

Wallet & Payments Platform

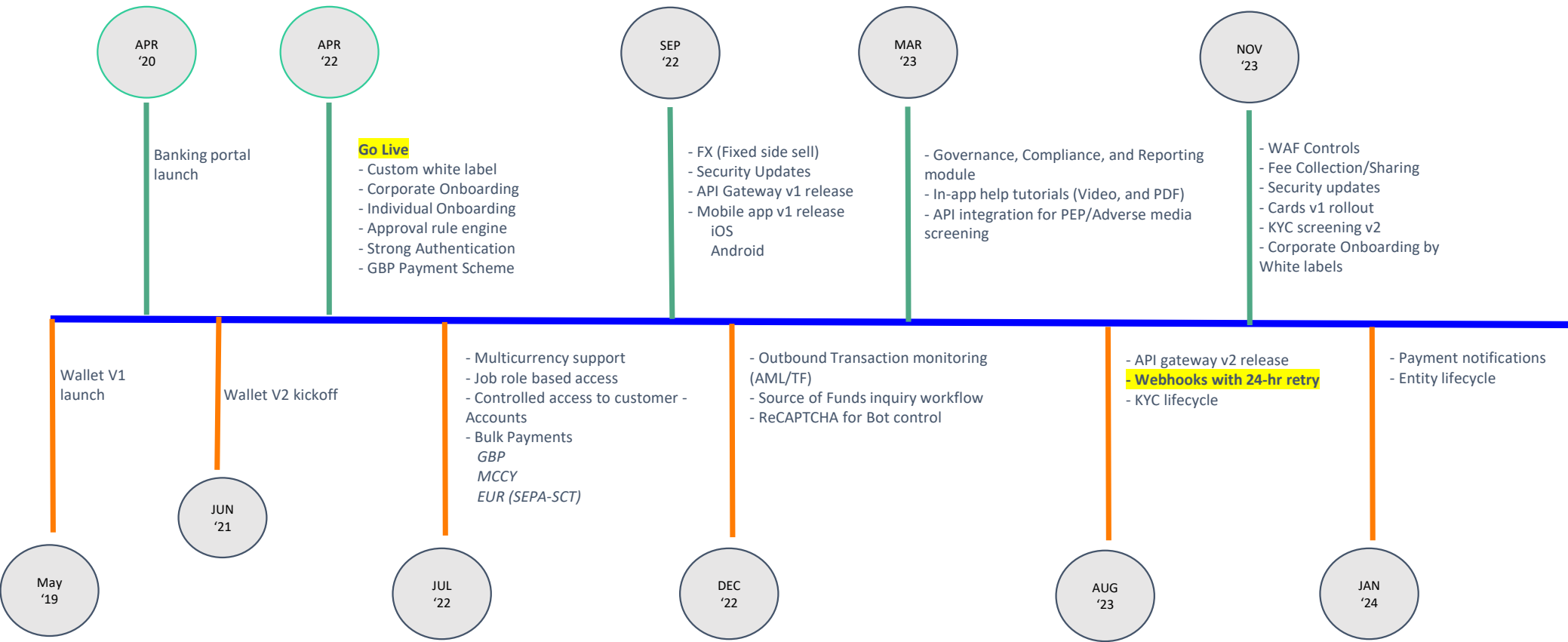
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About CFS-Zipp Technologies

- Providing COTS software, custom software development, consulting advisory, and managed IT services
- Staffs in UK, Europe, USA and India
- Our mission is to become the premier technology and managed services provider for E-money, and other fintech institutions
- Focused in delivering best-in-class digital payments platform
- We offer a full-feature, managed cloud SaaS platform for digital banking including Onboarding, KYC/KYB, Payments, and Cards

Timeline



Why what we do matters?

- **Unified Solution**

- We provide a comprehensive suite of technology products and solutions to run, and manage your fintech business.
 - *White labeling, Customer onboarding, Screening, Accounts, Payments, Cards, Compliance*

- **Continuous support**

- We take out the complexity of designing, building, and managing technology solutions so you can focus on your business including customisations.

- **Strategic Partnership**

- We continually improve our feature set with connections to new providers/vendors across all facets of digital banking so that you can take advantage of these new services.

