



VELO PAYMENTS

Brand Identity Guidelines

Draft 01. April 28, 2017

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WELCOME

Our visual identity is a vital asset of our business and is how we are recognized. It's a symbol of what we stand for.

These guidelines capture the spirit of the Velo Payments identity that, when used thoughtfully, will ensure a consistent and memorable expression across all media.

PRIMARY VELO LOGO

The Velo logo is meant to symbolize the weaving of internet technologies with secure banking infrastructure. It connotes the linking of banks with corporates and their customers. Ultimately, it signifies bridging borders and connecting worlds.

This logo is our primary signature and should be used in most all applications.

Our logo is meant to live in full-color on a white background only.



SECONDARY LOGOTYPE

(LIMITED USE)

While our Primary logo should be used whenever possible, there may be situations where that is problematic, such as horizontal signage. For such rare circumstances a Secondary Logotype has been created.

To avoid confusion with the Primary logo the use of the Secondary Logotype should be very limited.

Use when space is limited and/or the Primary logo cannot be used.

Use instead of, not with, the Primary logo or V symbol.



LOGO

CLEAR SPACE

A clear space is the area surrounding the logo that always must remain free of any other text or graphic elements. It ensures that the logo appears distinct and free of clutter in any environment.

The clear space is measured by the height of the V in the Velo Name. The minimum clear space must always be 1V.



CLEARSPACE = 1V



LOGO

MINIMUM SIZE

To ensure legibility and preserve the visual integrity of the Velo Brand, a minimum use size has been set.

Do not use the Primary Logo at vertical sizes below 30 pixels or 11 millimeters.

Do not use the Secondary Logotype below a vertical height of 11 pixels or approximately 4 millimeters.

PRIMARY LOGO



SECONDARY LOGOTYPE



LOGO
COBRANDING

Our logo will often appear in the context of other brands. To ensure it appears distinct and free of clutter, use the defined clear space as a guide to size and space other brands at a similar relative scale.



LOGO

AVOID IMPROPER USE



Do not use drop shadows or other visual effects.



Do not add additional outlines or strokes.



Do not create alternate versions of the logo.

Proper use of our logo is paramount to ensure we're communicating a clearly. Our logo is meant to live in full color on light colored backgrounds and should never be altered or redrawn for any reason.



Do not rotate or skew.



Do not change color or redraw elements.



Do not change the relationship between the symbol and the Velo name.



Do not combine the primary logo with the secondary logotype.



Do not use on a color background.



Do not create a reversed version.

BRAND ELEMENTS

COLOR



DARK BLUE

RGB Hex#: 193C6E
CMYK: c100 m35 y30 k15
PMS: 295



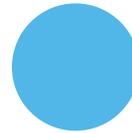
ROYAL BLUE

RGB Hex#: 0073B89
CMYK: c88 m50 y0 k0



MEIDUM BLUE

RGB Hex#: 2981D2
CMYK: c75 m30 y0 k0



BRIGHT BLUE

RGB Hex#: 53B6E6
CMYK: c60 m10 y0 k0



LIGHT BLUE

RGB Hex#: 78D2F5
CMYK: c47 m0 y0 k0



SKY BLUE

RGB Hex#: AAE1FA
CMYK: c30 m0 y0 k0



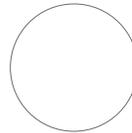
BLACK

RGB Hex#: 000000
CMYK: c60 m0 y0 k100



GRAY 1

RGB Hex#: 788695
CMYK: c57 m41 y32 k0
PMS: 430



WHITE

RGB Hex#: FFFFFFFF
CMYK: c00 m0 y0 k0

BRAND ELEMENTS

TYPOGRAPHY

Velo typography uses a combination of two complimentary fonts, Benton Sans and Miller Text. This combination expresses the traditional worlds of Finance married to the promise of today's digital opportunities.

Benton Sans is a grotesque sans-serif typeface originally designed by Tobias Frere-Jones in 1995 and later expanded upon by Cyrus Highsmith. The design was based off of Morris Fuller Benton's News Gothic. It was originally commissioned for Martha Stewart Living magazine and later released through Font Bureau.

Matthew Carter's Miller is a seminal reinvigoration of the 19th-century Scotch Roman, serving forthright, authoritative body copy and headlines since 1997. All Display weights include small caps, italics, and italic small caps, a hallmark of the original Scotches and features that have made it a staple of magazines and newspapers like the Boston Globe, San Jose Mercury News, Glamour, and New York magazine.

