

# Velra: Building the Financial Infrastructure on Rayls

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## Grant Application for Rayls Developer Program

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### Hey Rayls Team 🙌

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Thanks for reaching out to us about building on Rayls. We're Velra (formerly Superchain Exchange), and after your founder's conversation with us, we're genuinely excited about this opportunity.

Here's the thing - we're not coming to you with just ideas on a whiteboard. We've already built working MVPs of our core products: multi-sig wallets, a bridge, vesting systems, and a launchpad. They're in testing right now, and we're learning a ton from real users.

This proposal outlines what we've built, where we're going, and how we see Velra fitting into the Rayls ecosystem.

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### Who We Are

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We started as Superchain Exchange with a simple goal: make it easier for institutions and builders to use blockchain technology without compromising on compliance or security. Along the way, we rebranded to Velra because, well, we grew beyond just being an exchange.

We're a team of builders who've been in the crypto space for years. We've seen the good, the bad, and the ugly of DeFi. We've watched institutions struggle with compliance, developers fight with complex APIs, and users get frustrated with fragmented liquidity across chains.

So we decided to fix it.

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### Why Rayls? (And Why Now)

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When we discovered Rayls, it felt like finding the missing piece of a puzzle. Here's a blockchain that actually gets it:

# Why We're Excited About This Partnership

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When your founder reached out to us about building on Rayls, we immediately saw the alignment. You're building exactly the kind of infrastructure we need to make our products work at scale.

What got us excited:

**Your institutional focus is real** - You're actually working with banks and building for real-world use cases, not just talking about it.

**The tech matches our needs** - Sub-second finality means our payment API can actually compete with traditional processors. Native compliance means we don't have to build that from scratch. EVM compatibility means we can move fast.

**The timing is perfect** - Your ecosystem is growing and needs applications. We've built infrastructure that's ready to deploy and can help showcase what Rayls enables.

We've been building in this space long enough to know that finding the right chain isn't just about technology - it's about shared vision and ecosystem fit. Rayls checks both boxes.

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## What We're Building (The Real Talk Version)

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We're not trying to build everything at once. We're focused on five core products that solve real problems we've seen in the market. And here's the best part - four of them are already built and being tested.

### 1. Institutional Multi-Sig Wallets

**Status:**  MVP Ready & Testing

You know how Safe is great but relies on off-chain metadata? We thought that was weird too. So we built fully on-chain multi-sig wallets specifically for Rayls' compliance framework.

Think of it as Safe, but:

- Everything lives on-chain (no IPFS, no centralized servers)
- Integrates natively with Rayls' KYC system
- Built for institutional compliance from the ground up
- Quantum-safe privacy features
- Flexible governance policies

Banks and institutions need this. DAOs need this. Anyone managing serious money on-chain needs this.

## 2. Tokenization & Fundraising Launchpad

**Status:**  MVP Ready & Testing (including vesting)

This one's exciting because it serves two completely different markets:

**For Web2 Companies:** Remember when going public meant years of paperwork and millions in fees? We're changing that. Traditional companies can tokenize their equity, raise capital globally, and tap into crypto liquidity - all while staying compliant.

Imagine a startup in Brazil tokenizing shares and raising from investors in Singapore, all settled instantly on Rayls with full regulatory compliance. That's what we're enabling.

**For Web3 Projects:** Token launches with automated vesting, locks, and distribution. No more manual spreadsheets, no more "trust me bro" vesting schedules. Everything's on-chain, auditable, and automatic.

We handle:

- Token creation and deployment
- Vesting schedules (cliff periods, linear, custom)
- Lock mechanisms (team locks, liquidity locks)
- Automated distribution
- KYC/AML for investors via Rayls
- Compliance with securities regulations

## 3. Cross-Chain Bridge

**Status:**  MVP Ready & Testing

Liquidity is fragmented. Your users are on Ethereum, Polygon, Solana, everywhere. We're building the bridge that connects Rayls to all of them.

