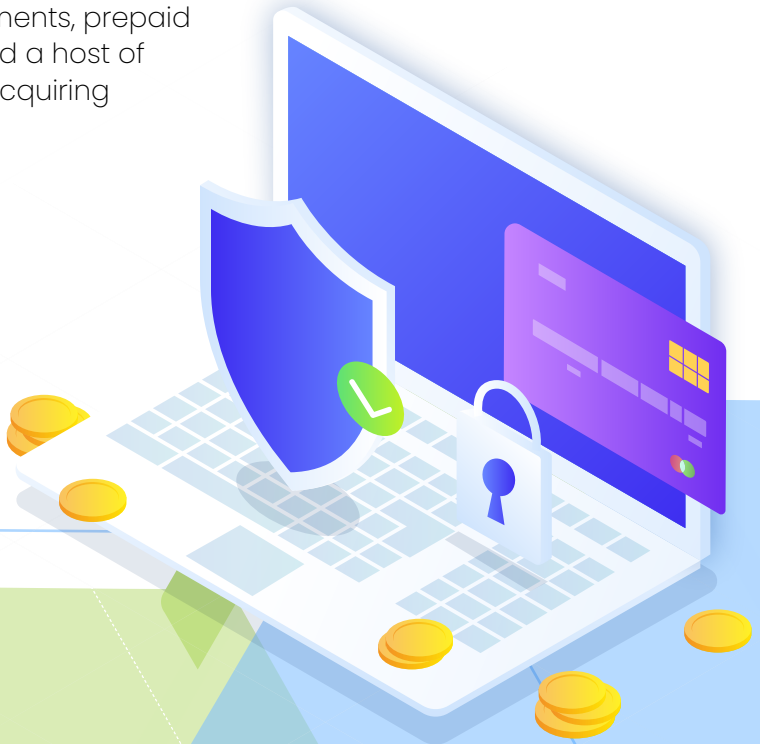# Seamless, Secure **&** Scalable Payments

Wibmo Inc, is a subsidiary of PayU. It is a global full-stack PayTech company, an industry leader in payment security and digital payments in emerging markets, partnering with 200+ banks & fintech across 30+ countries.

The company is the largest authentication service provider in India, one of the world's leading digital payments markets. It also offers fraud and risk management solutions, mobile payments, prepaid solutions, and a host of merchant-acquiring services.

WIBMO PROTECT

Authentication

WIBMO ACCOSA
- EMVCo 2.0 compliant
- Highly configurable UI screens with ready built-in VAS
- Certified with major international/local schemes
- Quick implementation with plug & play approach

WIBMO TRIDENTITY
- Enhanced Security & Multiple verification layers
- Authentication through Offline OTP, Biometric & Push Notification
- Enterprise level authentication (financial & non-financial)
- Business & Issuer SDKs for integration

Fraud & Risk Management

WIBMO TRIDENT
- Real time risk assessment
- No code platform with 360-degree view
- Pre-built scenarios
- Auto action with custom workflow

WIBMO RBA
- Issuer centric for frictionless user experience
- Device based profiling
- Pre-build curated scenarios
- Behavioural profiling for pattern change

Issuance

WIBMO BANKEZY
- Payments: Payments App, wallet, Prepaid card, UPI, Recharge, Bill Payments
- Lending: LOS, LMS, BNPL, JIT Funding etc.
- Investments
- Banking as a Services: Payouts, Funds Transfer & Deposits

WIBMO HEXA
- Support issuance of physical/virtual cards and digital wallets
- Support open payment flow
- Well-crafted customer UI support with self-service dashboard
- End to end program management

Payment Gateway Stack

WIBMO AREION
- Acquiring in a box solution
- Domestic & International acceptance with industry leading security practices
- Payment Processing in partnership with major schemes
- Highly Scalable & Robust Solution with integrated risk engine

WIBMO TOKENHUB
- COF – Acquirer & Network Tokens
- Secure token store built to EMVCo standards
- APIs (Add, Modify, Delete) to access Token vault
- Capability to do device tokenisation

WIBMO 3DSS
- Seamless payment orchestration
- Compliant with EMVCo 2.0 & multiple schemes
- Ready connectivity with major schemes across regions
- Expresspay for improved UX and better SR

A **full-stack** PayTech company

3 Billion
transactions authenticated annually

30+ Million
mobile payment users

40 Million
virtual cards &
6 Million
plastic cards

10,000+
merchants and aggregators

"Payment Security & Risk Excellence"
Payments Industry Awards 2024

"Best Payment Fintech"
Bharat Fintech Summit Awards 2024

"Best Established Software Product"
SPM Excellence Awards 2024

"Best RegTech"
Bharat Fintech Summit Awards 2024

"Security Innovation of the Year"
Payments Industry Awards, 2023 & 2021

"Best Digital Platform Enabler"
Bharat Fintech Summit Awards 2023

"Exceptional Adoption of Cyber Security Solutions in FinTech"
FFI Awards, 2022

"Best Retail Payments System Implementation"
IBS Intelligence Award, 2021

"Best in Future of Trust"
IDC Future Enterprise Awards India, 2021

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To find out more about us, write to sales@wibmo.com

Visit our website