

# CIH Wallet

The Future of Banking is Here

*Your Money. Your Rules. Your Life.*

Morocco's most innovative mobile banking experience designed for the Gen-Z hustler, the ambitious entrepreneur, and everyone who believes banking should be as smart as they are.

Features & Technical Documentation

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## Part I

# User Features

## 1 Instant P2P Transfers

### 1.1 The Problem

You're at a café with friends. The bill comes. Someone pays. Now you need to send them money. Traditional banks? They'll make you wait. Fill out forms. Pay hefty fees. *It's 2024 – why is sending money still so hard?*

### 1.2 The Solution

**Send money in seconds.** Just tap, enter the amount, and boom – your friend has the cash before the waiter comes back with the receipt.

- **Instant transfers** to any CIH Wallet user
- **Just a phone number** – no complicated RIBs or IBANs
- **Minimal fees** – keep more of your money
- **Real-time confirmation** – know it's done, instantly

## 2 Shop & Split – Buy Now, Pay Later (BNPL)

### 2.1 The Problem

You found the perfect jacket at Zara. The laptop you need is at Electroplanet. But your budget says “wait until payday.” Traditional credit? High interest. Complicated approval. Weeks of waiting. *Your dreams shouldn't have to wait.*

### 2.2 The Solution

**Split it in 4. Zero interest. Zero hassle.**

With **Shop & Split**, you can shop at Morocco's favorite stores and pay in 4 easy monthly installments. No credit checks. No hidden fees. Just pure freedom.

#### 2.2.1 Partner Stores

- **Marjane** – Your grocery runs, split smoothly
- **Zara** – Fashion now, pay later
- **Ikea** – Build your dream home, one payment at a time
- **Decathlon** – Gear up for your goals
- **Electroplanet** – Tech upgrades made affordable
- **Virgin Megastore** – Entertainment without the wait

### 2.2.2 How It Works

1. Shop at any partner store
2. Choose “Split in 4” at checkout
3. Pay 25% today
4. Pay the rest over 3 months
5. **That’s it. No interest. No tricks.**

## 3 Daret – Traditional Savings, Reimagined

### 3.1 The Problem

You know Daret – the trusted Moroccan tradition where friends pool money together. But managing it manually? Tracking who paid? Chasing late payments? *It’s a headache nobody asked for.*

### 3.2 The Solution

**Daret, but make it digital.**

Create or join savings circles with friends and family. We handle the tracking, the reminders, and the math. You just focus on saving.

- **Invite your circle** – Friends, family, colleagues
- **Set your schedule** – Weekly, bi-weekly, monthly
- **Automatic reminders** – No more awkward “did you pay?” texts
- **Transparent tracking** – Everyone sees who paid and who’s next
- **Build trust, build wealth** – Together

## 4 Borrow & Lend – P2P Lending Made Simple

### 4.1 The Problem

Your friend needs 500 DH until payday. You want to help, but tracking debts on paper (or worse, in your head) leads to forgotten promises and awkward conversations. *Money and friendships shouldn’t be enemies.*

### 4.2 The Solution

**Request money. Lend money. Track it all.**

- **Send borrow requests** – No shame, just a simple tap
- **Accept or decline** – Your money, your choice

- **Automatic tracking** – We remember so you don't have to
- **Gentle reminders** – Stay on top of who owes what
- **Keep friendships intact** – Money drama, eliminated

## 5 Multi-Wallet Management

### 5.1 The Problem

You've got different financial goals – savings for that trip to Marrakech, a budget for online shopping, emergency funds. But one account for everything? That's chaos. *Your money deserves organization.*

### 5.2 The Solution

**Create wallets for every goal.**

- **Vacation Fund** – Watch your dream trip get closer
- **Shopping Wallet** – Guilt-free spending
- **Emergency Savings** – Peace of mind, always
- **Custom Goals** – Name it. Fund it. Achieve it.

Switch between wallets in a tap. See your balances at a glance. Stay in control, always.

