



Mobile Wallet: Part of bizmobia FinTech Suite

Elevate your business with bizmobia's advanced, enterprise-grade Mobile Wallet solution. Seamlessly integrate a fully customizable, white-label platform designed to unlock new revenue streams, drive unparalleled customer engagement, and deliver profound actionable insights. Secure, scalable, and enterprise-ready, it empowers businesses across industries to thrive in the digital economy.

A comprehensive solution by **bizmobia software pvt ltd**

www.bizmobia.com



bizmobia is...

Since 2016, Innovation-Driven
Pioneering financial technology solutions that transform how businesses operate and engage customers in the digital economy.

Serving more than 40 clients, Proven Expertise

Over a decade of trusted experience, delivering advanced fintech platforms to banking, retail, and telecommunications sectors.

Clients Globally...

Solutions supporting multiple currencies, languages, and regulatory frameworks across diverse international markets.

Bizmobia's Products & Services



mBanking Solution

Comprehensive mobile banking platform offering account management, transfers, and bill payments for retail and business customers.



Mobile Wallet Solution

White-label digital wallet for seamless payments, loyalty programs, and personalized customer engagement.



Payment Gateway Solution

Secure and robust payment processing infrastructure supporting diverse payment methods and international transactions.



Voucher Solution

Digital voucher and gift card platform for promotions, rewards, and incentive programs.



B2B Payment Collection Solution

Streamlined B2B payment collection system for efficient invoicing, reconciliation, and automated payment processing.



Salary Payment Solution

Automated payroll disbursement system ensuring timely and accurate salary payments for employees.



Buy Now Pay Later Solution

Flexible BNPL offering allowing customers to purchase goods and services and pay in installments.



Cross-Border Payment Solution

Efficient and secure platform for international money transfers and cross-currency transactions.



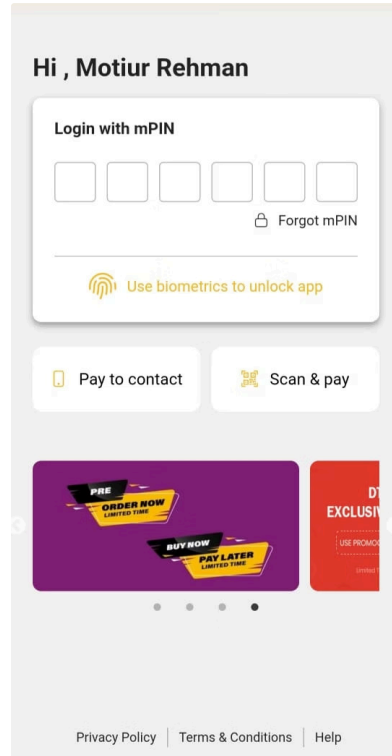
Payment Switch

High-performance payment switch facilitating real-time routing and processing of transactions across multiple networks.

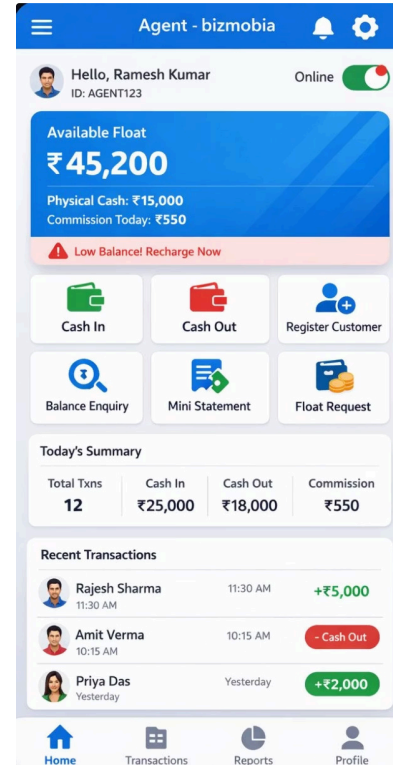
Real Wallet Screenshots



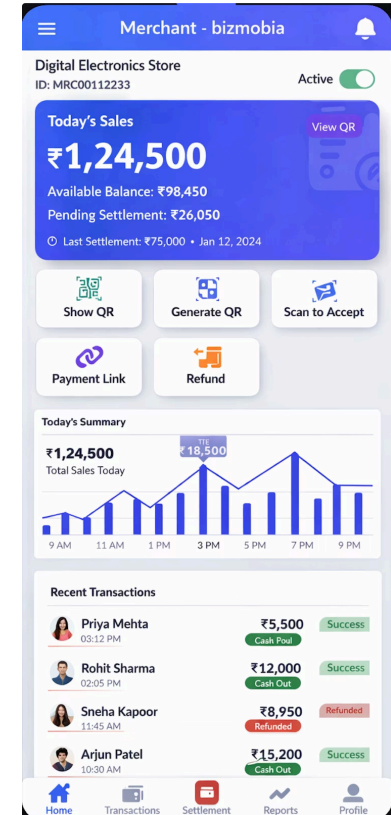
Customer Wallet



Login



Agent Home



Merchant Home

Experience the intuitive interface designed for maximum user engagement. Our mobile wallet features a clean, modern design that adapts to your brand identity while maintaining exceptional usability. From quick payments to detailed transaction history, every screen is optimized for speed and clarity.

