OWNR WALLET

Multiplatform Cryptocurrency Ecosystem

Product Brief

About us

OWNR Wallet is a private limited company based in Estonia. It was founded in 2018 by a team of specialists with background in fintech, cybersecurity, and cryptocurrencies

OWNR is devised as a crypto ecosystem which will cover most of the cryptocurrency and fiat operations, and suit different user groups: newbies, professional traders, developers, the enterprise segment

Licenses:

- FVT000406: Providing virtual currency services, Estonia
- MSB registration number 31000168328178, USA
- MSB registration number M20029873, Canada
- Registered number DCE100749485-001, Australia
- License 106 65 587, Czech Republic
- CNPJ: 45.282.413/0001-44, Brazil

Company history

2018
- OWNR Wallet OÜ
  Start of development

2019
- Estonian crypto
  license obtained
- Launch of mobile
  and desktop apps
- Launch of the first
  payment gateway

2020
- OWNR Wallet LLC (US)
  and MSB license
- OWNR Wallet UK Ltd (UK)
  application for EMI license
- OWNR Wallet Ltd (HK),
  developer company

2021
- Promotion of Visa
  prepaid cards managed
  in OWNR Wallet app
- In-house developed
  crypto-to-crypto exchange
  engine, launch
- OWNR Wallet Crypto
  Canada LTD (Canada)
- OWNR WALLET AU
  PTY. LTD. (Australia)
- OWNR WALLET
  EUROPE S.R.O (Czech Republic)

2022
- Microsoft Store
- Flathub Store
- OWNR CARTEIRAS DIGITAIS
  MERCOSUL S.A. - CNPJ (Brazil)

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Products

1 Multifunctional HD wallet available on iOS, Android, Windows, Mac OS, Linux. Some features are available in the web version

2 Cryptocurrency purchase gateway

5 Visa prepaid cards for individuals and businesses

3 Cryptocurrency purchase API

6 Cryptocurrency acquiring API

4 Crypto-to-crypto exchange API

7 Sell crypto (MoneySend)

8 Individual OTC deals

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Functionality

OWNR Wallet is a multifunctional cryptowallet allowing users to store, send, receive, exchange cryptocurrency. Users can also purchase crypto with fiat using credit and debit cards Visa, MC, UnionPay

Assets supported

- BTC, BCH, ETH, LTC, DASH, DOGE, ZEC, TRX and USDT TRC-20

- All the ERC-20 tokens including Tether (USDT) and other stablecoins are supported

Security

- OWNR is a non-custodial wallet. We do not store your seed phrases, keys or any other data giving access to funds. Only you control your assets

- Additional security levels include PIN code, BIP39 passphrase, Touch ID and Face ID

Platforms available

- iOS, Android, Windows, Mac OS, Linux and web

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Features

- In-app purchase of crypto

- Customizable transaction fees for exchange

- Widget to monitor cryptocurrency price spikes for Android and iOS

- Multiple accounts for each coin with customizable names

- Manual generation of new receiving addresses for BTC and BTC-like coins

- Any seed phrase length supported (12/15/18/21/24 words)

- SegWit transactions for BTC and LTC

- Support team available 24/7 in the app

App Store   Google Play   Samsung Galaxy Store   Huawei App Gallery   OPPO Store   Microsoft

Aptoide Store   CNET Download   Mac App Store   Windows   Linux   Mac OS   Flathub

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How OWNR
purchase gateway works

Payment gateway allows your clients to buy cryptocurrencies with bank cards right on your platform. The cryptocurrency is sent directly to client's wallet after the client is verified by OWNR

Clients can purchase any assets supported on your platform even if these assets are not presented in OWNR Wallet software

BITFINEX

With our competitive purchase rates, your clients will get all possible benefits from using your platform

OWNR Wallet provides such a payment gateway to customers of Bitfinex - one of the world's largest cryptocurrency exchanges

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OWNR payment gateway workflow

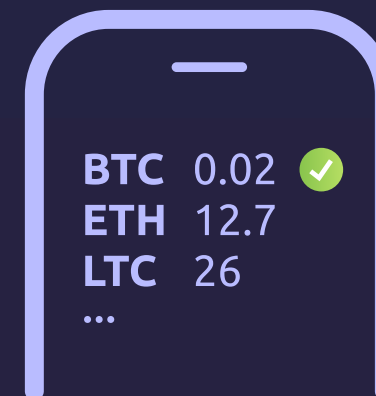Add option to top up your clients' balances with their bank cards easily

$ 500

BTC 0.02

Cryptoassets ›

BTC 0.02 ✓
ETH 12.7
LTC 26
...