Software snapshot

Codebase
Over 250k lines of code

Cloud Services
Over 28 services used

Sandbox
Dedicated Customer Testing

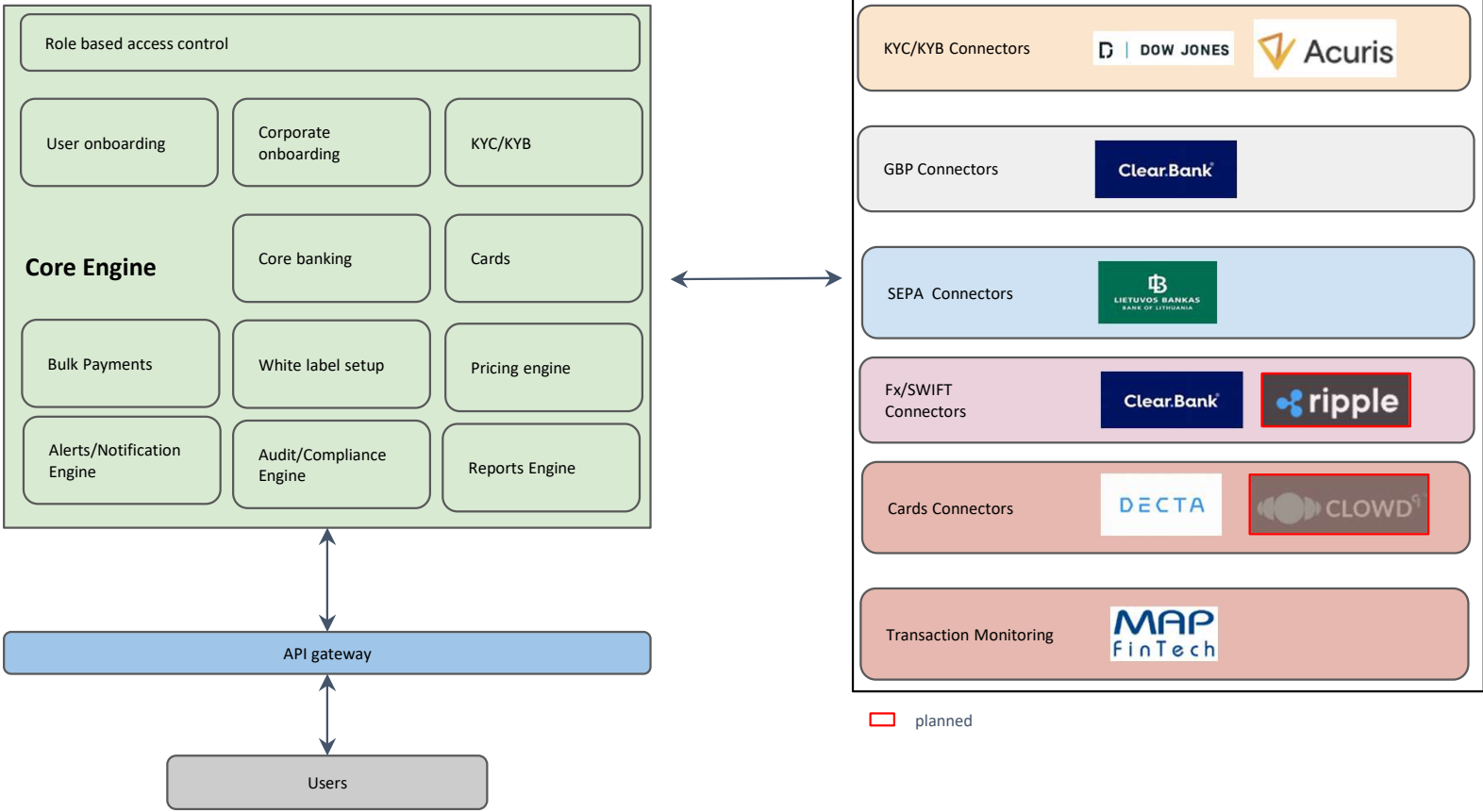
R&D
UK
India
USA

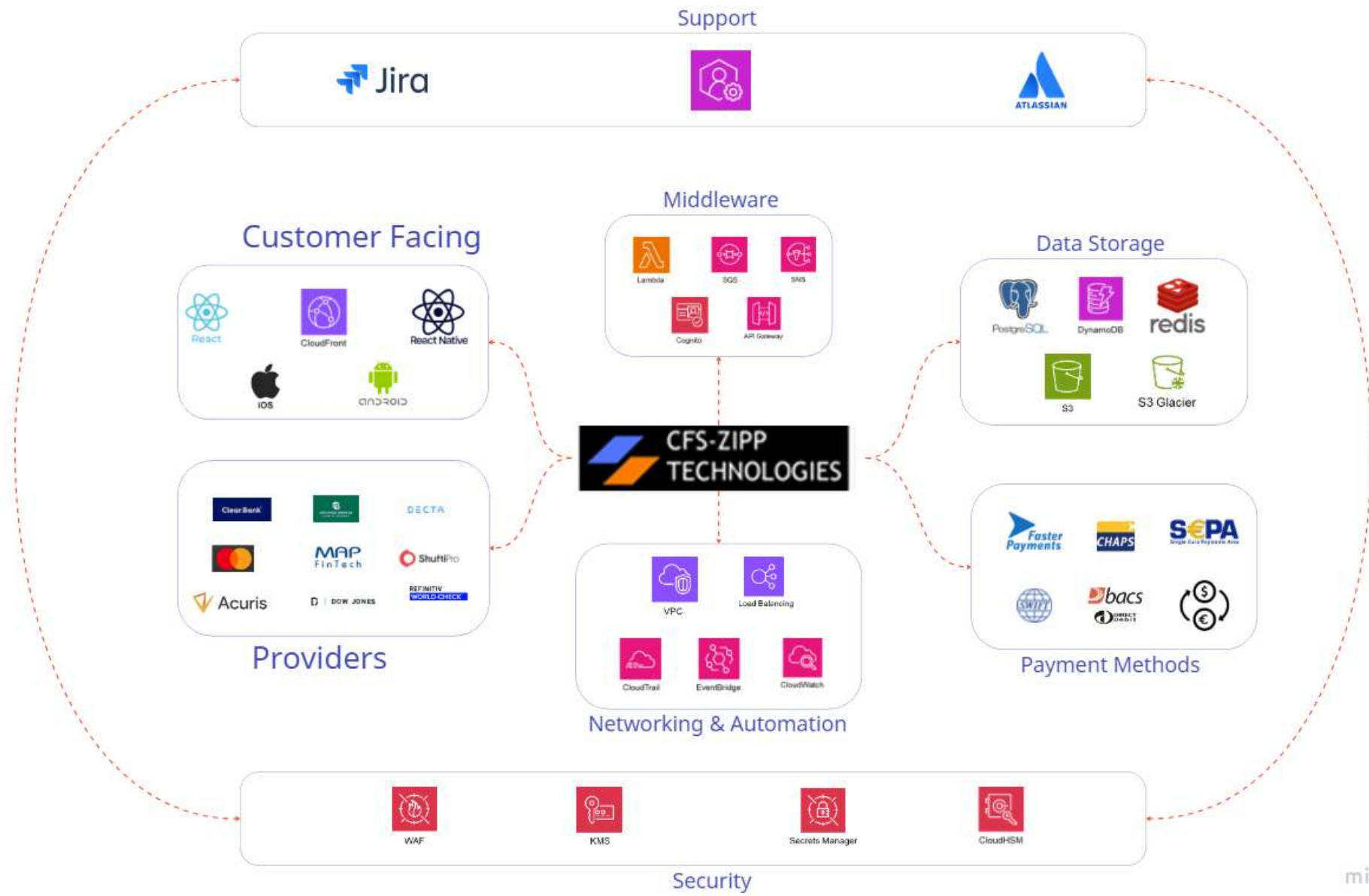
Architecture
Microservices
Serverless
Containerised

