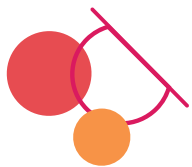




WHAT IS VELO?

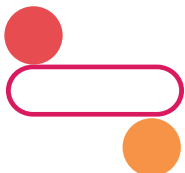
The Velo Protocol is a value transfer engine that consists of two components: a Digital Credit Issuance Mechanism and the Digital Reserve System. Together, these components allow Trusted Partners to tap into the reach, operational efficiency, and transparency of the Velo Protocol and its underlying distributed ledger technology. The Velo Protocol enables multiple business use cases that are all based on its core function: issuing a collateral backed digital credits that can be used for frictionless value transfer.

KEY FEATURES



Digital Credit Issuance

Velo opens new opportunities for businesses that are seeking innovative ways to serve the unbanked and underbanked population across the global



Digital Reserve System

The Digital Reserve System is an algorithmic rule set implemented by smart contracts that manage many aspects of the Velo Protocol. Its' goal is to foster secure digital credit settlement by managing the pools of VELO token collateral backing the credits through a rebalancing mechanism

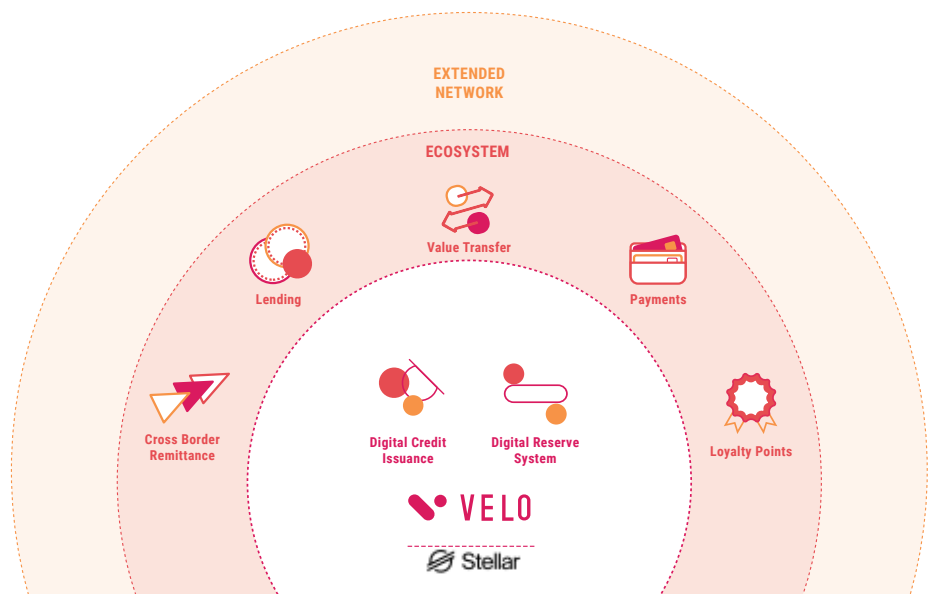
Problem

Existing financial infrastructure, particularly in South East Asia, creates a money transfer market that is fragmented and uncompetitive, resulting in high transaction costs as transfers are passed through multiple middlemen. While distributed ledger technology offers a simple solution. extreme price volatility and regulatory compliance issues in cryptocurrencies discourages real world adoption of blockchain based solutions.

Solution

Velo solves this problem by issuing bespoke digital credits on the blockchain that are tailored to suit a business's needs. The VELO token acts as collateral to ensure settlement, representing the value of digital credits and fiat deposits in the network. Velo will promote real world use cases for the VELO tokens and digital credits by building a network of partners that have both physical and digital reach. The result will be to improve the lives of millions of underbanked and underserved people around the world by empowering the businesses that serve them with the latest technology.

ECOSYSTEM



MARKET OPPORTUNITY



Cross Border Remittance

The Velo Protocol allows agents and partners to connect directly and digitally to each other instead of going through the multiple settlement layers of the current financial system, thereby saving costs, improving transparency and efficiency, and speeding up the entire process.

in 2018
\$700B



Lending

Through Velo, lending has a chance to be transformed, streamlined, digitized and made more efficient and cheaper by bypassing traditional banking infrastructure.

in 2022
\$8,200B



Payments

The Velo Ecosystem has the potential to consolidate the market in Southeast Asia into a widespread payment gateway with digital and physical payment points.

