



**OWNR
WALLET**

**Prepaid Visa Cards
and Partner Portal**



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 a whole crypto-ecosystem which includes a multifunctional HD wallet, cryptocurrency purchase API, built-in crypto-to-crypto exchange, and Visa prepaid cards

Company information

Company name: **OWNR WALLET OÜ**
Registration code: **14555701**
Registration address: **Harju maakond, Tallinn, Kesklinna linnaosa, Väike-Ameerika tn 8-421, 10129**

Licenses:

- **OWNR WALLET OÜ - 14555701, License FVT000406, Estonia**
- **OWNR WALLET LLC - 7826216, MSB registration number 31000168328178, USA**
- **OWNR WALLET CRYPTO LTD - BC1274005, MSB registration number M20029873, Canada**



Cryptocurrency Apps: Global Trends



Apps for managing crypto are getting more user-friendly and are no longer the privilege of the tech-savvy



Compliance with KYC / AML requirements is a must



Users opt for apps with multiple levels of security



A single app combines options for managing both crypto and fiat. Users can easily convert funds in both directions

OWNR Ecosystem Solutions



Multi-currency crypto wallet
with the possibility
of crypto-to-fiat exchange



Prepaid Visa cards linked
to a crypto wallet account
(possibility of white label solutions)



Partner portal for
servicing user
group cards

How Can I Use These Features?

With a Visa prepaid card you can:

- Pay employees from all over the world
- Make payments to merchants, agents and partners
- Optimize control over funds and charges of various user groups
- Fix the profit and withdraw it to the card (for crypto traders)
- Change crypto to fiat and use the card for purchases, all in one app



What is Partner Portal?

Partner Portal is a convenient solution for those who want to order and manage a large number of cards

In the Partner Portal, you will be able to order multiple cards at once, follow the updates of the issuing, and manage financial flows all on one website



