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## iBaaS — Blockchain as a Service



#### **Overview:**

iBaaS is an emerging blockchain technology application leveraging proprietary blockchain features to build customized solutions across:

☐ FinTech ☐ Real Estate ☐ eCommerce ☐ Retail ☐ Healthcare domains.

The scope is to digitalize money and utilize blockchain technology in all functional features



### **Solution:**

- Build enterprise-wide, end-to-end system to manage and ingest of tokens for on-demand business needs through the blockchain as a service (BaaS) specification
- Comprehensive automated work-flow management engine with smart contract functionality
- Seamless integration with third party systems, databases across domains say FinTech, Real Estate, eCommerce, Healthcare etc.

#### Individual [B2C] / Business [B2B]



#### FinTech

Add Funds, Send Funds, Buy Crypto, Pay Utilities, Gift Vouchers, Banking, Loans, Mutual Funds, Deposits



#### **Real Estate**

Add Digital Money, Browse Assets, Buy Asset, Sell Asset, Manage Asset, Approve Prospects, Upload Assets, Payouts, Refunds



#### Admin

#### **System Settings**

Agreements, Account Limits, Fees, Payment Gateways, Banking Gateways, **Product Catalogue** 



#### **Dashboard**

Business Payouts, Reserve Payouts, Commission Receivables, Retail Orders, Transaction Summary, Underwriting

#### **eCommerce**

Browse eCommerce Sites, Pay Order, BNPL, Receive Orders, Payouts, Refunds



#### Healthcare

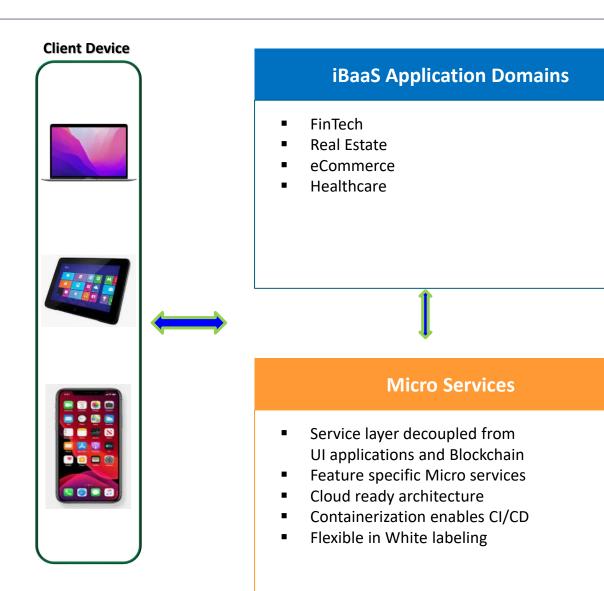
Patients Data, Streamline Care, Genomics, Research & Clinical Trials

#### **Technology Stack:**

ReactJS, Redux, Java Micro Services, Corda, Crypto API, AWS, **Postgresql** 

# iBaaS Application - Overview







- Account Onboarding
- Pay / Buy / Send / Exchange / Lend
- eCommerce Orders / Refunds
- Business Payouts / Reserve
- Commission Payouts
- Asset Monetization / Management
- Health Information Exchange
- Product Catalog



#### **Dev Ops**

- VPC, Subnets, Security groups, NAT gateway, Router creation
- ECS, WAF, Amazon GaurdDuty, NTP, Openvas, Elastisearch, Filebeat configuration



# iBaaS Features - Individual [B2C] / Business [B2B]

#### **Onboarding**

- Signup
- Phone Authentication
- Email Authentication
- Agreements

#### Login

- Sign-in
- Forgot Password
- Forgot Email
- Password Expired
- Agreement Acceptance
- Two Step Authentication

#### **Account Setup**

- Two Step Authentication
- Identity Verification
- Payment Method
- Digital Wallet