Mobility
App for iOS & Android



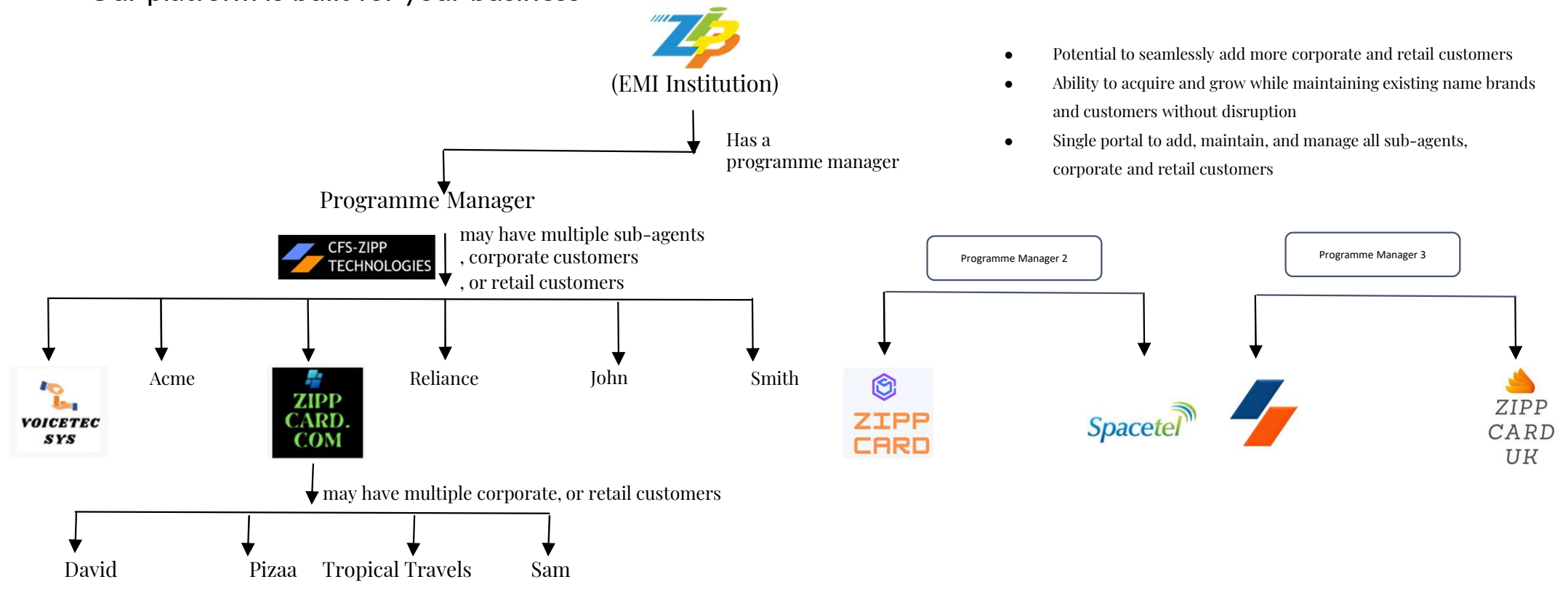
Overview - Hub and Spoke





Design

- Our platform is built for your business



- Potential to seamlessly add more corporate and retail customers
- Ability to acquire and grow while maintaining existing name brands and customers without disruption
- Single portal to add, maintain, and manage all sub-agents, corporate and retail customers

(optionally) An EMI may have as many white-label Programme Manager (Agents) as needed

** All logos like Voicetecsyst, zipppcard.com etc. are for illustration purposes only



Overview - Products & Services



Onboarding

- White label for agents and sub-agents
- Self-directed for merchant corporates, and individuals
- Full lifecycle for Entities (hold, withdrawal, termination)
- Full-feature KYC, and KYB uploads and approvals



KYC

- Fully automated KYC process
- Full lifecycle KYC maintenance (voluntary renewal, forced-renewal)
- Negative, PEP screening
- Document verification, ID verification
- Flexible choice of preferred providers



KYB

- Fully automated KYB process
- Adverse media, PEP screening for Entities, and Individuals
- Customisable X-eye approvals



Accounts

- Real and Virtual IBANs
- Any currency supported
- Full lifecycle maintenance (suspend, close, change)



Payments

- Support for GBP schemes FPS, CHAPS, BACS
- SEPA-SCT for EUR
- multi-currency payments support using SWIFT
- FX across the 12 MCCY
- Bulk uploads, and Bulk approvals



Price list

- Customisable price list for your clients
- Granular price list (entity, corporate customers, IBANs)
- Set pricing by payment scheme, type, currency
- Automatic fee collection
- Automatic fee-sharing
- Set pricing by pct, min/max, fixed fees

Overview - Products & Services



Cards

- Prepaid and Debit cards
- Cards attached to IBANs for spending controls and monitoring
- Statements and Reports for Cards
- Cards for Corporate staff, and Individual customers



API

- API connectivity
- Automatic webhook retry for 24-hours
- Data validation controls for all APIs
- API reports



Other Features

- Broadcast notification to customers
- Alert notifications for staffs upon login
- Pending approvals at each levels for all approval types
- Help menu with video and pdf documentation
- User login auditing reports



Reports

- Download PDF and xls statements
- Reports for Auditing and Compliance
- KYC Aging report
- And more