BENTIN SANS REGULAR

ABCDEFGHIJKLM-
NOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxy
z
1234567890

MEDIUM

**ABCDEFGHIJKLM-
NOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxy
z
1234567890**

BOLD

**ABCDEFGHIJKLM-
NOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxy
z
1234567890**

MILLER TEXT ROMAN

ABCDEFGHIJKLM-
NOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxy
z
1234567890

SEMIBOLD

**ABCDEFGHIJKLM-
NOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxy
z
1234567890**

BOLD

**ABCDEFGHIJKLM-
NOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxy
z
1234567890**

BRAND APPLICATIONS
BUSINESS CARDS

VELO PAYMENTS

JOHN PARTRIDGE
CHIEF EXECUTIVE OFFICER

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BRAND APPLICATIONS

BUSINESS PAPERS



Month 00, 2017

First Name, Last
Company X
99 First Avenue
New York, NY 00000

Mr Last name,
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitatio ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat.

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Sincerely,

First Name, Last

VELO PAYMENTS
599 Bridgeway
Sausalito CA 94965
415 234 5678
velopayments.com

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599 Bridgeway
Sausalito CA 94965



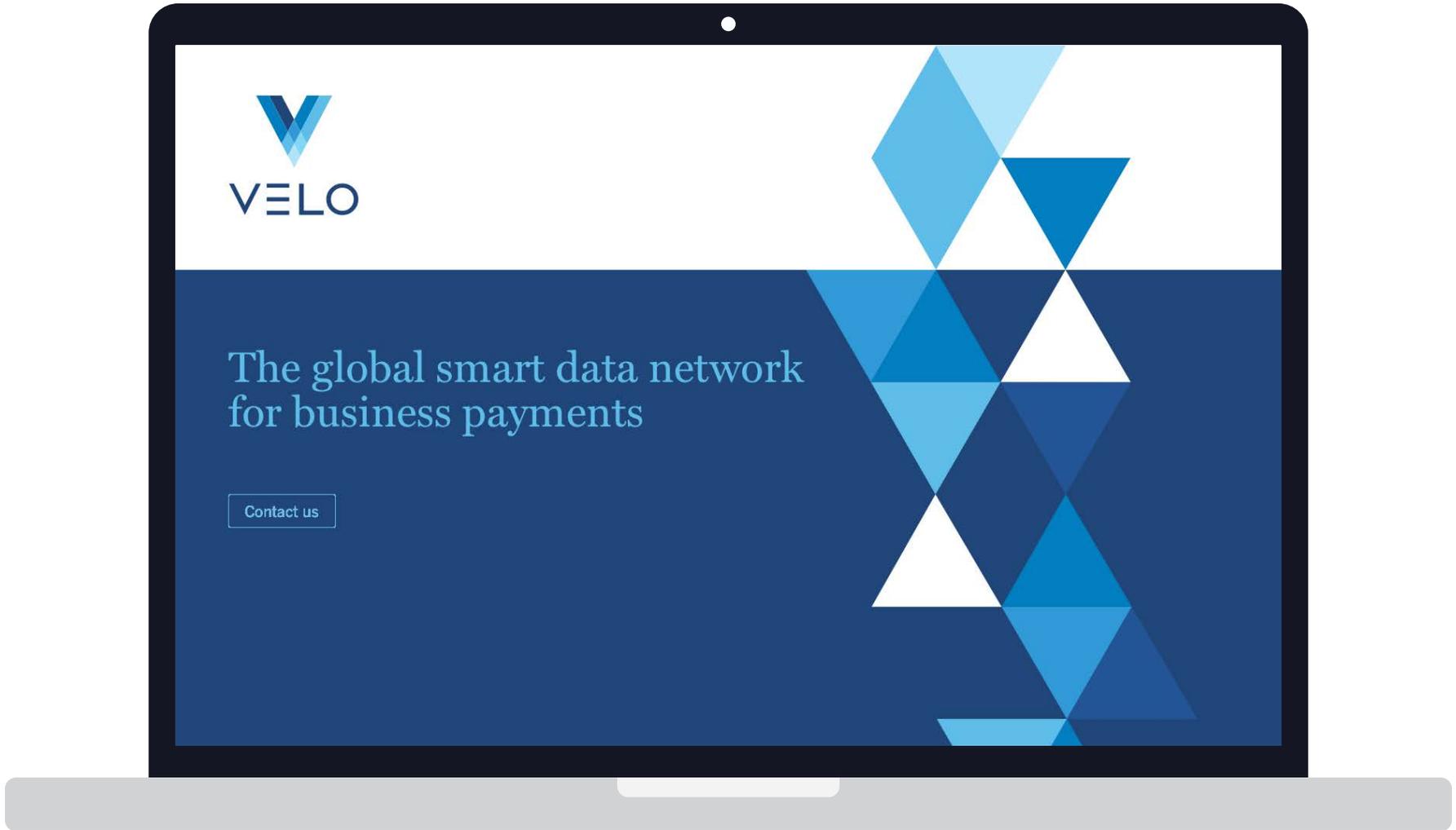
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BRAND APPLICATIONS
WEBSITE



BRAND APPLICATIONS PRESENTATION DECK



Presentation title
Presentation subhead

Presenter Name
01.01.2017

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The trouble is the plumbing

Wires are costly, slow and opaque with many entities taking their cut along the way



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Executive summary

Know-how + access unlock unique play

Vision

Stripe for business payments.

