

# BankEzy



## Business Challenge

Apps for financial management are in high demand. With 1.5 billion installs of financial apps (from January 2019 to March 2021), India is followed by Brazil (600 million) and Indonesia (500 million), accounting for nearly half of global installs.

According to data shared by apps analytics firm AppsFlyer, after a brief lull when the pandemic first struck, demand for fintech apps rebounded, growing 132% globally YoY. Digital Financial service providers are now expected to provide mobile apps with consumer-grade experience that will make it simple for users to perform their various financial transactions daily.

Another significant challenge for Digital Financial service providers is constantly staying ahead by adopting the latest technological trends. Technology is at the core of delivering a great customer experience and determines whether a financial services firm becomes a leader or ends up being a laggard. Finding a partner who can provide them with a one-stop app for all their customer's needs is tough.

## Product Overview

BankEzy is an all-in-one solution for Digital Financial Service Providers (DFSP); it integrates multiple services to solve every challenge that DFSPs face while attempting to provide excellent customer service and experience.

BankEzy comes with the expertise of Wibmo, which has been a leader in the digital payments sector for over 20 years. BankEzy assists banks in developing full-featured Wallet Apps integrated with Payments, Lending & Investments to acquire non-banking customers. It also aids in the seamless integration of modules such as Market Place into the existing mobile app in less than 4 weeks. BankEzy's ZipCredit, available as a bundle or as a standalone SDK, improves operational efficiency by automating loan origination. BankEzy's ready-to-use APIs and SDKs aid in a product launch in weeks, as our products can be quickly integrated into the client's existing ecosystem. It enables you to launch your customized product, such as a card program or a wallet, with real-time fraud and risk monitoring and prevention.

## Key Modules

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### Instant Cards & Accounts

Card issuance and Account creation with online & Video KYC



### All-encompassing Payments

Combination of Mobile Wallet, Unified Payments, Tap & Pay, Cards, Authentication & Payment Gateway



### Stored Value Account

KYC, AML management, Card management, PPI compliance



### Marketplace

Bill payments, Recharges, and other in-app use cases



### Wealth management

Invest and save through ecosystem partnerships



### Lending

Loans and more with ecosystem partnerships



### Hyper-personalization

Customized flows for different consumer types



### Mobile First Banking

Contextual products for Micro-deposits & Goal based savings



### Analytics & Reporting

Rich payment analytics and reporting



### One-Step™ Payments

Consistent one click payment experience across all channels



### Fraud and risk monitoring

Real-time monitoring and prevention



### Open banking

Support for open banking API standards

## Advantages

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- 🔹 **Foot in the Door:** Launch new products with low friction
- 🔹 **Increase product penetration:** Up-selling and cross-selling existing product
- 🔹 **Maintenance On Us:** The same would be completely managed by Wibmo
- 🔹 **Quicker GTM:** Faster go to market (go live within few weeks)
- 🔹 **Pay as you Grow:** Limited upfront Investment
- 🔹 **Simplify Payment Experience:** One click payment and alternative forms of authentication
- 🔹 **Integration:** Support for white labeled App/SDK as well as APIs
- 🔹 **UI/UX:** Best in class UI/UX customizable as per customer branding guidelines