Benefits of This Solution



For Admin

- **Complete Platform Control** – Manage all user types (customers, agents, merchants) from a unified dashboard.
- **Real-Time Monitoring** – Track transactions, commissions, settlements, and system performance instantly.
- **User Management** – Onboard and manage customers, agents, and merchants with role-based access control.
- **Revenue Analytics** – Monitor transaction volumes, fee collection, and revenue streams across all channels.
- **Compliance & Audit** – Automated reporting, KYC verification tracking, and regulatory compliance tools.



For Merchants

- **Accept Digital Payments** – Receive payments via QR code, payment links, and in-app transactions.
- **Instant Settlements** – Get funds settled quickly to your bank account with transparent fee structure.
- **Sales Dashboard** – View today's sales, transaction history, and revenue analytics in real-time.
- **Refund Management** – Process refunds seamlessly with full transaction tracking.
- **Customer Insights** – Access customer data to offer targeted promotions and build loyalty.



For Customers

- **Instant Payments** – Send money via QR code, mobile number, or beneficiary list with real-time processing.
- **Digital Wallet** – Store funds, manage balance, and access transaction history anytime.
- **Bill Payments & Recharge** – Pay utility bills, mobile recharge, and other services in one place.
- **Rewards & Cashback** – Earn loyalty points and exclusive offers on transactions.
- **Multi-Language Support** – Access the app in your preferred language with 24/7 customer support.



For Agents

- **Earn Commissions** – Generate revenue from customer onboarding, cash-in/cash-out, and service transactions.
- **Cash Management** – Handle cash-in and cash-out operations with real-time float balance tracking.
- **Customer Acquisition** – Onboard new customers and merchants to expand your network.
- **Transaction Portal** – Dedicated agent dashboard to manage operations and track earnings.
- **Performance Reports** – Access detailed reports on transactions, commissions, and customer activity.

Core Platform & Integrations



Cloud-Native Architecture

Built on scalable cloud infrastructure ensuring 99.9% uptime, automatic scaling, and disaster recovery capabilities.



RESTful API Framework

Comprehensive API suite enabling seamless integration with banking systems, payment gateways, and enterprise applications.



Native Mobile Apps

iOS and Android applications optimized for performance, security, and user experience across all device types.



Security Layer

Multi-layered security architecture with encryption, tokenization, and real-time fraud detection algorithms.



Admin Dashboard

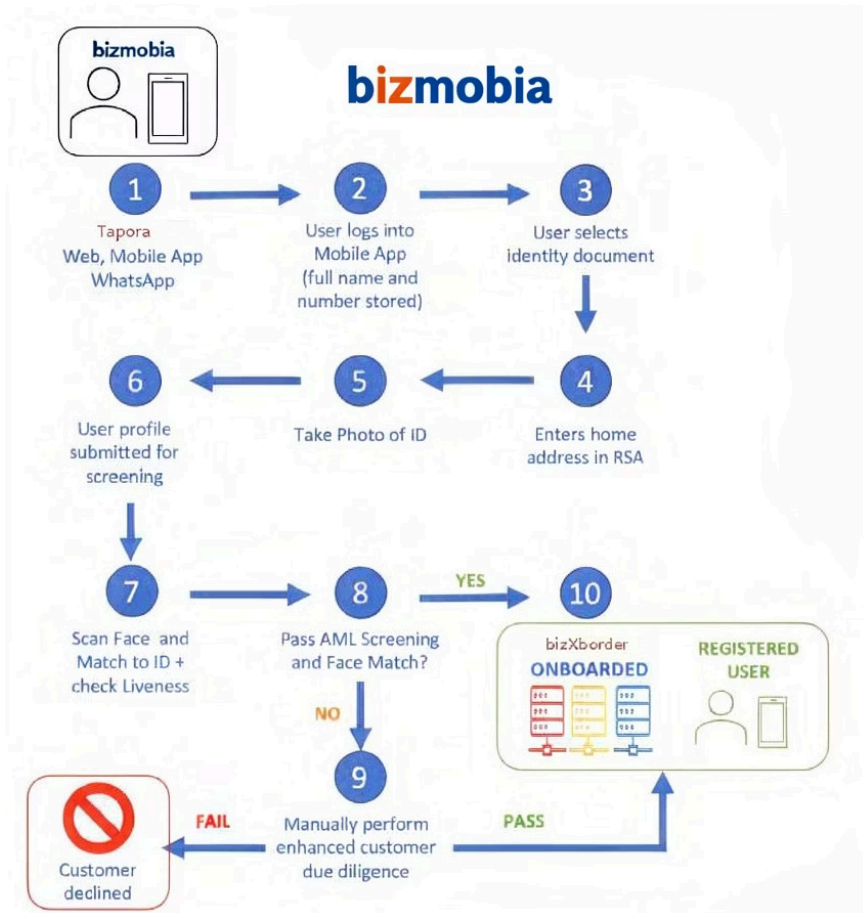
Powerful management console providing complete control over users, transactions, configurations, and reporting.



