

**ONE CLICK**

# Digital Wallet Banking Solution

**Proof of Concept (PoC) Demo**

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## Modules in Scope

- Wallets and Cards Management
- Retail Payments
- Money Transfers
- E-Commerce Marketplace
- Loyalty Management
- Customers and Merchant portal

## System Features

- ❑ Built-in Ledgers for Modules
- ❑ Multi-language, multi-time zone
- ❑ Modules Integrated with each other
- ❑ Access via smart phone browser or laptops
- ❑ Crypto enabled

# Key Functions of Proof of Concept

Wallets and Cards	Payments	Loyalty/Rewards	Marketplace
Create and Top up wallet using registered cards, accounts	Bill Payment using wallets and registered card tokens	Comprehensive Loyalty/Rewards module integrated with Wallet, Card and Bill Pay Transactions	Buy and Sell goods and services via e-commerce marketplace. All customers can be buyers and sellers of goods and services
Multiple wallets and multiple cards allowed for one customer	View and register merchants as billers for payments, one time or recurring	All Loyalty points can be attached and accrued to generating Cryptos.	Create product profile and publish/save the product for viewing/purchasing by buyers
Register and tokenize credit/debit/prepaid cards securely	The Ledgers of all modules - Wallet, Cards, Bill Pay are integrated and updated when transactions are made on one module	Loyalty Conversion Rules for all transaction types and corresponding Cryptos.	Browse through products for purchase as buyer
Send money via P2P mode using wallet and/or registered card tokens	View all Transactions of each of the modules for reconciliation	View all Loyalty Transactions to convert into either fiat or crypto and save in wallet	Shopping cart and order list view for review and purchase of goods
Withdraw Cash from registered merchants using wallets and QR Code	Built-in payment gateway interface to integrate with Bank Switch and/or Visa/MasterCard Gateways		Buy products using Wallets and/or Card Tokens and Account

**Common Functions: Registration of Customer and Merchants, Portal limited to customers for PoC.**