**Phase 1 (EVM Chains):** Ethereum, Polygon, Arbitrum, Optimism, Base, BSC, Avalanche

**Phase 2 (Non-EVM):** Solana, Tron, NEAR

But here's what makes our bridge different - it's built for institutions:

- Compliance layer (KYC verification for transfers)
- Multi-sig validation
- Institutional controls (limits, whitelisting)
- Audit trails for regulatory reporting
- Insurance fund for security

We're not just moving tokens - we're moving value in a way institutions can trust.

## 4. Payment API (Stripe for Web3)

**Status:** In Development

Every developer we talk to says the same thing: "Why is accepting crypto payments so hard?"

We're building the answer. Think Stripe, but for crypto:

```
// This is all it takes
const velra = new Velra('api_key');

const payment = await velra.payments.create({
  amount: 100,
  currency: 'USDC',
  chain: 'rayls'
});

// That's it. You're done.
```

Features:

- Accept payments on 11+ blockchains
- 30+ tokens (USDC, USDT, native currencies)
- Instant settlement (thanks to Rayls' sub-second finality)
- 0.5% fees (vs Stripe's 2.9% + \$0.30)
- Webhooks, SDKs, everything developers expect
- No crypto knowledge required

E-commerce stores, SaaS companies, freelancers - anyone can start accepting crypto in minutes.

## 5. Privacy-Enabled Stablecoin (VPAY)

**Status:** Planned (will leverage our bridge once established)

The final piece of the puzzle. A stablecoin that:

- Offers privacy for institutional transactions
- Maintains regulatory compliance (not anonymity - privacy with accountability)
- Lives natively on Rayls
- Bridges to all major chains via our infrastructure
- Uses quantum-safe cryptography

Banks need privacy for B2B settlements. Companies need it for payroll. Supply chains need it for supplier payments. We're building the stablecoin that makes this possible while staying

for supplier payments. We're building the stablecoin that makes this possible while staying compliant.

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## Our Development Philosophy

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Look, we're not going to pretend we have everything figured out. Building infrastructure is hard, and we're learning every day.

Here's how we work:

**We listen to users.** Our MVPs are in testing because we want real feedback before we scale. We'd rather iterate 10 times with 10 users than launch once to 10,000 and get it wrong.

**We prioritize security.** Every smart contract gets audited. Every API endpoint gets tested. Every wallet gets encrypted properly. We're building financial infrastructure - there's no room for "move fast and break things."

**We stay flexible.** The crypto space changes fast. Regulations evolve. User needs shift. We're committed to adapting and improving continuously.

**We're transparent.** Regular updates, open communication, honest about what's working and what's not.

This isn't a sprint to a token launch. This is a marathon to build infrastructure that lasts decades.

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## Why This Matters for Rayls

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You're trying to bring \$100 trillion in capital on-chain. That's an audacious goal, and we love it.

But here's the reality: institutions won't come if the infrastructure isn't there. They need:

- Secure wallets they can trust
- Compliant ways to tokenize assets
- Bridges to move capital
- Easy payment rails
- Privacy-preserving stablecoins

We're building the tools that help bring more users, developers, and institutions to Rayls. Our success is directly tied to Rayls' success.

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## The Competitive Landscape (Real Talk)

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**vs. Safe (Multi-Sig):** Safe is great, but it's not built for institutional compliance. Off-chain metadata is a non-starter for banks. We're building what institutions actually need.

**vs. Traditional Launchpads:** Most launchpads are either for Web3 only or don't handle compliance. We're bridging both worlds with regulatory compliance baked in.

**vs. Existing Bridges:** Most bridges are security nightmares or don't care about compliance. We're building for institutions from day one.

**vs. Stripe:** Stripe has crypto, but it's limited - only a few currencies and networks after their Web3 acquisitions. We're building for true multi-chain support upto 11+ blockchains and 30+ tokens.

**vs. USDC/USDT:** Great stablecoins, but no privacy features. Institutions need confidential transactions. We're building that.

We're not trying to beat everyone at everything. We're trying to be the best at serving institutions and builders on Rayls.