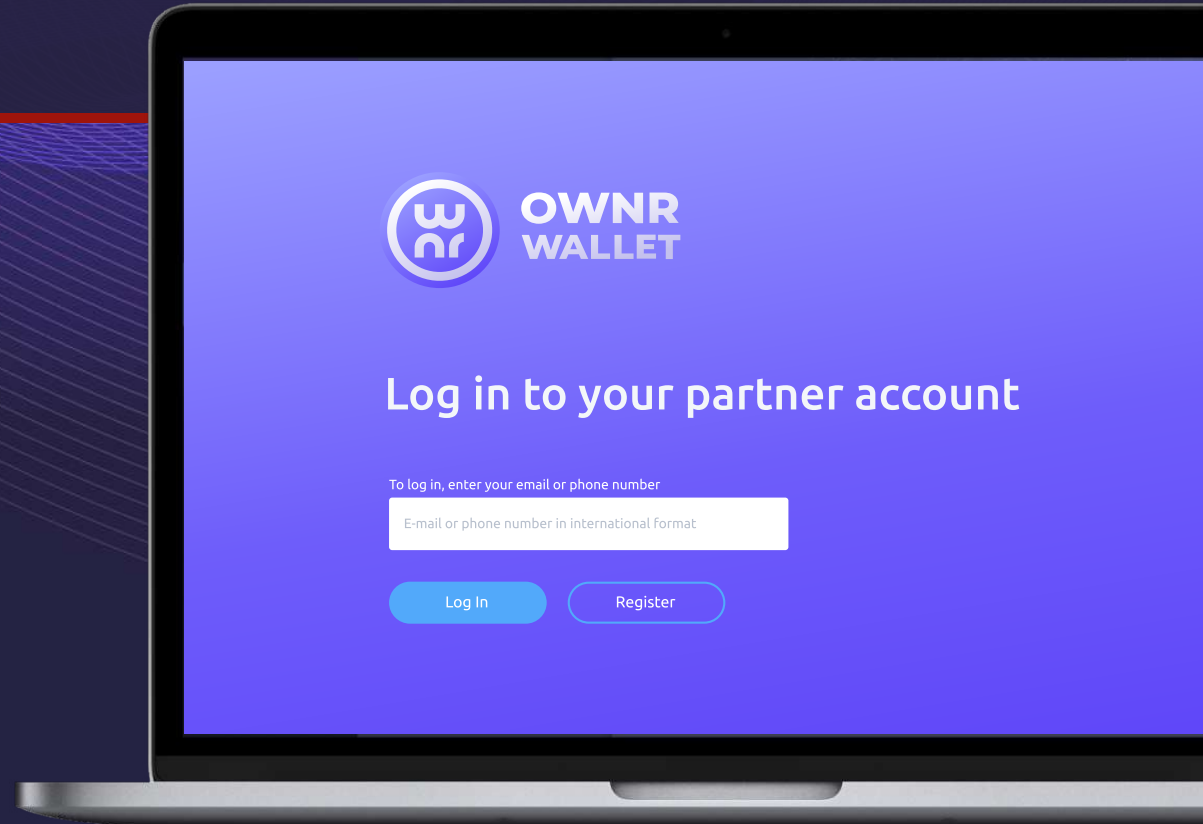
Partner Portal: Access

To gain access to the Partner Portal, a Partner needs to:

- Go through the standard onboarding procedure
- Enter into a partner agreement on card issuance and servicing