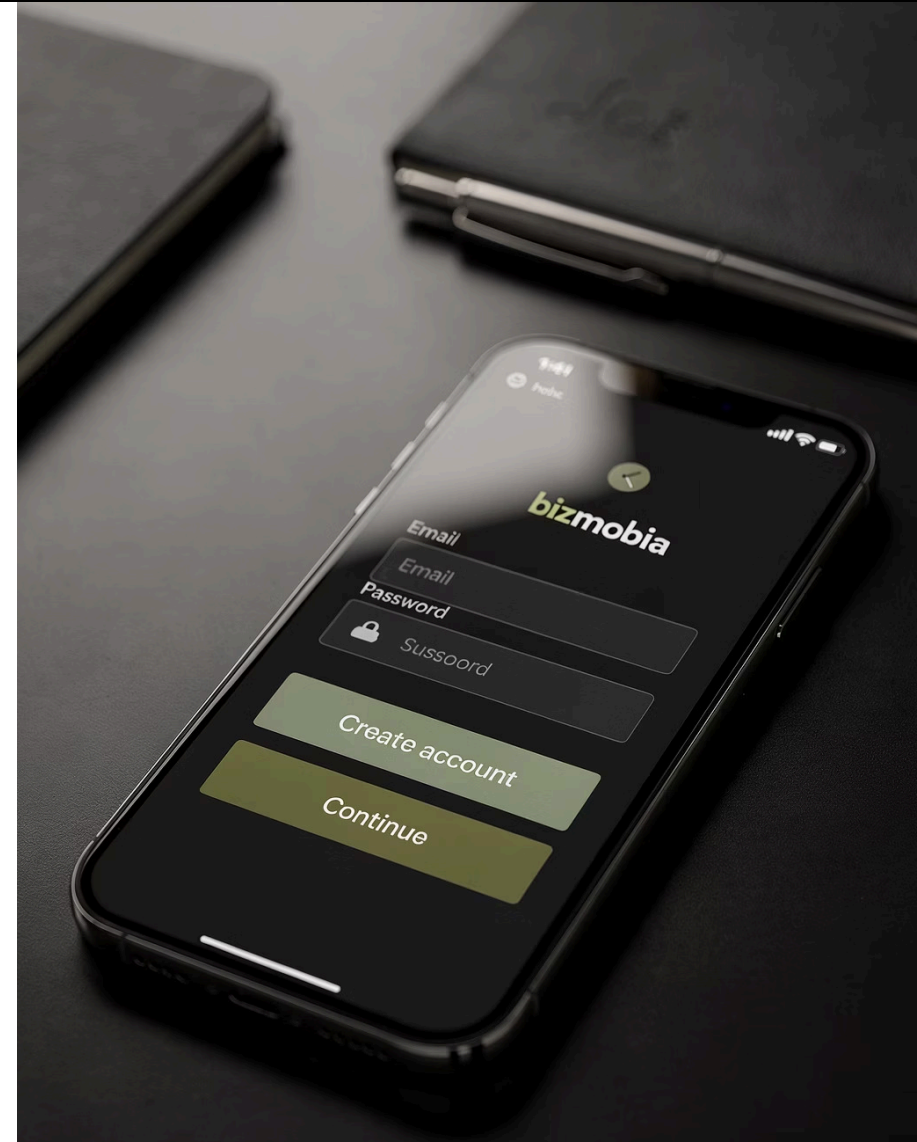
Support Systems

Integrated customer support tools including ticketing, live chat, and knowledge base management.