Problem

Business payments have a data quality problem.

Solution

Velo can pass data securely in real-time, and append smart contracts between any account (DDAs and modern e-wallets). Funds flow over existing SWIFT & other payment rails, with rich UIs for all stakeholders.

Leverage

Team, tech, sales cycle & business model. Connecting to software built by Velo's CTO, behind firewall of 38 of the 50 largest money center banks.

Benefits

Automate reconciliation, reduce error rates, improve payor / payee user experience.

Goal

To be the global smart data network to make fast, reliable, business payments from any account to any payment method.

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Competitive landscape

Type	Examples	Strengths	Weaknesses	eelo Advantage
Blockchain Solutions	<ul style="list-style-type: none"> - Ripple - Digital Asset - Chain 	<ul style="list-style-type: none"> - Replace all problems of wires (rich data, scale, velocity, at low costs) - Promising for future infrastructure 	<ul style="list-style-type: none"> - No path out of R&D; no narrative to regulators or bank compliance 	<ul style="list-style-type: none"> - A: If the scalability of blockchain solutions, but Velo is commercial from Day 1 (not holding funds & using std SWIFT code)
FX Providers	<ul style="list-style-type: none"> - iCurrency Cloud - Wise First - TransferWise - W UBS 	<ul style="list-style-type: none"> - Profitable businesses due to control of economics, capacity of offering 	<ul style="list-style-type: none"> - Not actually making payments: banks make the payments for FX providers - No path to improve status quo (TransferWise is a card solution, which is too costly for B-B/B-C) 	<ul style="list-style-type: none"> - Velo improves the data for all payment types - X providers greatly benefit from Velo, but spreads continue to narrow
E-Wallets/Card Solutions	<ul style="list-style-type: none"> - PayPal - Amazon - Green Dot 	<ul style="list-style-type: none"> - Can service the unbanked & long-tail - Fast, move funds in real-time - All are mobile-first front ends - No win payee (assumes KYC burden from corporate) 	<ul style="list-style-type: none"> - Costly, narrow for major corporates - Not ideal for major corridors - Compliance risk: payee loads own funds - No win payee (corporate loses brand and experience control) 	<ul style="list-style-type: none"> - Velo can pay to e-wallets, but has none of the compliance risk of an e-wallet provider - Velo is as fast as e-wallet, but much lower price
Aggregators	<ul style="list-style-type: none"> - iYerwallet - iCashi 	<ul style="list-style-type: none"> - Front ends and network reach - Pay to multiple payment types - Best for long-tail countries 	<ul style="list-style-type: none"> - Costly to maintain (HW has bank accounts, must pay to keep open) - Friction: Move funds or change DDA access - All any manual processes 	<ul style="list-style-type: none"> - Velo provides banks with front ends, but corporates can use their existing banks and bank accounts - Much lower price
Ecosystem/OS e-Wallets	<ul style="list-style-type: none"> - iLipay - iChat Pay - iApple Pay 	<ul style="list-style-type: none"> - Focused on retail payments - Scalable and preferred by consumers 	<ul style="list-style-type: none"> - Corporate compliance services not focus - B-B, B-C use cases not focus - No then highly regional 	<ul style="list-style-type: none"> - Velo focused solely on payouts and treasury
Network Hubs	<ul style="list-style-type: none"> - iAirpoint - iOcalink 	<ul style="list-style-type: none"> - High gross for either cross-border or domestic efficiency, but only incrementally better than wires 	<ul style="list-style-type: none"> - No front end - High airport compliance is very poor - iOcalink is a domestic hub product 	<ul style="list-style-type: none"> - Velo is cross-border and domestic, with a robust front end
Acquirers	<ul style="list-style-type: none"> - iPaySafe / iSkill - iStripe - iVerifone 	<ul style="list-style-type: none"> - High use product flexibility and extensibility 	<ul style="list-style-type: none"> - Focus on retail acquiring - Typically support risky client segments 	<ul style="list-style-type: none"> - Velo focused solely on payouts and treasury

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