Security - System

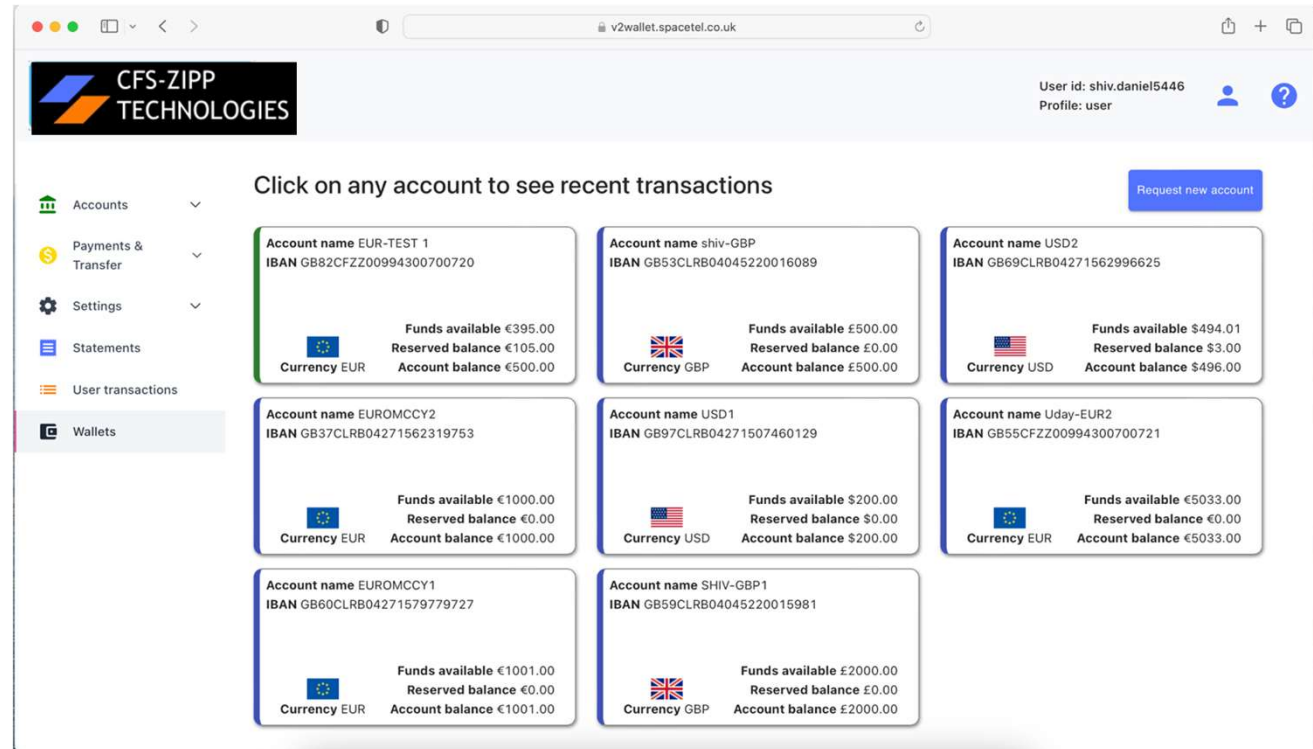
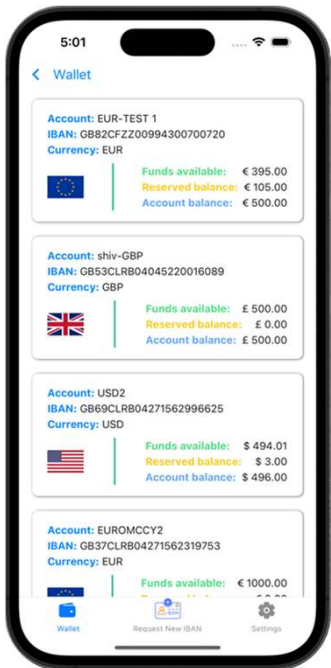
- WAF firewall controls
- Control access at each agent level
- Auditing of all state changes including approvals



Security - Application

- User Role-based security to access menus
- Create as many roles as needed
- Account groups, and User groups mapping
- Only allowed accounts are accessible by staffs
- Reports access based on role permissions
- Deactivate user MFA (lost device protection)
- Disable/Lock User access

iOS and Desktop UI sample



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Looking ahead

- Integrate with additional vendor partners for screening, verification, payments processing, and cards processing.
- Build AI/ML custom GPTs to perform Onboarding analysis and decision making.
- Build AI/ML custom GPTs to perform pre, and post transaction monitoring based on hyper specific customer level transaction patterns
- Provide “custom” onboarding questionnaire for each white-label to facilitate corporate onboarding

Q & A

Demo

Thanks