Client

OWNR Gateway

Client's account balance on your platform

Compliance and security

OWNR provides a PCI DSS* compliant payment gateway to guarantee secure online transactions. Only 3DS and 3DS 2.0 transactions are accepted. All suspicious transaction activity is monitored and reported to you in a timely manner

*Payment Card Industry Data Security Standard

PCI DSS COMPLIANT

OWNR WALLET

Advantages

- Purchase fee from 5 to 3%

- Wide geographic coverage of accepted bank cards

- Key payment systems supported: Visa, Mastercard, UnionPay

Secure Payment
256-bit SSL encryption is used

11:28

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Payment amount: **$515.52**
Coin amount: **500.0000 USDT**

Card information

VISA MasterCard UnionPay

Card Number

0000 0000 0000 0000

VALID THRU 01 / 2021

Name on card

The last three digits

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What is cryptocurrency purchase API

With OWNR API solution, your clients will be able to make a purchase using your platform or widget on your website. OWNR special form can be customized to streamline your clients' experience (specific credentials, stats, buttons and so on)

Client 1 £	>		>	Client 1 BTC	>	
Client 2 €	>	Purchase of crypto via OWNR API	>	Client 2 ETH	>	Special form adjusted to your website
Client N $	>		>	Client N LTC	>	

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Advantages

- Free integration. You don't pay for it except for the cases when additional configuration and assistance with integration are needed

- Visa, Mastercard and UnionPay supported globally

- You can customize markup on your side

- Your assets are safeguarded in OWNR non-custodial system

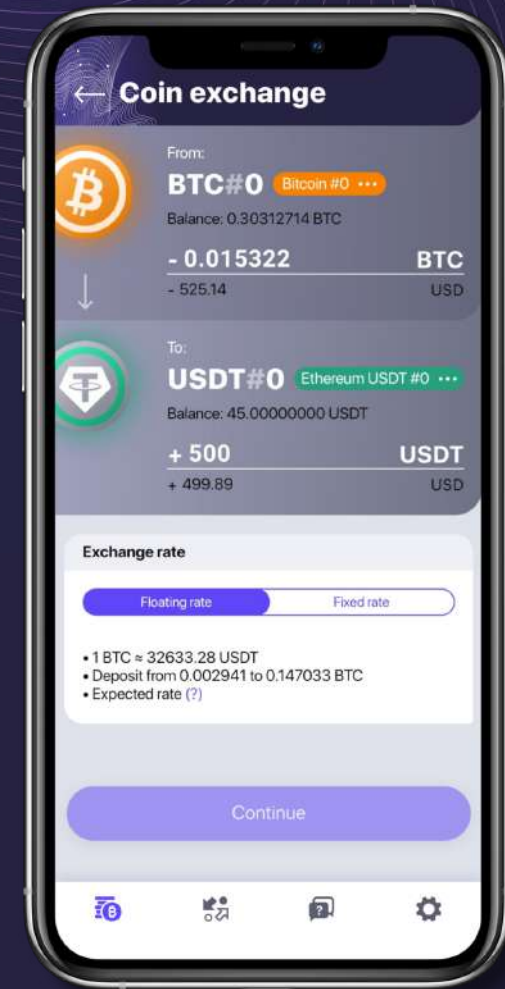- Wide range of assets supported including top 10 CoinMarketCap* coins

*coinmarketcap.com, one of the most popular price-tracking websites for cryptoassets

Built-in cryptocurrency exchange

- In-house developed engine for crypto exchange

- Key assets available for exchange: BTC, ETH, USDT, DASH, ZEC, LTC, TRX and USDT TRC-20 This list is expanding