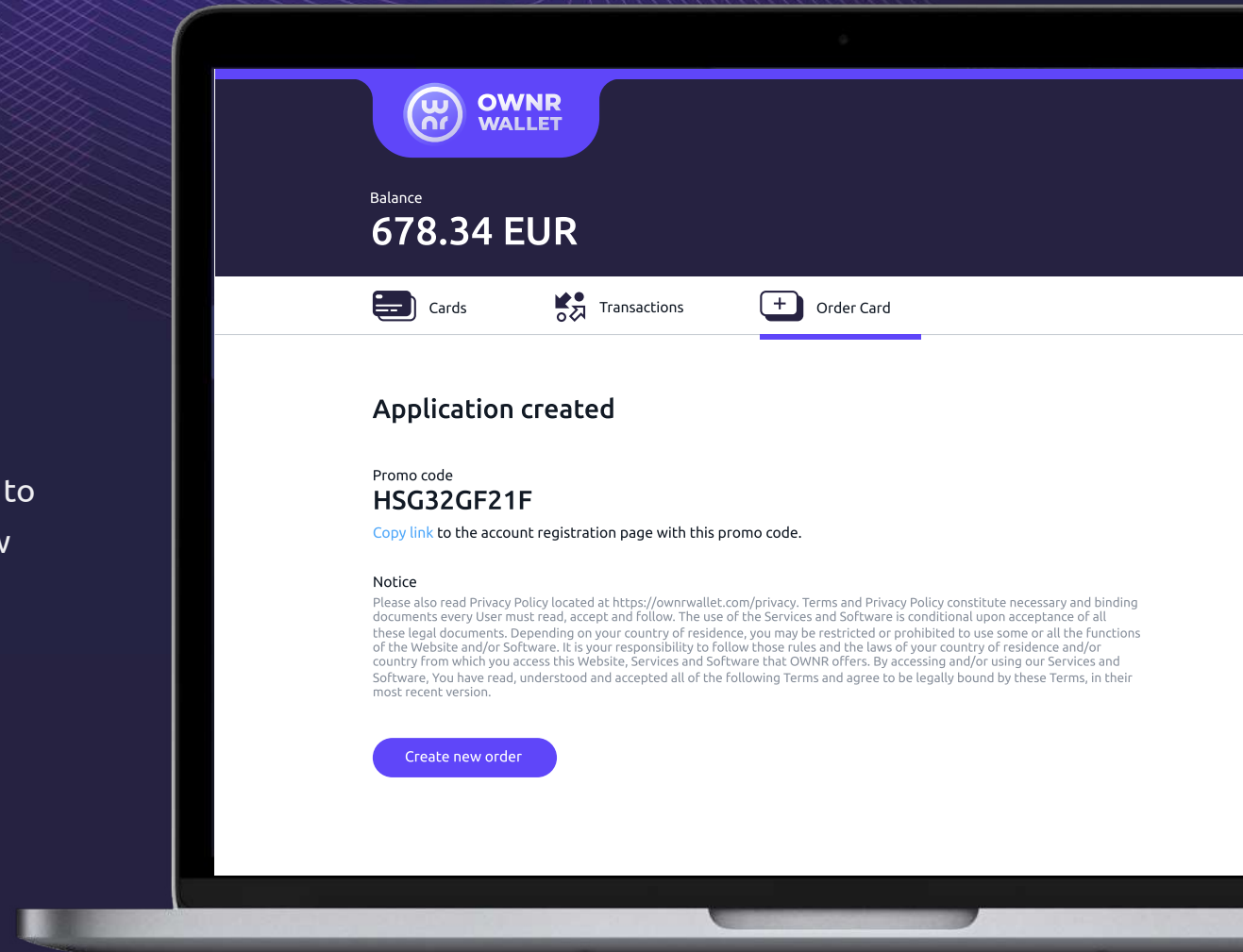


After that the Partner will be able to manage card issuance and card statuses

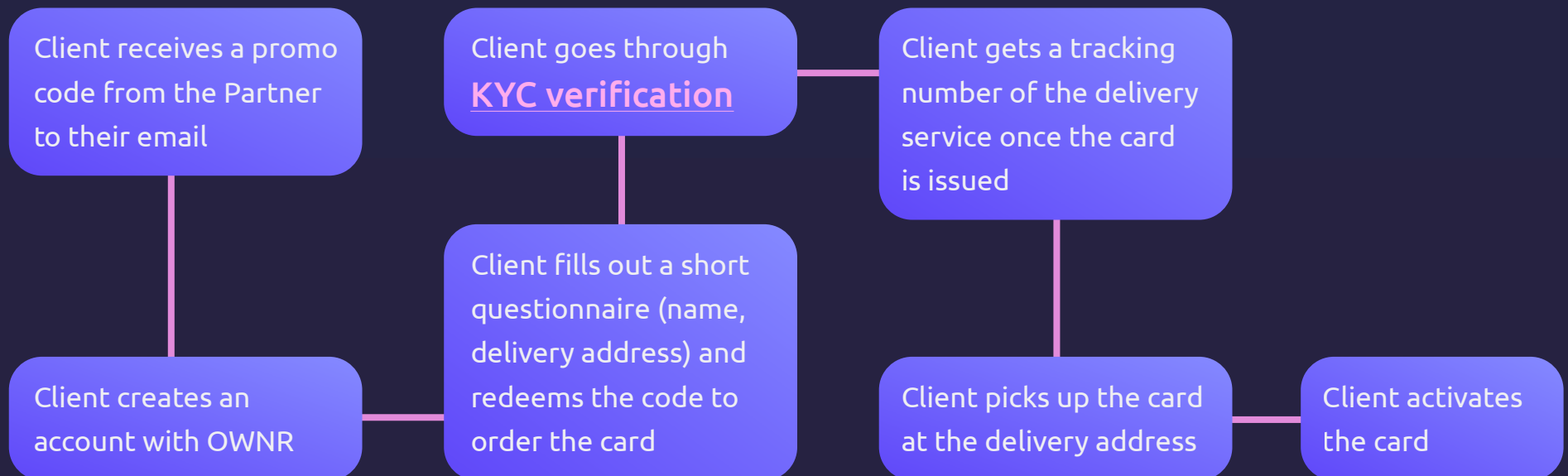


Partner Portal: Possibilities

- Generate a promo code which can be sent to a user's email as an invitation link to follow for registration process. In this case, card issuance fee shall be paid by the Partner
- Replenish the balance of the Partner account and the balances of cards
- Monitor statuses of orders for issuing cards, their delivery, and activation



Ordering a Card, User Verification, and Card Activation



KYC Verification



Congratulations! Your application was successful.

password_alert@gmail.com

Success

Await for further instructions by email.