## 6 Smart Analytics

### 6.1 The Problem

“Where did all my money go?” – The monthly question nobody wants to ask. Spreadsheets are boring. Bank statements are confusing. *Understanding your spending shouldn't require a finance degree.*

### 6.2 The Solution

**Beautiful charts. Clear insights. Smarter spending.**

- **Category Breakdown** – Food, Shopping, Transport, Entertainment
- **Income vs. Spending** – Are you winning or losing?
- **Spending Trends** – Track your progress over time
- **Tap for Details** – See exactly what you spent and where

*Finally, an answer to “Where did my money go?”*

## 7 Gigs – Earn Extra Cash

### 7.1 The Problem

You’ve got skills. You’ve got time. But finding opportunities? That’s the hard part. Freelance platforms take huge cuts. Local jobs are hard to find. *Your hustle deserves better.*

### 7.2 The Solution

**Discover gigs near you. Get paid instantly.**

- **Browse opportunities** – Delivery, tutoring, design, and more
- **Transparent pay** – Know exactly what you’ll earn
- **Instant payouts** – Get paid directly to your wallet
- **Build your reputation** – Great reviews = more gigs

*Turn your free time into cash flow.*

## 8 Map – Find ATMs & Agents

### 8.1 The Problem

You need cash, but which ATM is closest? Is it even working? Where’s the nearest CIH agent? *Wandering around hoping to find one isn’t a strategy.*

### 8.2 The Solution

**Every CIH point, on your map.**

- **Real-time locations** – ATMs, agents, branches
- **Get directions** – One tap to navigate
- **ATM status** – Know before you go
- **Filter by service** – Cash out, deposits, support

## 9 Smart Notifications

- **Transaction alerts** – Every credit, every debit
- **Borrow requests** – Someone needs your help
- **Payment reminders** – Never miss a deadline
- **Milestone celebrations** – Hit your savings goal? We’ll cheer!

## 10 Security

Built on CIH Bank's proven infrastructure with enterprise-grade security:

- **OTP Verification** – Every sensitive action, protected
- **Encrypted transactions** – Your data, locked tight
- **Device authentication** – Only you can access your wallet
- **Real-time fraud detection** – We watch, so you don't have to



## Part II

# Behavioral Intelligence

*This isn't just an app. It's a data goldmine.*

## 11 Lifetime Financial Profiling

### 11.1 The Opportunity

Traditional banks only know their customers through forms and credit scores. They guess. They assume. They get it wrong. *What if you could truly understand your customers from day one?*

### 11.2 The CIH Advantage

**Capture the customer journey from student to CEO.**

When a university student opens their first CIH Wallet, we begin building the most valuable asset in banking: **a complete financial behavior profile.**

#### 11.2.1 What We Track

- **Spending Categories** – Food, transport, entertainment, education
- **Cash Flow Patterns** – When they receive money, when they spend it
- **Timing Behaviors** – Do they spend on payday? Do they save at month-end?
- **Financial Discipline** – Do they stick to budgets? Do they set goals?
- **Transaction Frequency** – Daily spender vs. bulk buyer

### 11.3 Example Customer Journey

| Life Stage     | What We Learn                   | What We Offer               |
|----------------|---------------------------------|-----------------------------|
| Student        | Textbooks, transport, weekends  | Student discounts           |
| First Job      | Salary deposits, rent, shopping | Credit card, savings        |
| Growing Career | Higher income, travel, dining   | Premium card, investments   |
| Family Life    | Baby products, insurance        | Home loan, family insurance |

**No other bank in Morocco has this data. This is CIH's moat.**

## 12 Predictive Product Matching

**AI-powered recommendations based on REAL behavior, not demographics.**

| Detected Behavior               | Automatic Recommendation   |
|---------------------------------|----------------------------|
| High taxi/transport spending    | Car loan at 4.5%           |
| Consistent rent payments        | Mortgage pre-qualification |
| Regular international transfers | Multi-currency account     |
| Frequent BNPL usage             | Credit card upgrade        |
| Daret participation             | Higher savings rates       |