- Swifter and smoother exchange process

- Fees are adjusted automatically for the exchange to complete faster

← **Coin exchange**

From:
BTC#0 Bitcoin #0 •••
Balance: 0.30312714 BTC

- 0.015322   BTC
- 525.14   USD

To:
USDT#0 Ethereum USDT #0 •••
Balance: 45.00000000 USDT

+ 500   USDT
+ 499.89   USD

Exchange rate

Floating rate   Fixed rate

• 1 BTC ≈ 32633.28 USDT
• Deposit from 0.002941 to 0.147033 BTC
• Expected rate (?)

Continue

You can use OWNR exchange API as an additional or major liquidity channel for your business. Integrate OWNR API for your users to exchange crypto right on your platform, or leverage it to replenish your cryptocurrency reserves promptly. But for the standard advantages of crypto-to-crypto exchange available in the wallet software, OWNR exchange API for businesses has some additional benefits

Advantages

- Markup is set on the partner's side

- Large amounts of cryptocurrency are exchanged almost instantly

- Most of top CoinMarketCap coins supported

- Negotiable exchange rates

- Real-time monitoring of transaction statuses

Assets supported

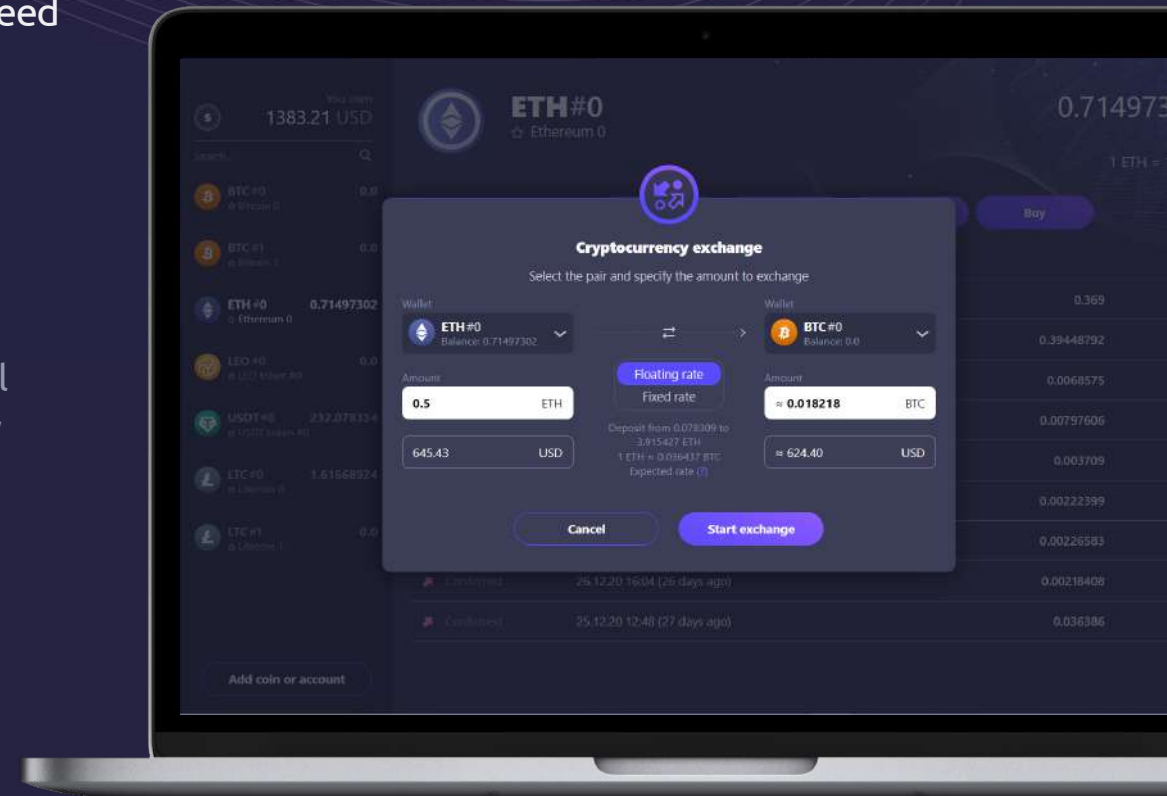BTC, ETH, USDT, DASH, ZEC, LTC, TRX and USDT TRC-20