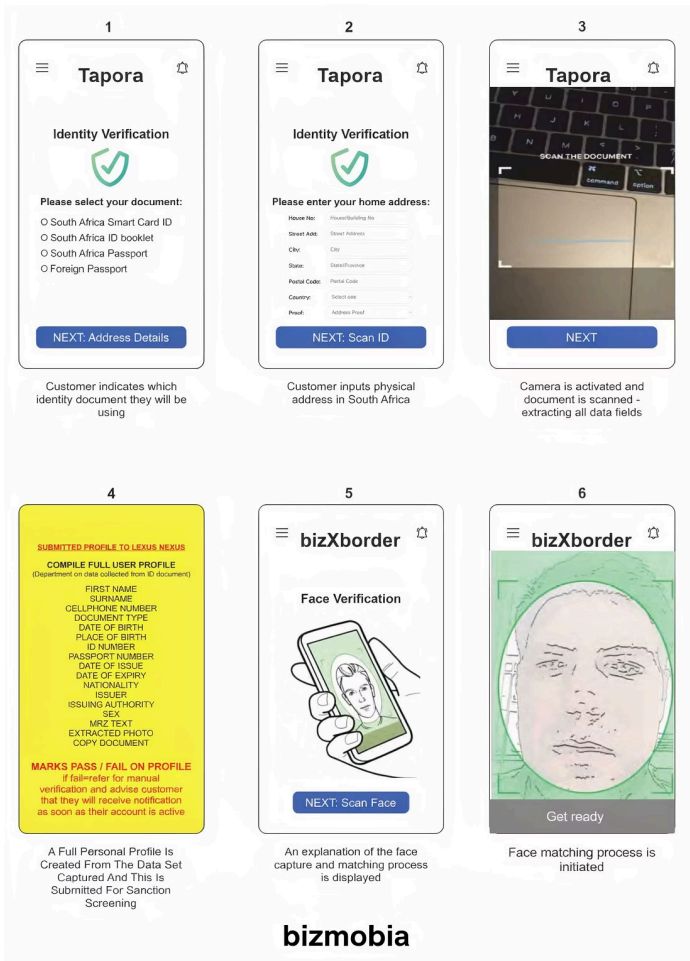
User Onboarding



Our streamlined onboarding process is engineered for **maximum conversion** and **minimum friction**. Users complete registration in **under 3 minutes** through an intelligent workflow that adapts to user type and regulatory needs, ensuring compliance alongside an **exceptional user experience**. Progressive disclosure guides users without overwhelming them.



Mobile App – eKYC Flow



Fast Electronic Verification for a Seamless User Journey

Electronic KYC (eKYC) leverages advanced digital identity platforms and government databases for instant, secure verification. This accelerated process dramatically reduces onboarding time from days to mere minutes, ensuring full regulatory compliance alongside an exceptional user experience.

Instant Verification

Real-time checks against official databases for immediate confirmation.

Digital Signatures

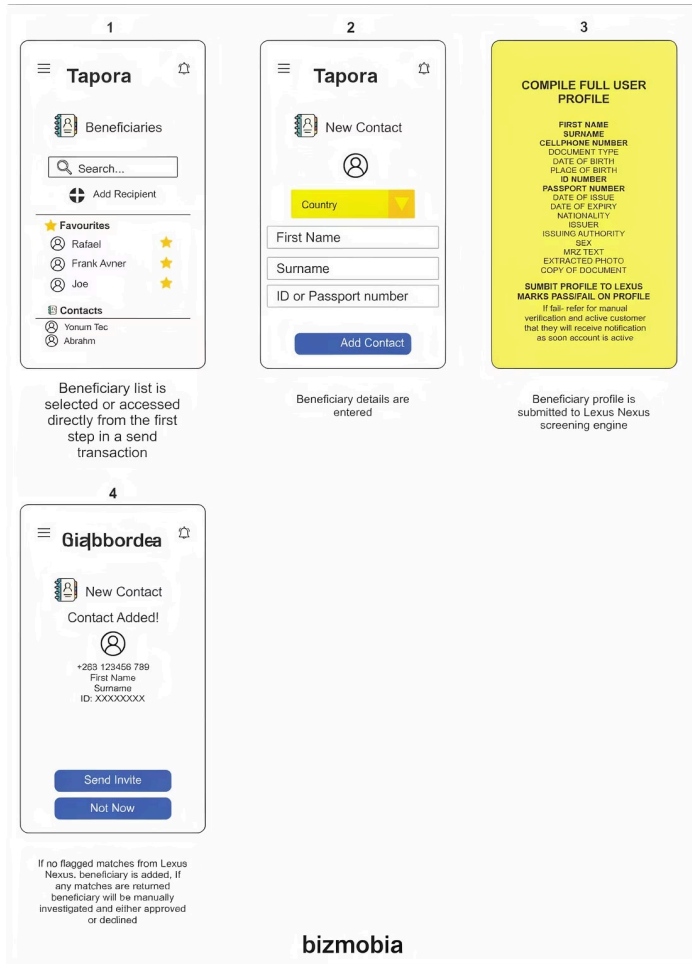
Facilitates legally binding electronic consent, streamlining agreements.

Zero Paperwork

A completely digital, environmentally friendly process that enhances efficiency.

Our eKYC system seamlessly integrates with national identity schemes, platforms like Aadhaar, government portals, and robust third-party verification services to provide comprehensive and reliable identity assurance.

Effortless Beneficiary Management



Add & Manage Recipients with Ease and Confidence

Our mobile app streamlines the process of adding beneficiaries, combining unparalleled ease-of-use with robust security measures to protect your transactions.