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## Our Roadmap (The Honest Version)

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We don't have exact timelines because we've learned that's how you end up shipping buggy products. But here's the general flow:

### Right Now:

- Testing our MVPs (multi-sig, bridge, vesting, launchpad)
- Gathering feedback from pilot users
- Fixing bugs and improving UX
- Security audits

### Near Term:

- Launch multi-sig wallets for institutions
- Open launchpad for first projects
- Deploy bridge to major EVM chains
- Start building payment API

### Medium Term:

- Expand bridge to Solana, Tron, NEAR
- Launch payment API for developers
- Grow our user base organically

- Process meaningful transaction volume

### Long Term:

- Launch VPAY stablecoin
- Expand to 20+ chains
- Become the go-to infrastructure for Rayls
- Help bring that \$100 trillion on-chain

But honestly? We'll adapt based on what users need and what the market demands. That's the only way to build something that lasts.

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## What We Need from Rayls

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We're not here asking for a handout. We're here proposing a partnership.

What we need:

### Support from the Rayls Developer Program

- Grant funding to accelerate development
- Technical support and guidance
- Access to Rayls' institutional network
- Collaboration on compliance frameworks

### Partnership, not just funding

- We want to work closely with your team
- Share learnings and feedback
- Help shape the Rayls ecosystem
- Bring institutions and developers to the platform

We're committed to building on Rayls long-term. This isn't a "take the grant and disappear" situation. We're here to build infrastructure that makes Rayls successful.

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## Our Commitment

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Here's what you can expect from us:

**We'll keep building.** Even when it's hard. Even when it takes longer than expected. We're in this for the long haul.

**We'll stay transparent.** Regular updates, honest communication, open about challenges and

wins.

**We'll listen to the community.** User feedback drives our roadmap. We're building for real people with real needs.

**We'll prioritize security.** No shortcuts. No "we'll fix it later." Financial infrastructure has to be rock solid.

**We'll help grow the ecosystem.** Every institution we onboard, every developer we enable, every user we serve - they're all potential Rayls users.

This is our commitment to you and to the Rayls ecosystem.

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## The Team

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We're lean and focused - just two of us right now:

**Web3 Full-Stack Developer** - Building everything from smart contracts to frontend. Years of experience in DeFi, payment systems, and multi-chain infrastructure.

**Marketing & Business** - Handling partnerships, user acquisition, and business development. Deep understanding of both crypto and traditional finance markets.

We've been in crypto long enough to know what works and what doesn't. We're not trying to build a massive team before we have product-market fit. We're focused on shipping, learning, and iterating.

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## Why We'll Succeed

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Honestly? Because we have to.

We've already invested months building these products. We've talked to hundreds of potential users. We've seen the need firsthand. We know this is what the market wants.

But more than that:

**We're early.** Rayls is new, and we have the chance to be the foundational infrastructure layer. First-mover advantage is real.

**We're focused.** We're not trying to build 50 products. We're building 5 things really well.

**We're practical.** We're not chasing hype or trends. We're solving real problems for real users.

**We're committed.** This isn't a side project. This is what we're building our company around.

And most importantly - we believe in Rayls' mission. Bringing TradFi and DeFi together isn't just good business, it's necessary for blockchain to reach its potential.

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## Let's Build Together

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We're not asking you to take a leap of faith. We have working products you can test. We have a clear vision you can evaluate. We have a team you can meet.

What we're asking for is a partnership. Support us, and we'll help make Rayls the blockchain that brings institutions on-chain at scale.

We're ready to start. We're ready to build. We're ready to help Rayls succeed.

Let's do this.

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## Let's Talk

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**Project:** Velra (formerly Superchain Exchange)

**Telegram:** [t.me/crypticishan](https://t.me/crypticishan)

We have screenshots and demos of our MVPs ready to share:

- Multi-sig wallet interface
- Launchpad platform
- Token vesting dashboard
- Bridge UI

Want to see them? Want to discuss technical details? Want to talk about how we can work together?

Hit us up on Telegram. We're responsive and excited to chat.

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**P.S.** - We know this proposal is less formal than most. That's intentional. We're not a corporate team with layers of bureaucracy - we're two builders who are genuinely excited about what Rayls is doing and want to contribute to the ecosystem. If that resonates with you, let's build together.

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*Written by the Velra team March 2026*