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Platform integration

Users can customize network fees. Such adjustments can be made to temper sudden spikes of the blockchain network congestion, or whenever a user wants to speed up the transaction

Floating rate option

The exchange rate may vary during the exchange. If you choose the floating rate, the final amount will not be fixed. Instead, it will be adjusted dynamically to the rate change
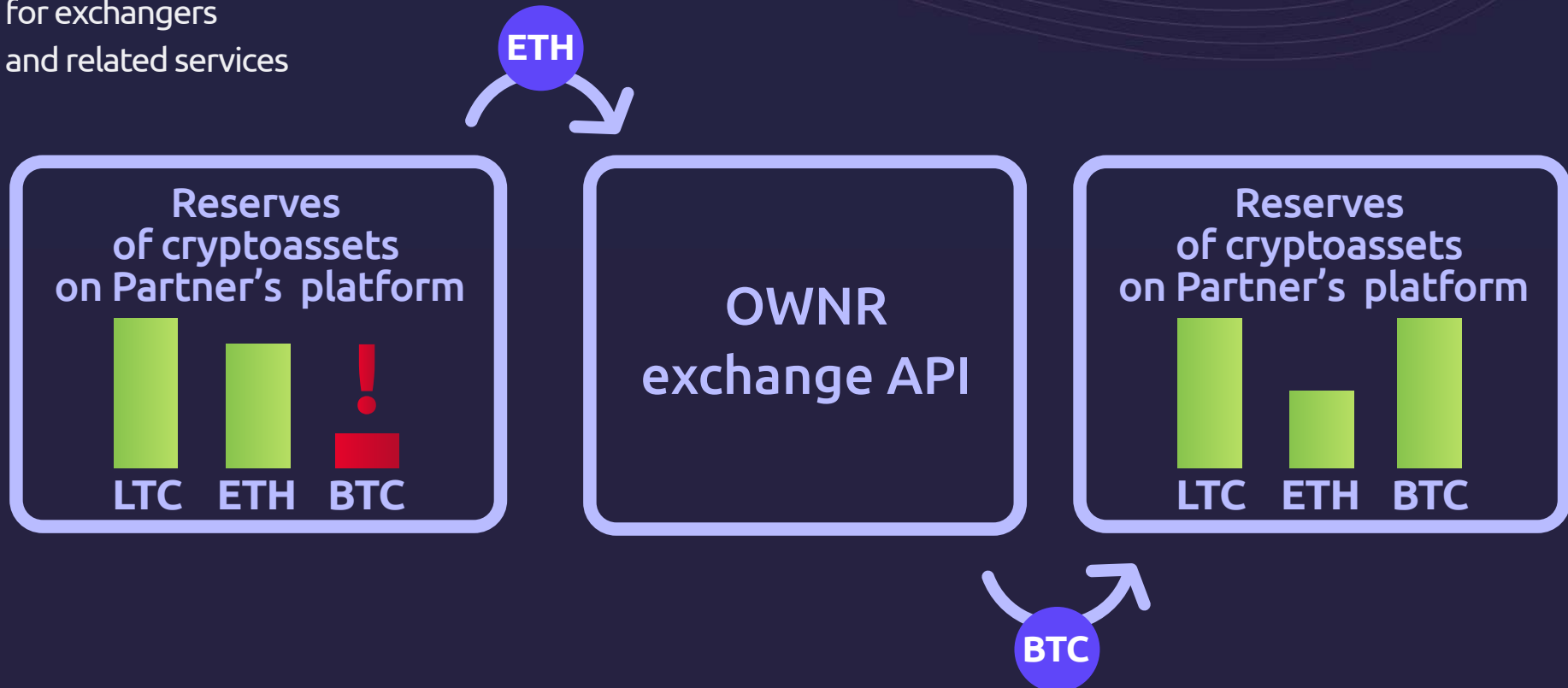
Fixed rate option