Seamless Addition Options

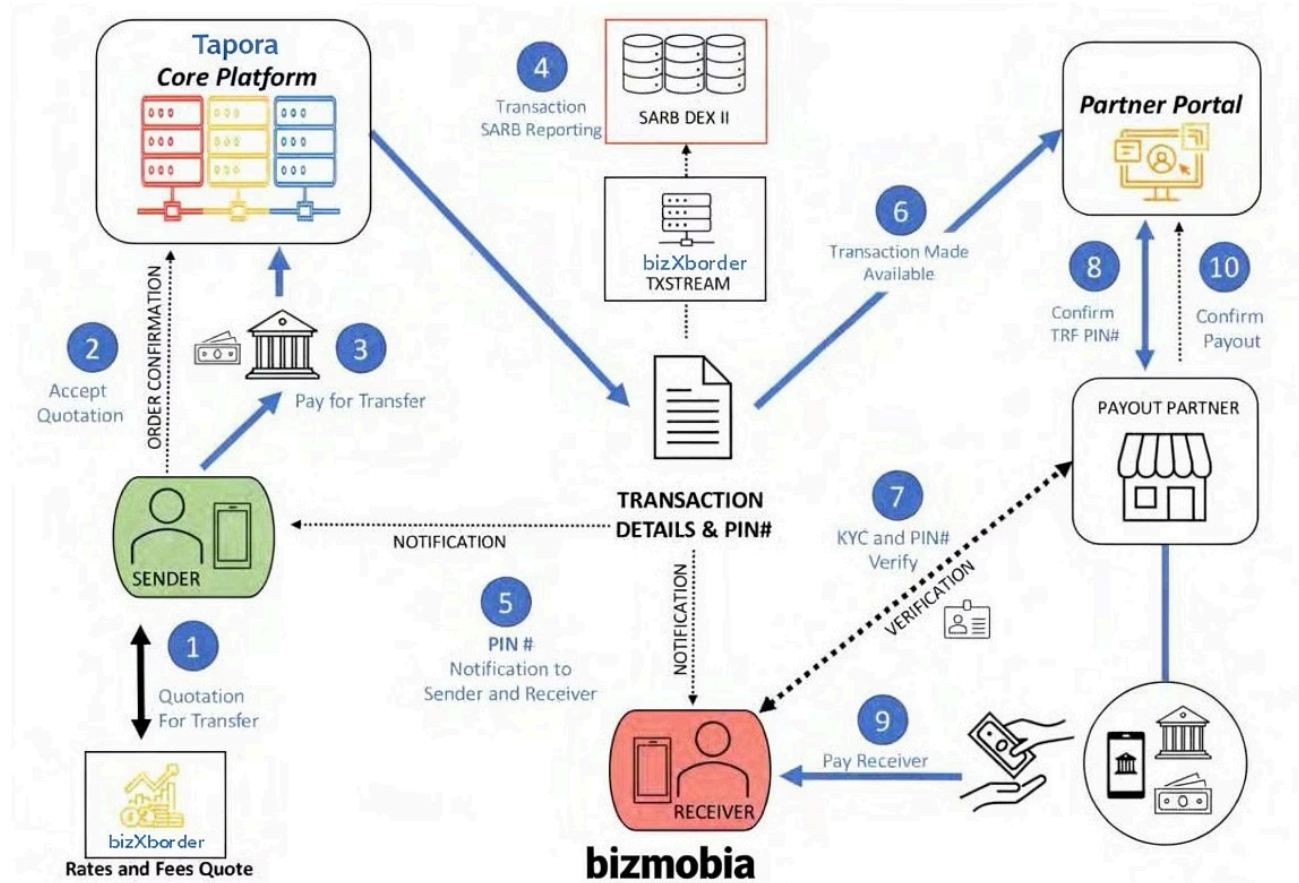
- **Diverse Input:** Manually add, import from contacts, scan QR codes, or use NFC for instant registration.
- **Personalized Organization:** Utilize nicknames, categorization, and favorite marking for quick access and frequent transfers.

Enhanced Security & Validation

- **Real-time Account Validation:** Instantly verify account details to reduce errors and improve transaction success.
- **Smart Security Protocols:** Benefit from cooling periods for new beneficiaries and configurable transaction limit settings, ensuring control and peace of mind.

This focused approach ensures a secure and intuitive experience, reducing failed transactions and building user confidence in every transfer.

Money Transfer Architecture Overview



The accompanying diagram illustrates our sophisticated money transfer architecture, meticulously engineered for unparalleled speed, security, and global interoperability. It dynamically orchestrates transactions across diverse payment rails, facilitating seamless wallet-to-wallet, bank account, and international remittances. Our proprietary routing algorithms autonomously optimize each transaction path based on real-time factors like cost, speed, and availability. Furthermore, the system incorporates robust real-time settlement tracking for complete transparency and leverages intelligent retry logic to ensure transaction resilience and graceful recovery from transient network anomalies.

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Average Transaction Time
 From initiation to confirmation

99.8%
Success Rate
 Across all payment methods

24/7
Availability
 Round-the-clock transaction processing

Customization Options



Brandable UI/UX

Seamlessly integrate your brand identity by customizing logos, color palettes, fonts, and visual elements across the entire user interface. This ensures a consistent and premium customer experience that strengthens brand recognition and builds trust with every interaction.



Modular Functionality

Tailor your platform precisely to your target audience's needs with our modular design. Easily select, enable, or disable features and services, from payment gateways to loyalty programs, allowing for agile adaptation to market changes and specific business models without extensive development.



Global Reach

Expand your market footprint with comprehensive multi-language and multi-currency support, reaching over 90% of global customers. Our advanced localization capabilities extend beyond basic translations to include region-specific date formats, number conventions, and cultural nuances, ensuring a truly native experience for users worldwide.



Security & Compliance

Implement robust, tailored security protocols and compliance frameworks designed to meet diverse regional and international regulations. We provide continuous monitoring, data encryption, and adherence to standards like PCI DSS, GDPR, and local financial authority requirements, safeguarding your operations and customer data while minimizing regulatory burden.