## 13 Social Graph Mapping

### 13.1 The Hidden Treasure

Every transfer tells a story. Every borrow request reveals a relationship. Every Daret circle maps a community. *This is social data that even Facebook doesn't have.*

### 13.2 Data Points Captured

- **Who sends money to whom** – And how often
- **Transfer amounts** – Small (social) vs. large (family support)
- **Reciprocity patterns** – Who pays back? Who doesn't?
- **Household detection** – Multiple users sharing expenses = family
- **Business relationships** – Regular payments = employment
- **Student networks** – Dorm mates, study groups

### 13.3 Business Intelligence Value

| Insight                 | Business Value                 |
|-------------------------|--------------------------------|
| Influencer Detection    | Potential brand ambassadors    |
| Household Mapping       | Family bundles, joint accounts |
| Employer Identification | Target salary accounts         |
| Community Clusters      | Targeted campaigns             |
| Credit Risk Assessment  | Trustworthiness indicators     |
| Churn Prediction        | Network-based retention        |

## Part III

# CIH Credit Score

*Morocco's First True Behavioral Credit System*

## 14 The Problem with Traditional Credit Scoring

Morocco has **no centralized credit bureau** like FICO in the US or Experian in Europe. Banks rely on:

- Employment letters (easily forged)
- Salary slips (doesn't show spending behavior)
- Collateral (excludes young people)
- Gut feeling (inconsistent, biased)

*Result: Millions of creditworthy Moroccans can't access credit because they have no formal "credit history."*

## 15 The CIH Wallet Solution

By tracking actual financial behavior within the app, CIH can build **Morocco's first true alternative credit scoring system**.

## 16 Data Extraction by Feature

### 16.1 P2P Transfers

| Data Extracted        | Credit Impact              | AI Use Case          |
|-----------------------|----------------------------|----------------------|
| Transfer frequency    | Financial health indicator | Cash flow prediction |
| Consistent recipients | Family responsibility      | Identify dependents  |
| Amounts vs. balance   | Discipline metric          | Credit limit calc    |
| Transfer timing       | Bill payment patterns      | Expense prediction   |

**Credit Score Factor: Transaction Diversity (+15 points max)**

### 16.2 BNPL (Shop & Split)

**Credit Score Factor: BNPL Reliability (+30 points max)**

### 16.3 Daret (Savings Circles)

**Credit Score Factor: Social Trust (+20 points max)**

| Data Extracted   | Credit Impact        | AI Use Case           |
|------------------|----------------------|-----------------------|
| On-time payments | High reliability     | Loan automation       |
| Plans completed  | Proven track record  | Credit limit increase |
| Average purchase | Predictable behavior | Recommendations       |
| Missed payments  | Risk flag            | Early warning         |
| Store categories | Lifestyle profiling  | Product matching      |

  

| Data Extracted      | Credit Impact            | AI Use Case       |
|---------------------|--------------------------|-------------------|
| Participation rate  | Financial responsibility | Savings targeting |
| Payment punctuality | Trustworthiness          | Risk assessment   |
| Circle completion   | Commitment level         | Social trust      |
| Organizer role      | Leadership indicator     | Premium ID        |
| Circle size         | Peer trust level         | Credibility score |

## 16.4 Other Features

- **Borrow & Lend** – Payment History (+25 points max)
- **Multi-Wallet** – Financial Discipline (+10 points max)
- **Spending Analytics** – Account Health (+15 points max)
- **Social Graph** – Network Trust (+10 points max)

## 17 Credit Score Calculation

### 17.1 Score Components

| Factor                | Weight | Max Points | Data Source          |
|-----------------------|--------|------------|----------------------|
| Payment History       | 25%    | 25         | BNPL, P2P repayments |
| BNPL Reliability      | 25%    | 30         | Shop & Split         |
| Social Trust          | 15%    | 20         | Daret, network       |
| Transaction Diversity | 15%    | 15         | P2P, spending        |
| Financial Discipline  | 10%    | 10         | Wallet management    |
| Account Health        | 10%    | 15         | Balance trends       |

