

DIGITAL WALLET SOLUTION

Product Overview

The platform is a modular digital banking solution that enables financial institutions to launch fully branded mobile wallets, customized to different user segments and regulatory tiers.

Key capabilities include:

- Multiple account types (Gen-Z, Freelancer, Level 0, Level 1, Ultra)
- Multilingual user interface
- Utility, government, and lifestyle payments
- Integrated savings, investments, and micro-insurance
- Merchant accounts with QR-based payment acceptance
- User engagement tools like Invite & Earn, Spin & Win, and loyalty programs

Whether addressing microfinance clients, freelancers, or high-net-worth individuals, the platform serves as a comprehensive financial interface tailored for all segments from low-limit, entry-level users to premium, fully verified accounts with advanced features. It not only enhances user convenience and accessibility but also empowers banks and financial institutions to explore new revenue streams, expand their reach, and deliver personalized services across diverse customer profiles.

Core Modules & Feature Set

Transfers & Payments

Our solution empowers users to move money securely and instantly across banks, wallets, and borders, supporting wallet-to-wallet transfers, IBFT and RAST for local interbank payments via account or mobile number, international remittances through licensed partners, and convenient features like scheduled payments, payment requests, money gifting, bill splitting, and donations.

Service Payments & Bill Settlement

The platform supports a wide range of billers and payment categories, simplifying everyday expenses like mobile recharges, bundles, utility bills, broadband, and education fees. It also enables government payments such as taxes and licensing, healthcare and insurance premiums, corporate and real estate transactions, as well as charity contributions, toll payments, and top-up services — delivering a truly comprehensive financial solution.

Savings & Investments

The platform helps users build financial wellness with goal-based mutual fund investments via licensed AMCs and seamless stock trading through connected brokerage APIs, supported by real-time market data for informed decisions and confident wealth growth.

Credit & Lending Services

The platform offers flexible credit tailored for salaried professionals, freelancers, and daily wage earners. With products like Advance Salary, Advance Salary+, and Advance Cash, users can quickly access funds for stability during critical times. Integrated with employer payroll systems, it ensures fast disbursement and efficient management.

Flexible early repayment further empowers users with control and promotes responsible borrowing.

What Makes This Wallet Unstoppable

Rewards & User Engagement

Incentivize retention with referral programs, daily draws like Spin & Win, and loyalty rewards.

Lifestyle & Entertainment

Extend wallet use with event tickets, Umrah and travel bookings, and digital vouchers for top platforms.

Insurance Services

Integrated micro-insurance for life, health, and travel with easy policy management and renewals.

Account Management

Complete control with wallet balance, transaction history, cash flow insights, and account upgrades.

Fuel & Expense Management

Manage allowances, fleet expenses, and fuel budgets with prepaid cards and detailed reports.

Mini Apps & Open Ecosystem

Supports in-app marketplaces and third-party integrations.

- Z-Store for e-commerce
- Plankly integration for value-added services
- Open APIs for fintech or non-financial partner app inclusion
- Convex: Access to exclusive games through a membership-based model

Technical Overview

To support mission-critical financial operations, the platform is built with enterprise-grade architecture:

- Cloud-native microservices architecture with horizontal scalability, deployable on AWS, Azure, or private cloud
- End-to-end encryption, biometric authentication, and secure token-based session management
- Full compliance with KYC, AML, PSD2 equivalents, and data residency laws across jurisdictions
- Robust integration layer with real-time APIs for RAAST, IBFT, NADRA, telco billing, and third-party fintech providers

centralized admin dashboard

The system offers real-time reporting and reconciliation, role-based controls with alerts, streamlined merchant onboarding and lifecycle management, and efficient transaction dispute resolution with escalation tracking.

Our client-driven roadmap unlocks future-ready features like AI-powered insights, automated budgeting, NFC and wearable payments, in-app government services, and advanced digital KYC — all customizable to your needs.