White-Label Store Presence

Establish a dominant brand presence by launching your fully branded application natively on both the iOS App Store and Google Play Store. This white-label solution provides you with complete control over the customer journey, fostering deeper engagement and presenting a polished, independent brand image directly to your users.



Custom Workflows

Design and implement custom workflow automation to streamline operations, reduce manual effort, and ensure processes align perfectly with your business logic. From user onboarding to transaction approvals, tailor every step to optimize efficiency and user experience.



Notification Customization

Configure personalized notification settings for various events, including transaction alerts, security warnings, and marketing messages. Customize delivery channels (email, SMS, push), timing, and content to enhance user engagement and provide timely, relevant information.



Reporting & Analytics

Access comprehensive, real-time dashboards and customizable reports to gain deep insights into your platform's performance, user behavior, and financial metrics. Leverage data to make informed decisions, identify trends, and optimize your services for growth.



Payment Method Configuration

Flexibly configure available payment methods to suit your market and user preferences. Integrate with local and international payment gateways, enabling diverse options such as bank transfers, digital wallets, and card payments to maximize accessibility for your customers.



User Role Management

Define and manage granular user roles and permissions within your platform. Control access to features, data, and administrative functions, ensuring secure operations and efficient team collaboration while maintaining compliance with internal policies and external regulations.



Key Features



Advanced Transaction Management

- Real-time, cross-border remittances with dynamic currency conversion
- Automated recurring payments and subscription management
- Robust fraud detection and dispute resolution systems
- Multi-channel payment initiation (web, mobile, API)
- Tokenized and encrypted transaction processing



Enterprise Loyalty & Engagement

- Configurable multi-tier loyalty programs with custom rewards logic
- AI-driven personalized promotional campaigns
- Integrated stored value and digital gift card platform
- Comprehensive campaign analytics and ROI tracking
- Geo-fenced and behavior-triggered offers



Seamless System Integration

- Extensible RESTful APIs for custom platform development
- Bi-directional POS and ERP system synchronization
- Advanced CRM integration for holistic customer profiles
- Automated reconciliation with accounting and treasury systems
- Real-time webhook notifications for critical business events



Security and Compliance



Biometric Authentication

Fingerprint and facial recognition provide strong multi-factor access control, ensuring only authorized users can access sensitive functions and data.



PCI DSS Level 1

Certified compliance with the highest payment card industry security standards, protecting cardholder data through comprehensive security measures.



Encryption & Tokenization

Military-grade encryption protects data in transit and at rest. Tokenization replaces sensitive information with secure tokens, minimizing exposure to threats.



Regulatory Compliance

Adheres to GDPR, CCPA, KYC, AML regulations, and local financial authority requirements worldwide, ensuring legal operation across jurisdictions.



Fraud Prevention

Real-time transaction monitoring with machine learning-powered risk detection algorithms identifies and blocks suspicious activity before damage occurs.



Embrace the Future of Payments



AI-Powered Intelligence

Leverage advanced AI and machine learning for predictive analytics, personalized customer journeys, and intelligent fraud detection beyond traditional methods.



Global, Borderless Transactions

Enable seamless cross-border payments with multi-currency support and integration with emerging distributed ledger technologies (DLT) for unparalleled efficiency.



Next-Gen User Experiences

Offer innovative payment methods like biometric-enabled transactions, IoT device payments, and immersive digital wallet experiences to delight your customers.



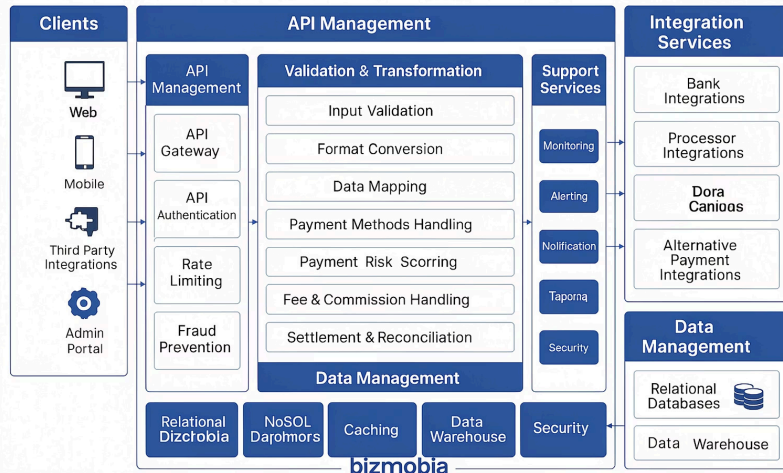
Adaptive Platform & Roadmap

Our modular platform is built for rapid iteration, ensuring you're always at the forefront with a clear roadmap for integrating future payment innovations.

Innovate with Confidence

Explore how our cutting-edge payment solutions can transform your business. Contact us for a personalized demo and discover the strategic advantages awaiting your digital journey.

API Capabilities



Our robust RESTful API suite empowers developers with full programmatic control over all platform functionalities, designed for seamless integration and rapid deployment. We prioritize an exceptional developer experience, offering extensive documentation, SDKs for all major languages, dedicated sandbox environments, and expert technical support.