### 17.2 Score Ranges

## 18 AI/ML Applications

### 18.1 Credit Risk Automation

INPUT:

- Transaction history (6+ months)
- BNPL repayment record

| Score   | Grade     | Meaning           | Eligibility              |
|---------|-----------|-------------------|--------------------------|
| 750–850 | Excellent | Top-tier behavior | All products, best rates |
| 700–749 | Good      | Reliable user     | Credit cards, loans      |
| 650–699 | Fair      | Building history  | Higher BNPL limits       |
| 600–649 | Building  | New user          | Standard BNPL            |
| <600    | Limited   | Needs improvement | Basic features only      |

- Daret participation
- Social graph quality
- Spending patterns

OUTPUT:

- Credit Score (600–850)
- Risk Category (Low/Medium/High)
- Recommended Credit Limit
- Interest Rate Tier
- Approval Decision

## 18.2 Personalized Product Recommendations

| User Behavior              | AI Recommendation          |
|----------------------------|----------------------------|
| High transport spending    | Car loan, fuel card        |
| Regular rent payments      | Mortgage pre-qualification |
| Frequent BNPL usage        | Credit card upgrade        |
| Growing savings wallet     | Investment products        |
| Active Daret participation | Higher savings rates       |
| International transfers    | Multi-currency account     |

## 18.3 Churn Prediction & Fraud Detection

**Churn Signals:** Declining transactions, decreasing balance, network leaving, failed transactions.

**Fraud Signals:** Unusual amounts, new device, new locations, rapid transfers.

## Part IV

# Strategic Value

## 19 The Business Value

### 19.1 For CIH

1. **Automate 80% of credit decisions** – Reduce manual review costs
2. **Reduce default rates by 40%** – Better risk prediction
3. **Increase loan volume 3x** – Serve the “unbanked” creditworthy
4. **Cross-sell with 5x higher conversion** – Right product, right time
5. **Reduce churn by 30%** – Predict and prevent

### 19.2 For Customers

1. **Access credit without paperwork** – Just use the app
2. **Build credit history by living** – No special actions needed
3. **Get fair rates based on behavior** – Not assumptions
4. **Transparent scoring** – Know exactly why and how
5. **Improve score over time** – Clear path to better terms

## 20 The Vision

*Every Moroccan who uses CIH Wallet is building their financial identity.*

From the university student buying their first laptop on BNPL, to the entrepreneur managing multiple wallets, to the parent saving for their child’s education through Daret – every action is a data point.

**CIH doesn’t just know its customers. CIH understands them.**

## 21 Executive Summary

**CIH Wallet isn’t an expense. It’s an investment in the future of banking.**

### 21.1 For CIH Leadership

1. **Acquire customers YOUNG** – Lock them in for life
2. **Understand behavior, not just balances** – Sell the right products
3. **Build a social graph** – Know relationships, predict needs

4. **Create a data moat** – Competitors can't replicate time
5. **Enable AI-powered banking** – The data foundation for tomorrow

## 21.2 The Bottom Line

Every transaction processed by CIH Wallet adds to an irreplaceable dataset that will power CIH's competitive advantage for the next decade.

*This is how you build the bank of the future.*

## 22 Why CIH Wallet?

| Traditional Banking      | CIH Wallet                |
|--------------------------|---------------------------|
| Long queues              | Instant everything        |
| Confusing statements     | Beautiful analytics       |
| High fees                | Minimal costs             |
| Rigid savings            | Flexible multi-wallets    |
| Paper-based Daret        | Digital TONTINE           |
| Credit card applications | BNPL in seconds           |
| Guessing customer needs  | Knowing customer behavior |

**CIH Wallet – Bank Smart. Live Free.**

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