

Finivo

Salary Payment Management Solution





Global business opportunity in mobile wallet

The global mobile wallet market size was exhibited at USD 8 billion in 2023 and is projected to hit around USD 88.36 billion by 2033, growing at a CAGR of 27.20% from 2024 to 2033

What Challenges? In salary disbursement



Challenge in opening salary account with banks

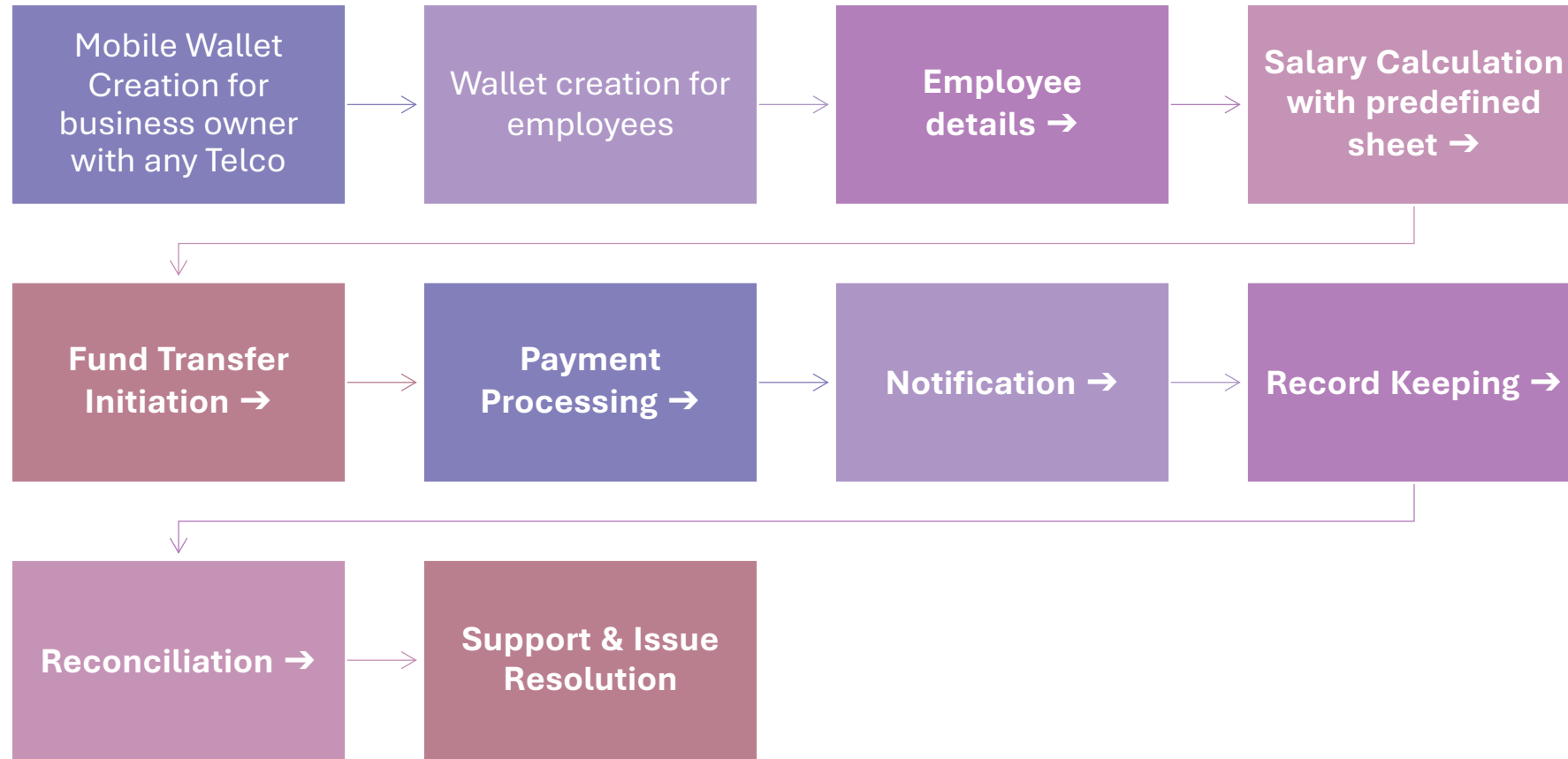


Maintaining physical records for salary payment



Challenge in cash payment as salary

Solution flow



Solution highlights

Instant Transfers: Immediate salary disbursements directly to employees' digital wallets.

Low Transaction Fees: Reduced or zero fees compared to traditional bank transfers.

Multi-Currency Support: Ability to handle multiple currencies for international employees.

Automated Payroll: Scheduled and automated salary payments, reducing manual intervention.

Security: High-level encryption and secure transaction protocols to protect financial data.

User-Friendly Interface: Easy-to-use platform for both employers and employees.

Transaction History: Detailed records of all payments and transactions for transparency and auditing.

Mobile Access: Payments can be managed and accessed via mobile devices.

Compliance Management: Adherence to local tax laws and labor regulations.

Integration: Seamless integration with existing payroll and accounting systems.

Notifications and Alerts: Real-time notifications for both successful and failed transactions.

Support for Unbanked Employees: Enabling salary payments to employees without traditional bank accounts.



Transaction scenario

Case 1 (Each Customer make Add Balance)	Partner's customers with different fee slabs						Total earning in Partner Wallet	
	Customer I	Customer II	Customer III	Customer IV	Customer V	Customer VI	165000	
	Wallet I	Wallet II	Wallet III	Wallet IV	Wallet V	Wallet VI		
	10 000	20 000	25 000	30 000	35 000	40 000		
(7 000)	(12 000)	(17 000)	(22 000)	(27 000)	(32 000)	(117 000)		
Salary Payment Request 1								
Partner Fees	5%	5%	5%	3%	4%	2%		
Fees Amount	350	600	850	660	1080	640		
When Balance Check 1	2 650	7 400	7 150	7 340	6 920	7 360	43 820	

Normal Flow with When there is sufficient balance in the customer wallet:

Client Reference



<https://www.declicpay.com>

Thank you



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