Portal Interface: Key Operations With Cards



Cards

All cards and related data are displayed regardless of the issuance status



Transactions

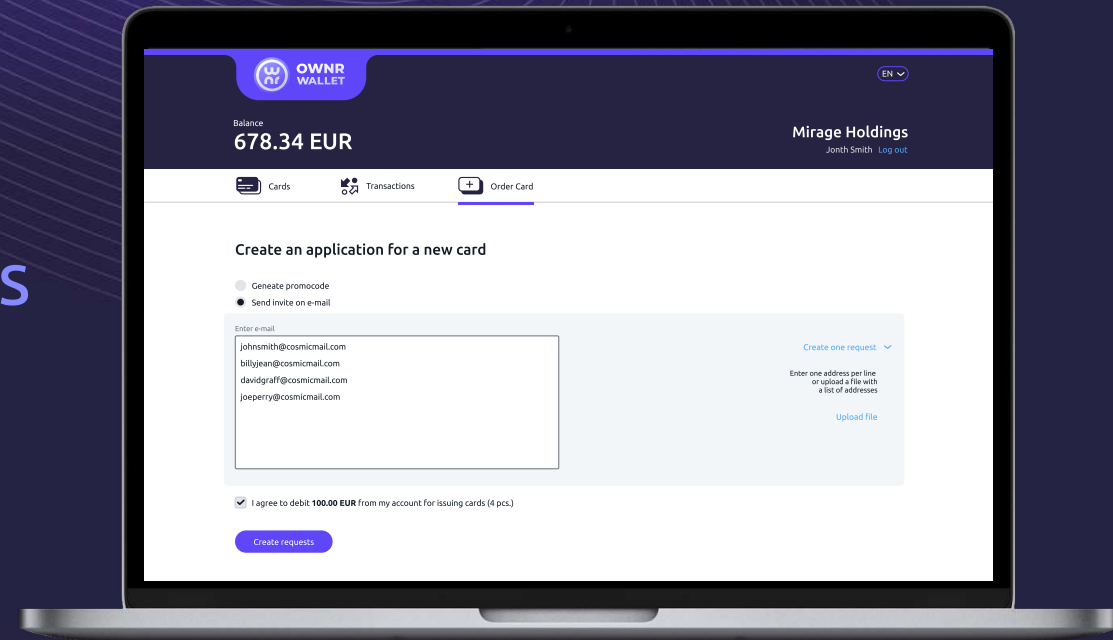
In this section you will find all transaction information, including card issue dates, balance replenishment, internal transfers, withdrawals etc



