

# Neobank platform for EU communities

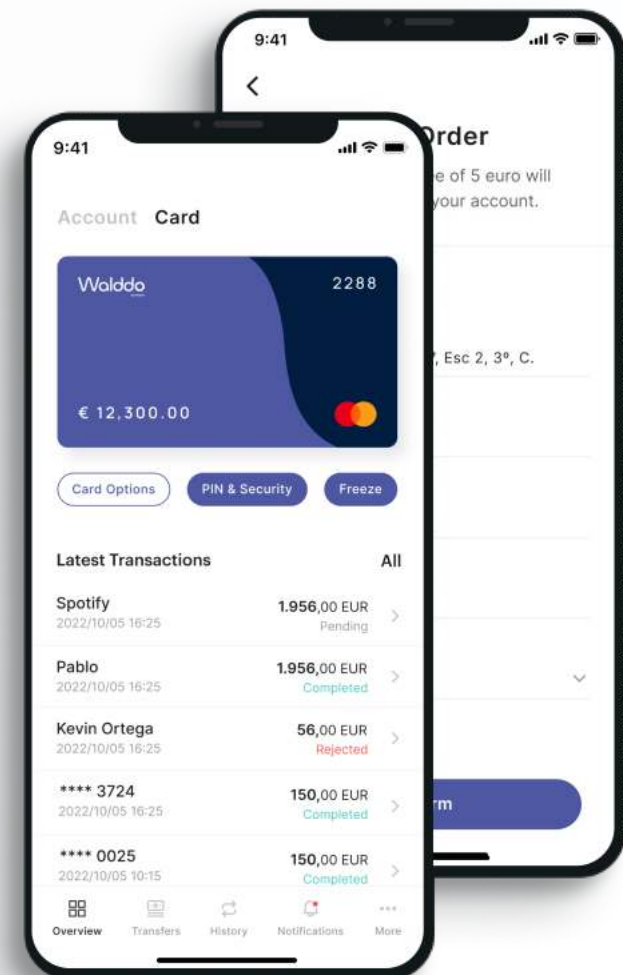
Digital bank featuring card issuing, day-to-day payments and international remittance.

## Introduction

Despite the dynamic development of financial technology, some people still can't get full access to financial ecosystem in the EU. A significant community of foreign workers, mainly from Latin America, can't use the financial tools or find them too costly and inconvenient.

It mainly relates to remittance transactions, when senders often must visit brick-and-mortar service providers, and payment recipients must go to bank offices to receive funds.

These problems are actual for such groups as foreign workers who often change their places of residence or are not registered in local communities and send earnings to their families back home.



## Story

The mission of Walddo is to take advantage of the disruptive fintech effect targeting immigrant workers and introduce a mobile banking solution for cross-border money transfers and everyday payments. The remittance corridor between EU and Latin American countries is one of the key offerings, which makes transactions more convenient and reduces their costs.

## Solution

Walddo platform has been built with the digital banking technology by Velmie that brings scalable architecture, configurable back office workflows, and an API ecosystem with direct access to the market-leading payment, KYC, and other service providers. It's a cutting-edge neobank platform that offers users a full range of services, including account opening, card issuing, domestic and international transfers, eCommerce payments, and digital wallets. Plus, it offers MasterCard Send functionality, providing clients with lightning-fast payment options.

The platform meets compliance and security requirements, ensuring the utmost protection for users. Besides, Velmie API orchestration technology allows endless integration possibilities for further customization and scaling, such as offering the most competitive exchange rates and minimizing transaction fees.

***We like that Velmie' platform is an all-in-one solution with the ability to be customized and scaled. For us, it is as powerful and simple as achieving a new line of business, thanks to the final product developed by Velmie. Basically, we are opening a new functionality that will cross sell in an excellent way with our current product.***

**Alejandro González**, Co-Founder, Reddo

## Features

- Instant onboarding and KYC
- AML and transactions monitoring
- Virtual and physical debit cards issuing
- Domestic and cross-border P2P Transfers
- eCommerce payments
- MasterCard send
- QR payments
- Quick loans
- Push notifications
- and more

**Loan origination to provide fast and secure lending solutions.**

[See a demo](#)



## About Velmie

Velmie empowers 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.

## Partner Ecosystem [Explore](#)

With our network of partners, we deliver end-to-end solutions for banking, payments, and crypto products.

**jumio.**

 **GlobalPass**

 **Solarisbank**

 **GALILEO** | Pro

**ConnectPay**

**Rapyd**

ondato

**Thunes.**

  
Currencycloud

 **Enfuze**

 **Fireblocks**

 **BitGo**

exberry

## Security and 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.



**20+**  
million of users

**70+**  
billion of assets

**30+**  
partners

**80+**  
tech team

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