Exchange rate and final amount are fixed, but transaction fees may vary

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Replenishing reserves with OWNR API

Reliable liquidity channel
for exchangers
and related services

ETH

**Reserves
of cryptoassets
on Partner's platform**

LTC ETH BTC

**OWNR
exchange API**

**Reserves
of cryptoassets
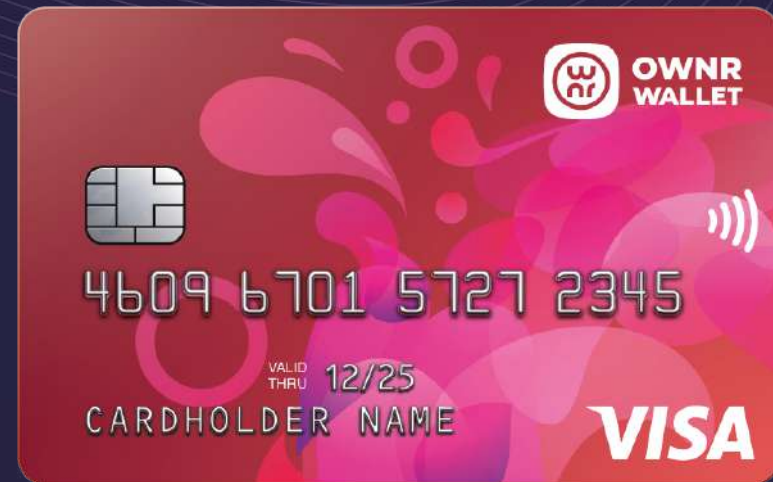on Partner's platform**

LTC ETH BTC

BTC

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Manage crypto and fiat in one app

- Plastic card
- Virtual card
- Gift card

Advantages

- Make online and offline payments

- Replenish the balance in OWNR Wallet by converting crypto to fiat on the card balance instantly

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4609 6701 5727 2345

VALID THRU 12/25

CARDHOLDER NAME

VISA

- Connect to Apple Pay

- Withdraw fiat from 2M ATMs worldwide

- Transfer funds to your prepaid Visa card from other cards or vice versa

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Fees

Payment card issuance and delivery* (Contactless, chip and PIN)	One-time payment	EUR 30.00
Virtual card issuance	One-time payment	EUR 5.00
Gift card issuance	One-time payment	EUR 5.00
Monthly service charge	Monthly per card	EUR 1.50
ATM balance inquiry	Per inquiry	EUR 0.75
ATM withdrawal	Per withdrawal	in EUR — EUR 2.00 + 2%
		in other currencies — + 2%
POS & online transaction successful	Per transaction	EUR 0.30
Top up from another Visa card	For each transaction	EUR 2.00
Crypto to fiat exchange	For each transaction	Avg. market rates + 3-5%
Chargeback handling	Per chargeback	EUR 40.00

Limits

ATM	Daily limit	EUR 500.00
	Monthly limit	EUR 2,500.00
ECOMM / Other	Daily limit	EUR 2,500.00
	Monthly limit	EUR 5,000.00