Order a card

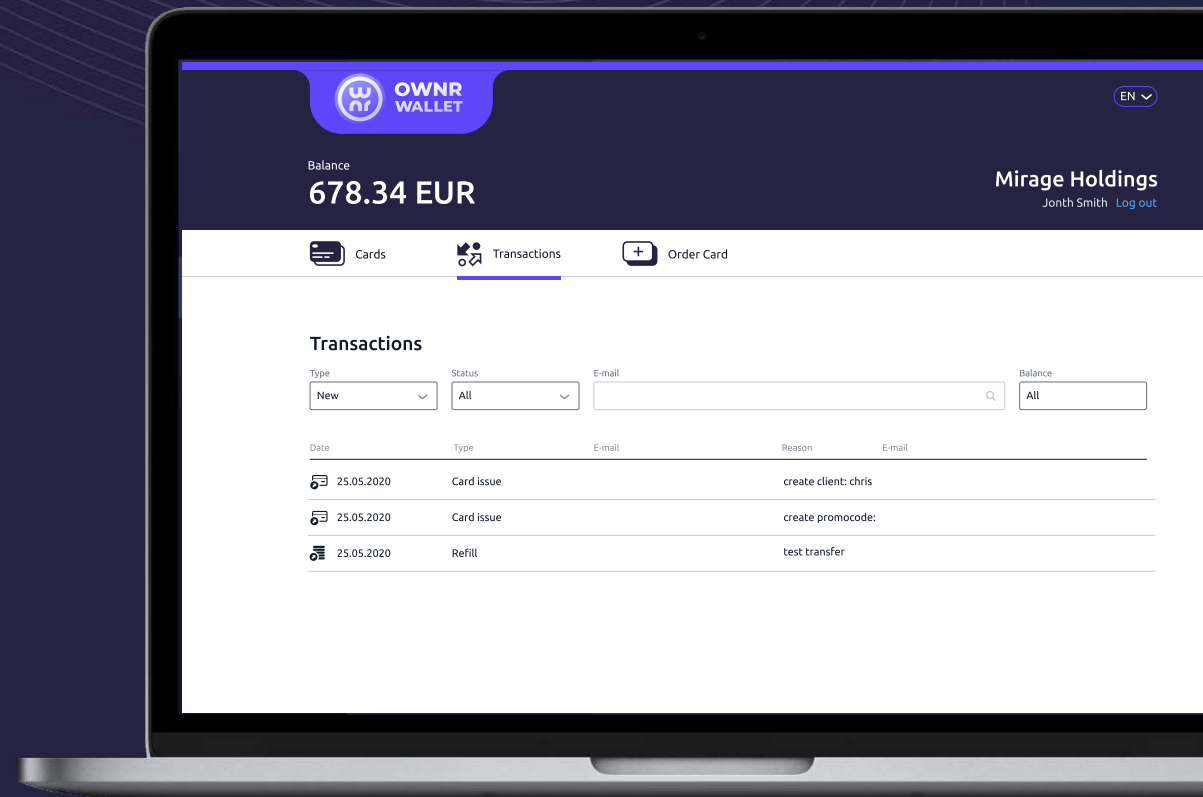
Here you can initiate card issuance and monitor transaction statuses

The data in each section can be sorted and filtered for the Partner's convenience




Account Balance Replenishment

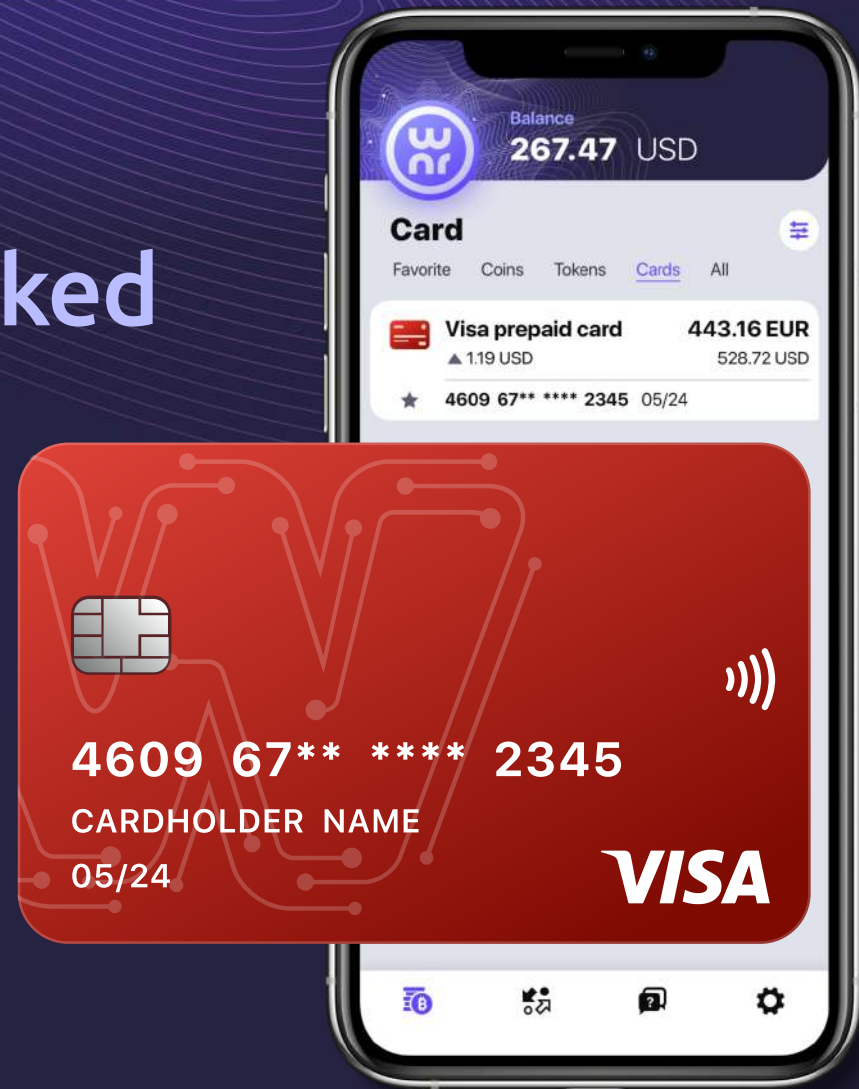
- Partner's balance is replenished with a wire transfer sent to OWNR (the bank details will be provided) or cryptocurrency
- Cards can be topped up with internal transfers the Partner initiates in the Partner Portal. It is also possible to replenish the balances of multiple cards at once with the payment registry option
- All the internal transfers are instant. Clients will see the balance update right away



