressive global retail customer base of 30 Million within the next 3 years. This ambitious goal is underpinned by our unwavering dedication to providing innovative financial services that cater to the diverse needs of our customers.

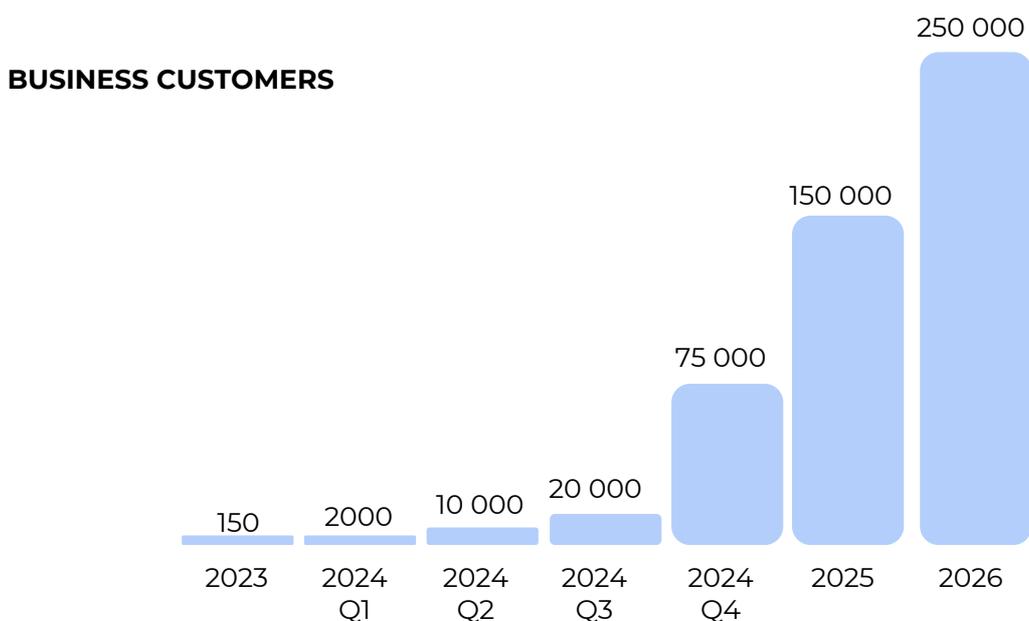
Wallex is on an upward trajectory in terms of retail customer growth, driven by our commitment to excellence, expansion efforts, and innovative product offerings. We are poised to continue this growth trajectory and bring our valuable financial services to an even broader global audience.

RETAIL CUSTOMERS



Wallex Business, though relatively new, has made remarkable strides since its inception. As of 2023, we are proud to have more than 78 businesses actively using our platform, which includes esteemed partners such as e-commerce, consultancy company, and an additional 34 businesses eagerly awaiting the opportunity to join the Wallex Business community.

- Platform Demand:** The substantial demand for Wallex Business can be attributed to the unique and comprehensive suite of services we offer. Wallex Business provides businesses with a one-stop solution that includes secure crypto wallets, corporate bank accounts, and instant exchange at OTC/interbank rates. This breadth of services sets us apart in the market, making us the preferred choice for businesses seeking versatile and efficient financial solutions.
- First-Mover Advantage:** Our first-mover advantage has been instrumental in our rapid growth. However, we are fully aware that this advantage is temporary. To maintain our leading position in the industry, we are committed to doing what we do best – innovating and incorporating new and exciting features for businesses. These innovations will empower businesses to unlock the full potential of the token economy and blockchain-based payments.
- Expansion Goals:** Wallex has set ambitious goals for the coming years. By the end of 2026, we plan to open 250,000 Wallex Business accounts for corporate clients, enabling a diverse range of businesses to leverage our cutting-edge financial solutions. This expansion will solidify our position as a key player in the blockchain-based payments and token economy sector.
- Wallex Business** is on a trajectory of impressive growth, driven by the unmatched range of services we offer, our commitment to innovation, and the trust our business partners place in us. We are dedicated to continuing this growth and revolutionizing how businesses approach financial solutions in the evolving digital economy.



11. Wallex Competitive Advantages

Strong Team

The Wallex team is a dynamic blend of individuals who bring diverse expertise to the table, including entrepreneurs, engineers, and finance and compliance experts. Our track record of success underscores our ability to meet future milestones outlined in our roadmap within the designated timeframes. This positions us well to elevate our business to new heights, ensuring that we continue to lead the way in the blockchain payment industry.

Leading-edge security

Our highest commitment lies in safeguarding customer security and ensuring their safety. To fulfill this commitment, we have integrated a multitude of state-of-the-art industry solutions that are considered the best in the field. These measures are meticulously designed to guarantee the security of both customer data and funds. Furthermore, our entire platform undergoes rigorous examinations and audits conducted by independent auditors at regular intervals to maintain the highest level of security and trustworthiness.

Regulated Platform

Wallex holds different types of licenses, such as Money Service Business (MSB) and registration as a Virtual Asset Service Provider (VASP), depending on the jurisdiction and the services it offers. It is crucial for Wallex to fully comply with local laws and regulations and meet the specific requirements of its industry to ensure the legality and compliance of its operations.

12. The Company

Summary

To fully harness the potential of blockchain-based technologies within the payment sector, a platform that seamlessly integrates with traditional local and international payment systems while providing easy accessibility to blockchains and digital wallets becomes imperative. Such a platform should operate within a robust regulatory framework, ensuring compliance and security. With all these elements in place, Wallex has laid a strong foundation for future expansion and advancement.

The introduction of the Wallex native token represents a significant milestone, enabling us to offer enhanced benefits to our users, expand Wallex's capabilities, and contribute to the broader blockchain community.

Wallex is incorporated in the USA, and the Wallex Group comprises several subsidiaries, including:

- **Wallex Canada**
- **Wallex USA**
- **Wallex Australia**
- **Wallex UK**
- **Wallex Bulgaria**

Track Record

The Results we have achieved :

- **500K + Registered Individual Users**
- **1K Business going through our onboarding process**
- **\$7.4B+ Processed**
- **MSB license (Canada)**
- **VASP registration in (Lithuania, Czech Republic, Bulgaria)**
- **SOC / PCI DSS certification in process**
- **FinTech Breakthrough Awards for Cryptocurrency Innovation**

13. The Leadership



Simone Mazzuca – CEO & Founder

Simone Mazzuca has an extensive background in traditional finance, with over 25 years of experience in financial consulting, the creation of financial instruments and services, as well as direct management of private and institutional clients in various countries including Italy, the USA, and the UK.

In recent years, Simone has transitioned his expertise into the blockchain industry. Over the past three years, he has been dedicated to leveraging his banking knowledge to develop Wallex, an asset and digital asset ecosystem. Wallex is designed to offer compliant and reliable solutions, allowing users to easily and securely enter the world of digital assets and cryptocurrencies.

Simone Mazzuca is also the founder and creator of EURST, a euro stablecoin. EURST is unique in that it is fully backed by USD reserves, ensuring its stability. These reserves are held in an escrow-insured account, which undergoes live auditing, making EURST one of the most secure and dependable stablecoin structures available in the European market. EURST serves as a valuable bridge between traditional fiat currency and the emerging digital economy.

