Financial Super App Architecture

USER INTERFACE LAYER

Single App Entry | Unified Experience | Personalization

CORE SERVICES

Payments   Messaging   Social   E-commerce   Finance

MINI PROGRAMS ECOSYSTEM

Food Delivery   Ride Hailing   Travel   Gaming   Utilities   Insurance   Investments

PLATFORM SERVICES

Identity Verification   Payment Processing   Credit Scoring   Merchant Tools   API Gateway

DATA & AI LAYER

User Behavior | Transaction History | Risk Models | Recommendations

Examples: WeChat, Alipay, Grab, Gojek, PayTM

[ILLUSTRATIVE]