Visa Prepaid Card Linked To Cryptowallet

The Visa prepaid card is connected with OWRN Wallet so that clients can manage crypto and fiat assets in a single app. Card management is available in the mobile app and account in the web version

It is possible to top up the card with BTC, ETH and other assets. Exchange of crypto to fiat takes just a few clicks, with euro almost instantly available on the client's card balance. The card can be easily connected to  Apple Pay for smoother purchases offline and online



White Label Solutions

- White Label means the ability to apply your own card design and brand name
- OWNR Wallet offers White Label solutions for you to issue cards in bulks starting from 5K cards
- For White Label, we may consider special fees and limits different from the standard ones
- There are minimal limits applied to initiate a white label project. To be discussed directly with OWNR



White Label Solutions

To start the process, you will have to apply for cobranding with Visa

One of the steps is fulfilling a special Visa form with the information on the card issuance purpose, your audience profile, use of the cards etc. You also will need to provide additional verification documents

OWNR Team will assist you with the application.
Visa normally reviews such applications for 3-6 months

It is highly recommended that you issue a party of ~5-7K cards and work for at least 2-3 months before moving to the cobranding solution, as some processing history will be required for your application to succeed

How Is Technical Support Provided?

Each partner has their own personal manager who will help resolve all operational and commercial issues. Such assistance is provided via email or messengers

Users may address their issues to 24/7 in-app support, email OWRN team

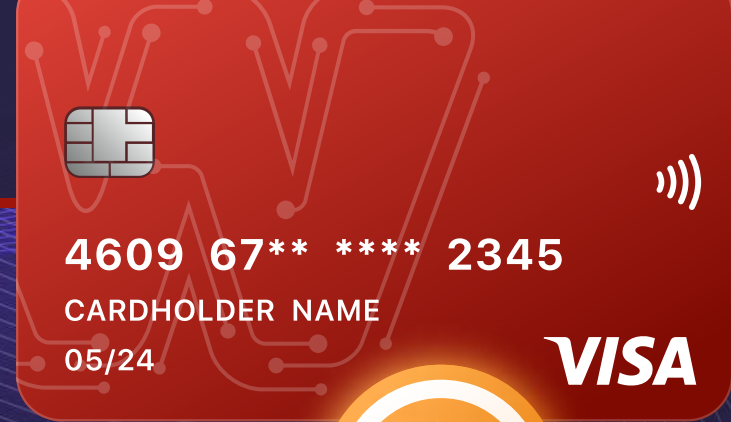
at support@ownrwallet.com

or submit a ticket at

<https://support.ownrwallet.com/support/tickets/new>



Prepaid Visa Cards
and Partner Portal



Partner Portal Advantages

- Ready-to-use time-proved solution
- Expertise in blockchain development, cryptography and financial asset management
- Intuitive and multi-functional mobile, desktop apps, and the web version
- Possibility to develop cooperative partner solutions
- Further opportunities for connecting new fintech services





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CONTACTS

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