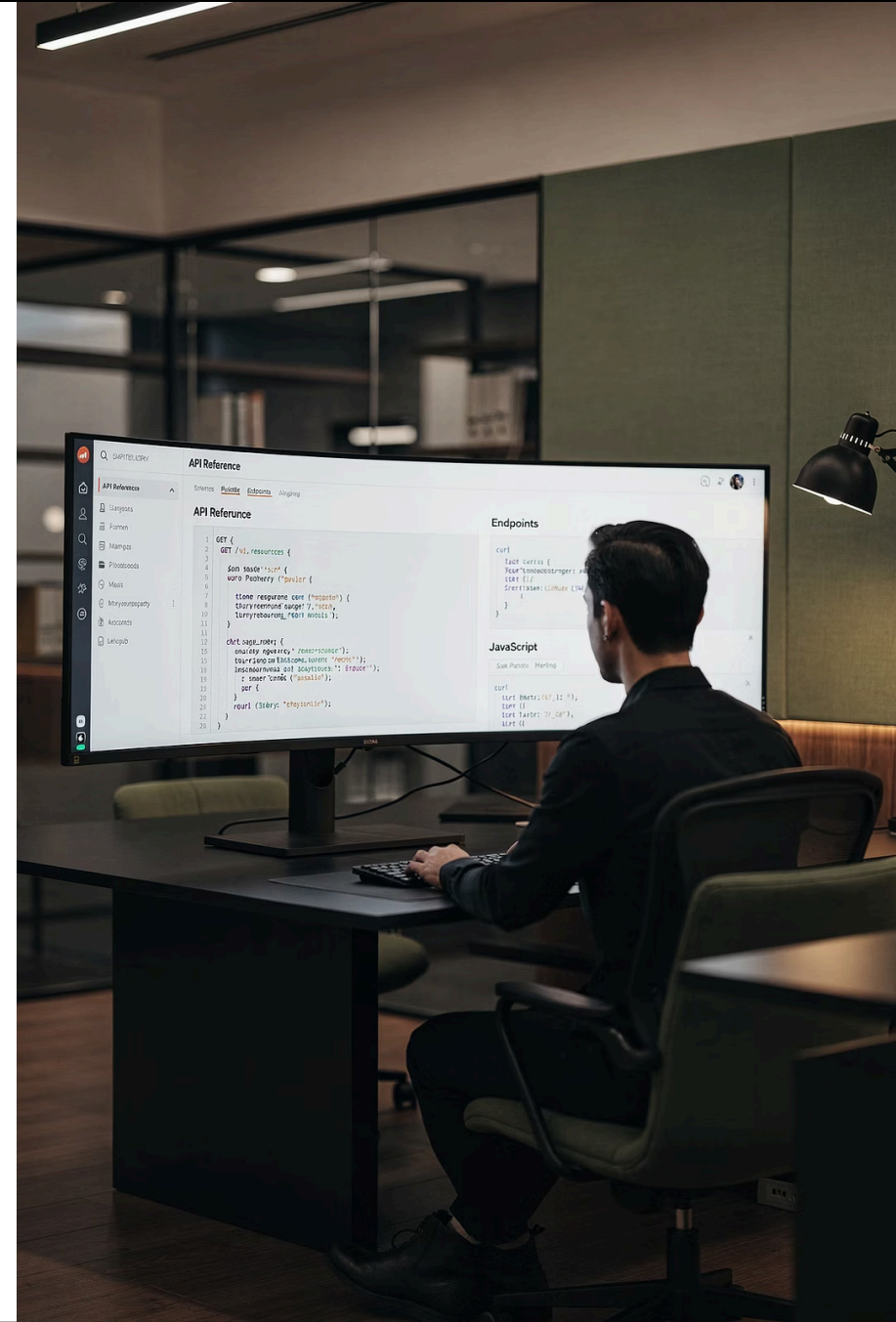
Core Integration Points

- **Secure User Lifecycle Management:** Robust endpoints for user authentication, profile management, and granular permission control.
- **Real-time Transaction Orchestration:** APIs for initiating, processing, and confirming payments, transfers, and refunds with immediate feedback.
- **Comprehensive Account Data Access:** Programmatic retrieval of balance inquiries, detailed transaction histories, and statements for reconciliation.
- **Payment Gateway & Processor Connectivity:** Seamless integration with various payment methods and financial institutions.