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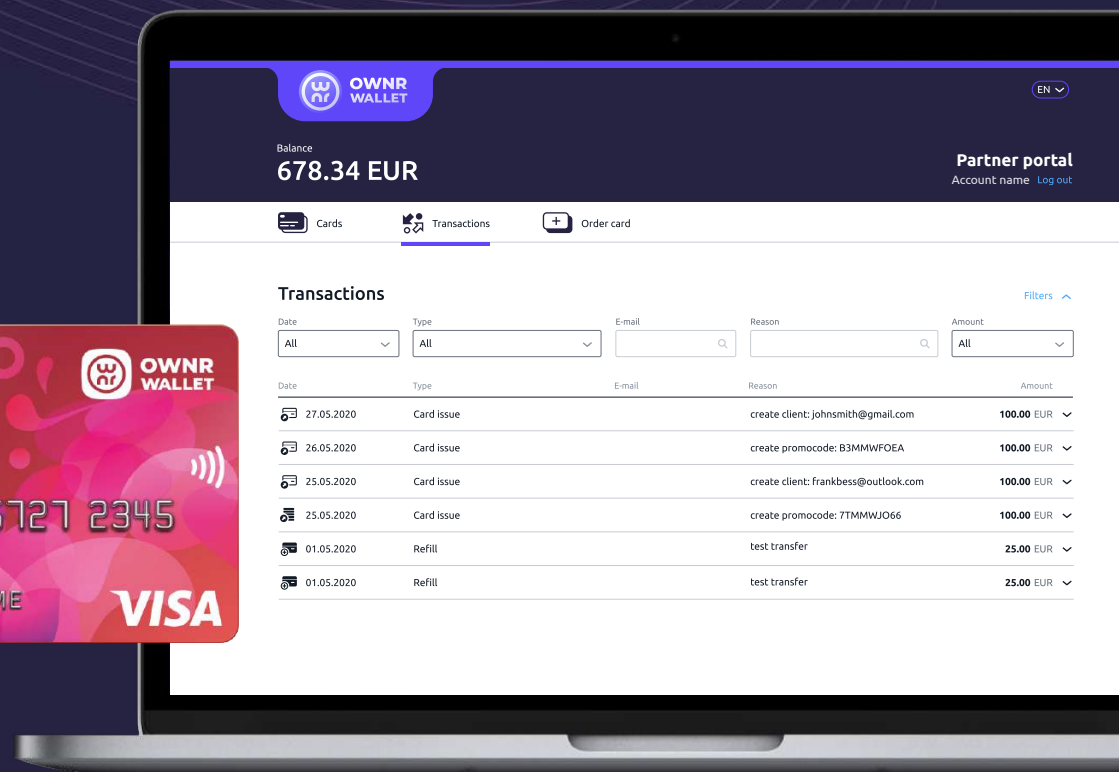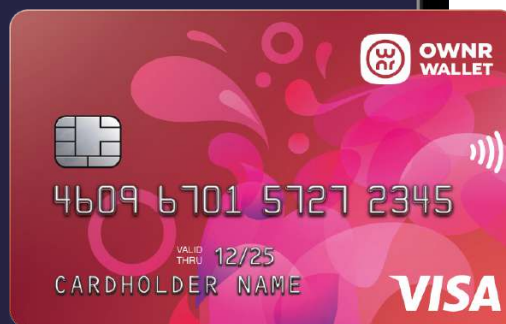* Basic delivery options meaning ordinary post office services

Visa prepaid cards for businesses

OWNR Wallet offers a partner portal for those who need to order a significant number of cards

In Partner Portal, you will be able to order several cards at once, follow issuance updates, and manage finances

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Features

Fees

As an OWNR Wallet Partner, you can set up several types of fees to be included in the final fees for your clients

Customizable fees	
Payment card issuance (all types)	e.g. Plastic card basic price EUR 30 + Partner markup
Card balance top up	To be discussed with OWNR
And more	

Works great for:

- Remuneration payouts to geographically distributed employees

- Remuneration payouts to outsource agents, specialists

- Cashing out profit for traders

- As a payment tool for digital marketing agencies

Card management for businesses

To gain access to Partner Portal, you will have to go through a standard onboarding process and sign a partner agreement on card issuance and servicing

Card ordering

You can generate promo codes for your clients to use them to pay for cards issuance. Each client has to pass a quick verification providing an ID in international format and a number of documents by request

You can set up an API to generate promo codes

Delivery

The card will be delivered to the address provided by the client. An option to deliver a batch of cards is discussed individually with Partner. The delivery usually takes up to 2 weeks. The card can be delivered only to the EU and the EEA countries

Virtual Visa cards

- The issuance fee is 5 EUR. Other fees and limits are identical to standard Visa prepaid cards

- Verification process for virtual cards is similar to the one for plastic Visa prepaid cards

