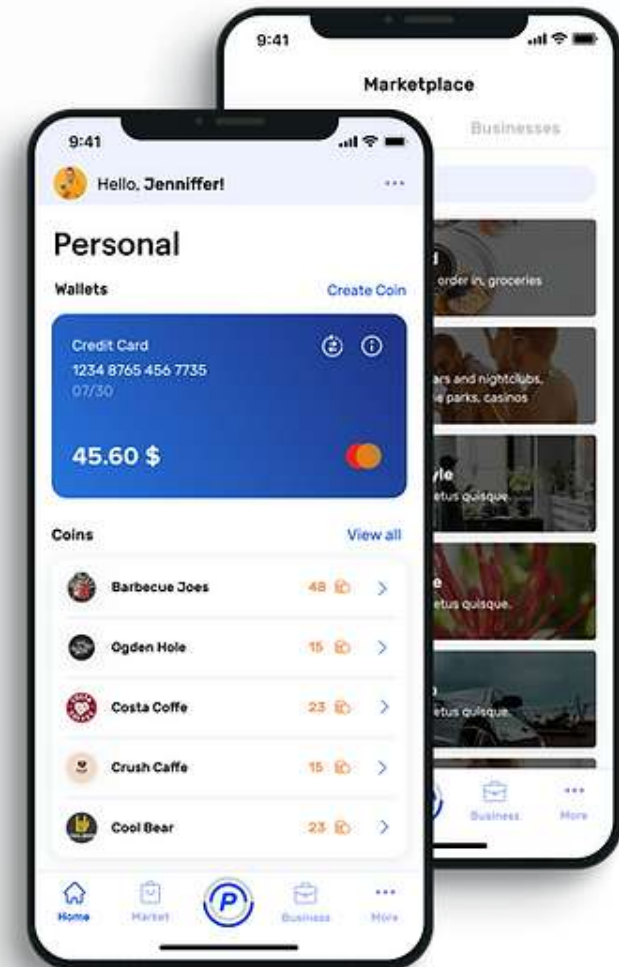


Closed-Loop Wallet System

Mobile wallet platform featuring a marketplace ecosystem and rewards tokens

Introduction

Increasing customer loyalty and satisfaction is the biggest challenge in the fintech world because customer behavior determines the ultimate success of a product. Blockchain technology has discovered new opportunities for implementing reward programs with digital tokens that can be freely transferred between clients and exchanged between merchants.



Story

Pearls is an app to earn, spend and store digital rewards tokens. It is developed as an advanced and cost-effective solution for merchants to attract and retain clients with the help of emerging tech. With Pearls, businesses can mint and distribute branded tokens across multiple channels. The unique tokenomy model allows you to exchange branded tokens within the wallet.

Solution

Built with the white-label technology by Velmie, Pearls entered the market with unique offerings for merchants and consumers, powered by emerging blockchain technology to solve day-to-day problems. The solution is an effective customer acquisition and community tool which allows clients to collect and store digital rewards and spend them online or offline in the stores.

Merchants have a tool to accept fiat and digital currency in a single tap transaction, create and promote branded tokens, attract customers and grow sales without discounting.

Venues and channel partners can get more traffic to a location with the help of Pearls, stimulate tenant, stall, or local sales, attract and entertain crowds and add more value to an event or a particular place.

And finally, customers can enjoy a convenient tool to collect and spend in the preferred stores with a single tap. The transactions processing system automatically calculates and converts the available tokens, applies them to a transaction, and processes tokens along with card funds.

Features

- Instant onboarding and KYC
- Branded digital rewards tokens
- Multiple user types
- Payments and transfers with tokens
- Online and on-site checkout
- Invoices and payment links
- and more.

Branded tokens built on the Ethereum blockchain.

[See a demo](#)



About Velmie

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 payments services from the 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

 **Enfuce**

 **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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