## Features

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Modular Systems



Enterprise Grade Security



Cloud agnostic and On-Prem deployments



Configuration Oriented



Available as API & SDK



App Instrumentation



Mobile First Apps



Multi-lingual

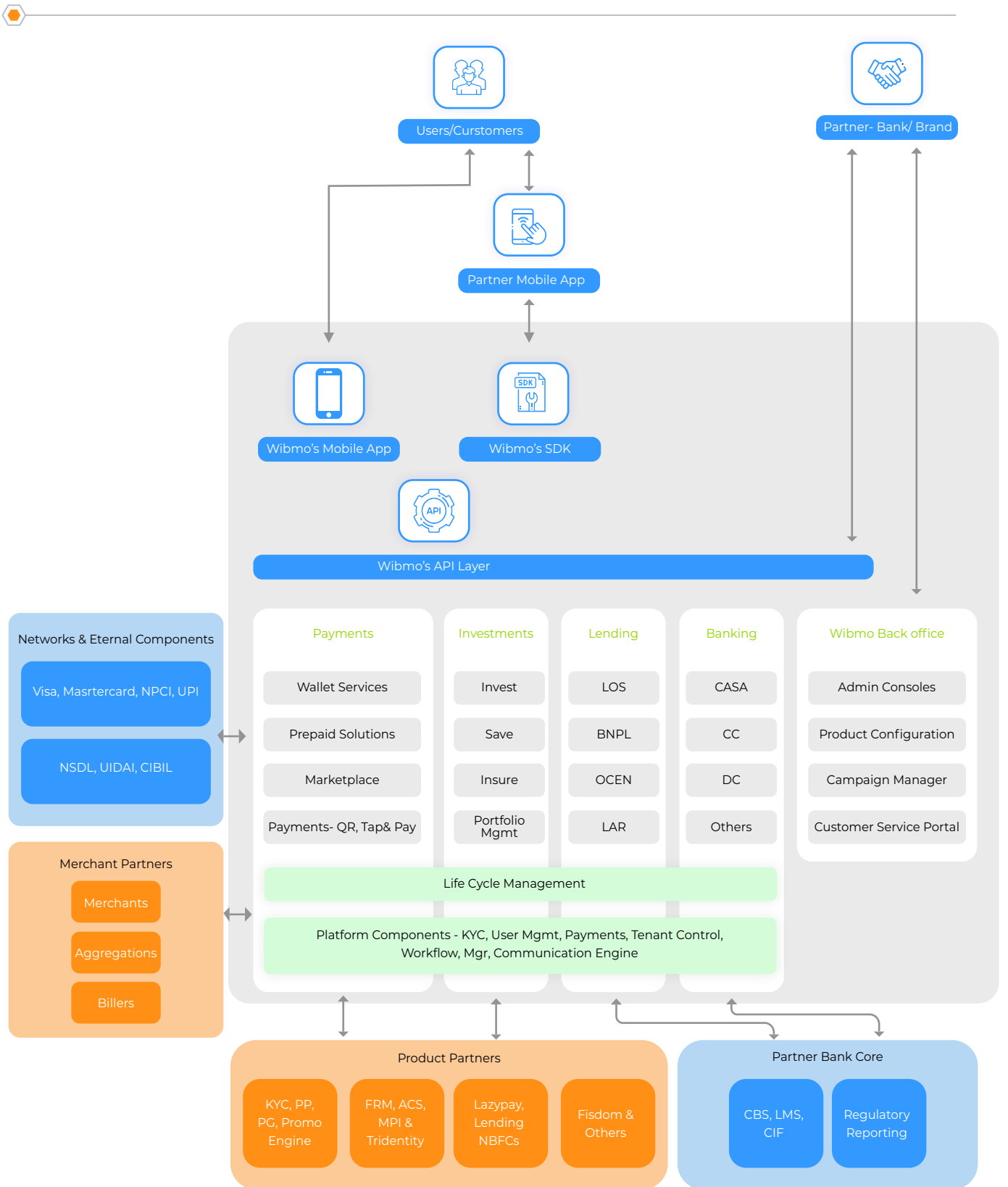


Device Fingerprint



Event Hooks

# How it works



## Why Wibmo



Wibmo, a PayU company, is a Cupertino, California-based company. It is a leading provider of payment security and digital payments.

- 20+ years of experience in digital payments
- Partners for 130+ banks across the globe
- 2.5 billion transactions authenticated annually
- EMVCo certified
- PCI-DSS 3.2 certified
- Hosted in a scalable on-demand private cloud



To get in touch with our team, mail us at [sales@wibmo.com](mailto:sales@wibmo.com)  
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