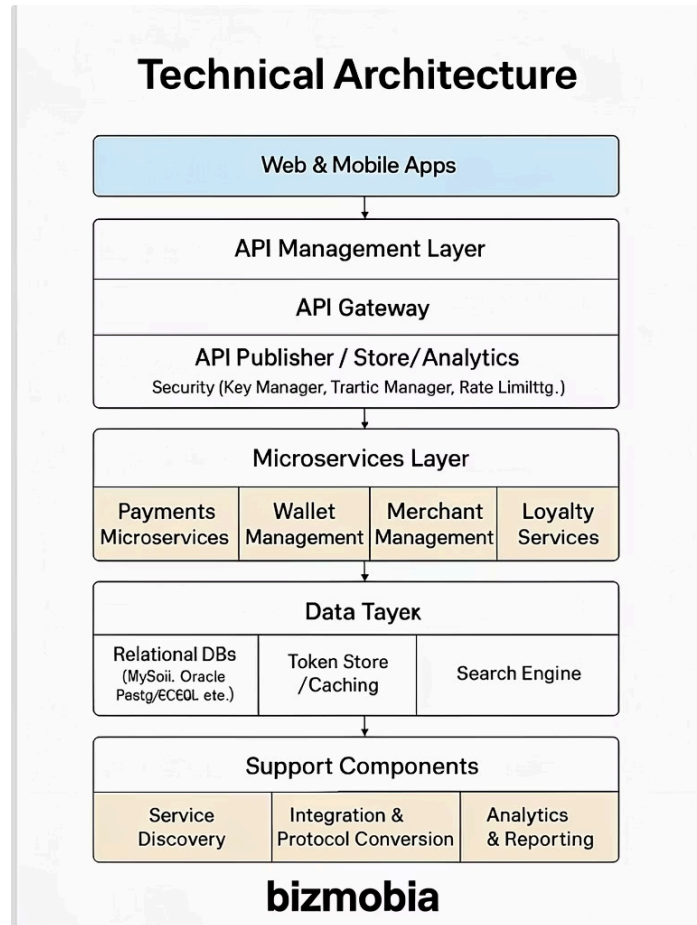
Advanced Feature Extensions

- **Event-Driven Webhook Notifications:** Configure and receive real-time updates on critical system events, enabling responsive application logic.
- **Custom Loyalty & Promotion Engines:** APIs to build and manage dynamic loyalty programs, discounts, and promotional campaigns.
- **Granular Analytics & Reporting:** Extract rich datasets for custom dashboards, fraud monitoring, and operational insights.
- **Extensible Compliance & Risk Tools:** Integrate compliance checks and risk scoring mechanisms directly into your transaction flows.

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Technical Architecture



Modern Microservices Design

Built on a cloud-native microservices architecture that ensures scalability, resilience, and maintainability. Each service is independently deployable and scalable, allowing for targeted optimization and updates without system-wide disruptions.

Presentation Layer

Native iOS and Android apps, responsive web portal

API Gateway

Centralized routing, authentication, rate limiting

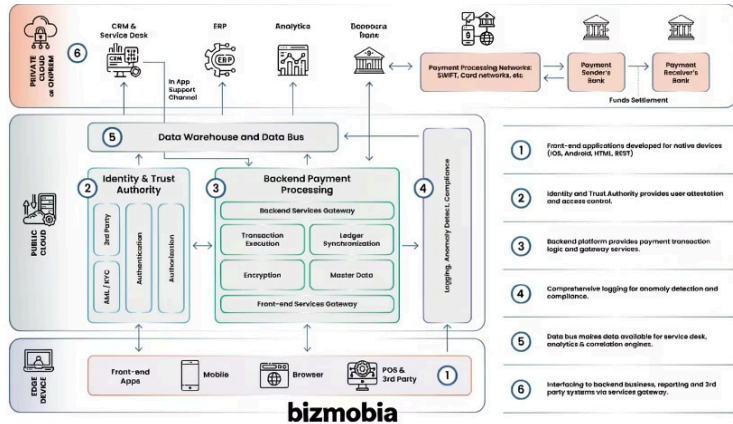
Service Layer

Modular microservices for each business function

Data Layer

Distributed databases with encryption and redundancy

Functional Architecture



This functional architecture outlines how system components work together to deliver seamless wallet services. It covers user management, transaction processing, payment integration, loyalty, reporting, and security, all communicating via well-defined interfaces for loose coupling.

- 1 Request Processing**
 User actions initiated via mobile app or web interface.
- 2 Authentication & Authorization**
 Security layer verifies identity and permissions for access.
- 3 Business Logic Execution**
 Core services process requests according to defined business rules.
- 4 External Integration**
 Communication with banks, payment gateways, and third-party partners.
- 5 Response & Notification**
 Users receive confirmations; relevant stakeholders are informed.



Bizmobia: Empowering Leading Financial Institutions & Enterprises Globally

With a formidable track record, Bizmobia stands as a trusted partner to a diverse portfolio of financial services organizations worldwide. Our expertise spans from established multinational banks and agile fintech innovators to major telecommunications providers and expansive retail networks. We architect and implement cutting-edge payment solutions that not only enhance operational efficiency and secure transaction flows but also significantly boost customer engagement and accelerate market reach for our partners.



The partnerships showcased above exemplify our unwavering commitment to delivering robust, enterprise-grade solutions tailored to the stringent demands of regulated financial environments. We empower our clients to navigate complex challenges, drive innovation, and achieve measurable business outcomes, solidifying their competitive advantage in dynamic markets.

Next Steps: Partner With Bizmobia



Ready to get started?

Contact the Bizmobia team today at sales@bizmobia.com to schedule your personalized demo and consultation. Begin your partnership journey with us.