- Instant issuance. Card is available to use right after successful verification
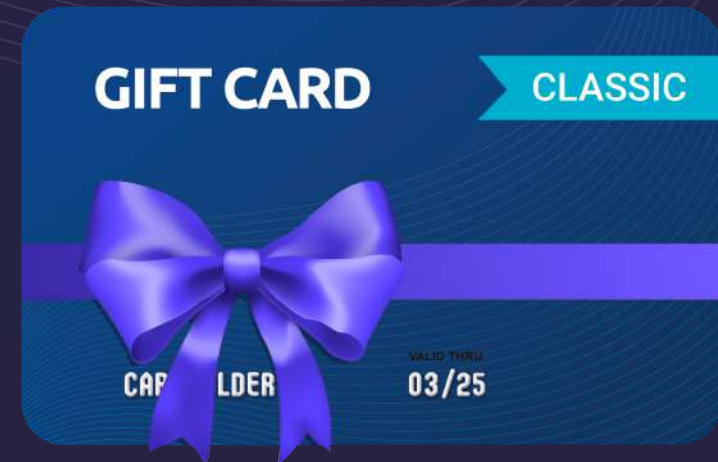
- Connect to Apple Pay

Prepaid gift cards
Instant delivery cards

You can present gift cards with the topped up balance to your clients

- No verification is required

- The limit is under 150 EUR

- The price is 5 EUR per card

- No refill option

GIFT CARD   CLASSIC

CARD HOLDER   VALID THRU 03/25

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Cryptocurrency acquiring API

Along with Payment gateway solution OWNR Wallet provides automated tool to accept payments made in crypto on your website or platform. More and more institutions provide such an option for their clients following global technological and market trends

With OWNR crypto acquiring tool, you can be sure that you receive only verified assets from your clients. So you can use it as an additional method of accepting payments

Client 1	₿ ›		
Client 2	◆ ›	Crypto payments via OWNR API	₿ ›
Client N	Ł ›		Partner account destination address

Advantages

- Accepting top 10 CoinMarketCap cryptocurrencies as a payment method on your website

- Payments made in crypto are processed by OWNR and then transferred to your cryptocurrency account

- Cryptocurrency transactions are verified using special tools like AMLbot so that your funds are totally compliant with KYC/AML regulations

Purchase: $160.00

Total: 0.005 BTC

Pay with Bitcoin

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Original Credit Transactions

Original Credit Transaction (MoneySend) means that you can sell crypto to OWNR and receive fiat assets to your card. OCT payouts are supported by most of the banks. Prepaid cards do not support OCT globally

OWNR supports OCT payments for Mastercard. 3-5% rates are applied. Each customer a subject to KYC/AML verification

BTC 0.03 ✓
ETH 12.7
LTC 26
...

Your crypto account

Cryptoassets ❯

$ 600
BTC 0.03

OWNR Gateway

Fiat assets ❯

$ / € / etc

Client

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Advantages

- Payouts in EUR, USD, GBP, RUB and other fiat currencies

- API integration available

- Blockchain transactions are verified with special tools to ensure compliance

- Global coverage

- Competitive fees from 3% to 5% depending on the card issuer bank and country

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Over-the-counter deals

With its financial licenses and experience, OWNR can serve as a trusted intermediary to process OTC transfers securely and quickly when you buy or sell large volumes of crypto

	Incoming	Outgoing
Fiat assets	SWIFT, SEPA (EUR, USD, GBP)	
Crypto assets	BTC, ETH, USDT (ERC-20), LTC and many other coins	

Options to sign an agreement with a legal entity for crypto-to-fiat and vice versa exchange are available

- Quick KYC procedure is required for each customer

- Each transaction has an invoice and a receipt

- Fees depend on transaction volume and may be negotiated

- Any volumes for OTC transactions can be considered

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Affiliate Programs

- Invite new clients, get profit from their operations

- Monitor the activity and payouts in your account

- Lifetime affiliate program

User buys > **OWNR earns** > **Affiliate gets %**

General Terms

- Income from transactions made in different currencies is eventually converted into USD

- Operations made by invited users in the OWNR Wallet mobile or PC app, or on the website are taken into account

- Terms and rates can be discussed individually

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CONTACTS

OWNR Wallet is open to cooperation.
We will be happy to answer your questions and support
you with integration, just contact us at sales@ownrwallet.com