in 2016
\$500B



Loyalty Points

Velo seeks to improve the fungibility of loyalty and gift points by enabling a digital credit exchange on a secondary market for points that are issued by the Velo Protocol.

by 2024
\$9.3B

TOKEN MODEL

Token Name : **VELO**

Token Type : **Utility token**

Total Token Supply : **30B**

Initial Circulating Supply : **75M**

Listing Allocation : **200M**

Listing Exchange : **Multiple**

Token Utilities :

- **Minting digital credit**
- **Digital Credit Collateral**

Token platform : **Stellar**

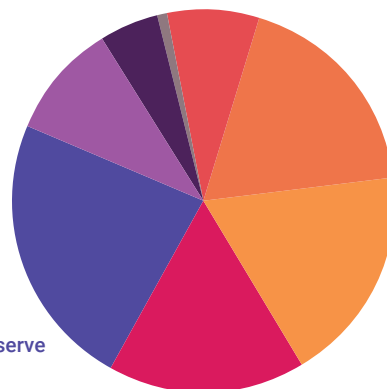
TOKEN SUPPLY DISTRIBUTION

Exchange Listing
0.7%
of token supply

Private Placement
4.9%
of token supply

Founders
10.0%
of token supply

Velo Development Reserve
23.3%
of token supply



Early Backers and Team
7.9%
of token supply

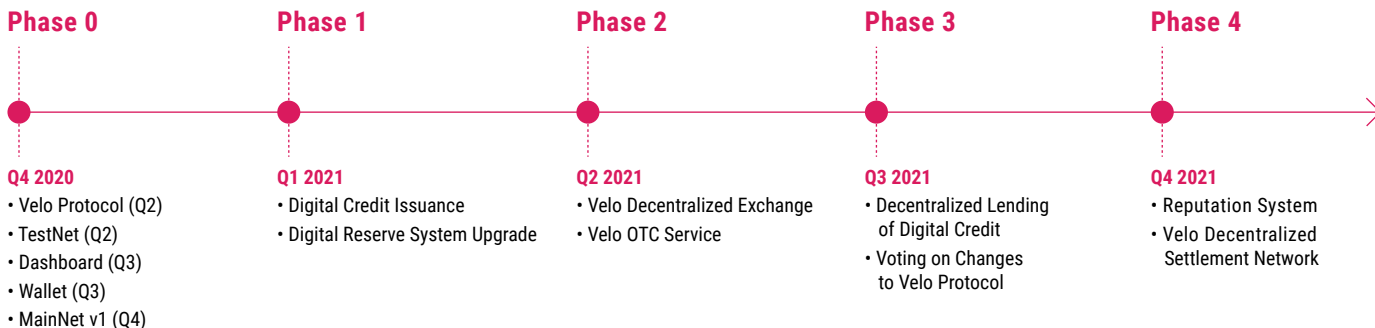
Market Development
18.3%
of token supply

Future Development
18.3%
of token supply

Reserve
16.7%
of token supply

ROADMAP

* This is an overall roadmap based on current velo project development plan and business whitepaper



TEAM



Chatchaval Jiaravanon
Chairman
A Member of Board of Directors at True Corporation



Tridbodi Arunanondchai
Vice Chairman
Co-Founder and CEO of MoneyTable Public Co., Ltd.



Suvicha Sudchai
Chief Product Officer
Former Head of Business Innovation of Krungthai Bank (KTB)



Ilya Zusman
Director of Finance & Strategy
Former Advisor to the Board of Directors of Russian Direct Investment Fund (RDIF)

ADVISORS



Jed McCaleb
Tokenomic Advisor
Co-Founder of the Stellar Development Foundation



David Mazières
Tokenomic Advisor
Chief Scientist of the Stellar Development Foundation



Prof. Robert Townsend
Economic Advisor
Economics Professor at MIT, Carnegie Mellon and the University of Chicago



Hongliang Lu
Ecosystem Advisor
Co-Founder of UTStarcom



John Ng Pangilinan
Ecosystem Advisor
Founder of Signum Capital



Paul Veradittakit
Tokenomic Advisor
Partner at Pantera Capital



Tana Pothikamjorn
Development Advisor
CEO of Kasikorn Line



Allen Ng
Venture Advisor
Co-Founder & CEO of Everest Ventures Group



Chen Zhuling
Advisor
Co-Founder of Aelf



Mike Cowans
Commercial Advisor
Head of Global Sales for Lightnet Group



Gaurang Desai
Economic Advisor
Finance and Treasury for Lightnet Group