#### **Business Setup**

- Company Information
- DBA Information
- Business Owners
- Payment Method
- Business Agreements
- Reserve Acceptance
- Digital Wallet

#### **Business Activity**

- Activity Dashboard
- Orders Summary
- Business Payout
- Reserve Payout
- Refunds

#### Profile

- User Details
- Preference
- Account Limits / Fees
- Agreements
- Payment Methods
- Business Accounts
- Business Team

# iBaaS Fintech Features - Individual [B2C] / Business [B2B] B2B

Dashboard

✓ Account Summary

- Quick Actions
- e-Card
- FinTech Features
- Reminders
- Recent Transactions
- Advertisements

**Quick Actions** 

- ✓ Pay
- Request
- Gift Voucher

Add Funds

- ✓ Bank Account
- Debit Card
- Credit Card
- Internet Bank
- UPI ID

Send Funds

- ✓ Domestic Bank
- Debit Card
- Credit Card
- Mobile Number
- UPI ID
- International Bank

Crypto

- **✓** Buy
- Sell
- Exchange
- Trade

Utilities

- ✓ Utilities Summary
- Register / Deregister
- Standing Instruction
- Pay

Banking

- Account Summary
- Open Account
- Request Cheque, DD
- Enquire Statement

**Deposits** 

- ✓ Deposits Summary
- Fixed Deposits
- Recurring Deposits
- Renew
- Terminate

Loans

- ✓ Loans Summary
- Crypto
- Personal
- Renew
- Close
- Part Payment

**Mutual Funds** 

- ✓ Mutual Funds Summary
- Browse
- Buy
- Sell
- SIP

Insurance

- Insurance Summary
- Browse
- Buy
- Pay Premium
- Renew

# iBaaS Retail Features - Individual [B2C] / Business [B2B] Thoughts · Ideas · Products





#### **Dashboard**

- Top Offers
- Value Finds
- Quick Actions
- Retail Features
- Reminders
- Recent Transactions
- Advertisements



#### **Shopping Cart**

- Browse
- Compare
- Review
- Select



#### **Quick Actions**

- Repeat Orders
- Add Funds
- Manage Catalog
- Track Order
- Refunds



#### **Product Catalog**

- Categories
- Pricing
- Vendors
- Logistics
- Agreements



#### Order

- Cart Summary
- Delivery
- Pay
- Smart EMI / BNPL
- Repeat Order



#### **Payouts**

- Scheduled
- Instant

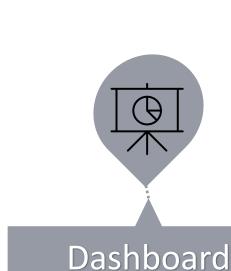


#### Reserve

- Scheduled
- Instant
- Hold



# iBaaS Real Estate Features - Individual [B2C] / Business [B2B]



- **Asset Summary**
- **Quick Actions**
- **Available Assets**
- Real Estate Features
- Reminders
- **Recent Transactions**
- Advertisements



### **Quick Actions**

- **Browse Assets**
- Request–Site Visit, Quote
- Add Funds
- **Publish Asset**
- Track
- Accept



## Buy / Sell Assets

- Select Asset
- Sign Agreements
- Pay eWallet, Loan
- **Receive Money**
- Release Asset
- **Secure Agreements**



- Lease
- Rent
- Maintenance
- Remit

# iBaaS eCommerce Features - Individual [B2C] / Business [B2B] Thoughts - Ideas - Products





#### **Dashboard**

- **Business Summary**
- **Quick Actions**
- e-Card
- eCommerce Features
- Reminders
- **Recent Transactions**
- Advertisements



#### **Send Funds**

**Domestic Bank** 



#### **Quick Actions**

- **Pay Orders**
- Refund



#### **Add Funds**

- **Bank Account**
- Internet Bank



- Buy
- Repeat Order
- **BNPL**



#### **Payouts**

- Scheduled
- Instant

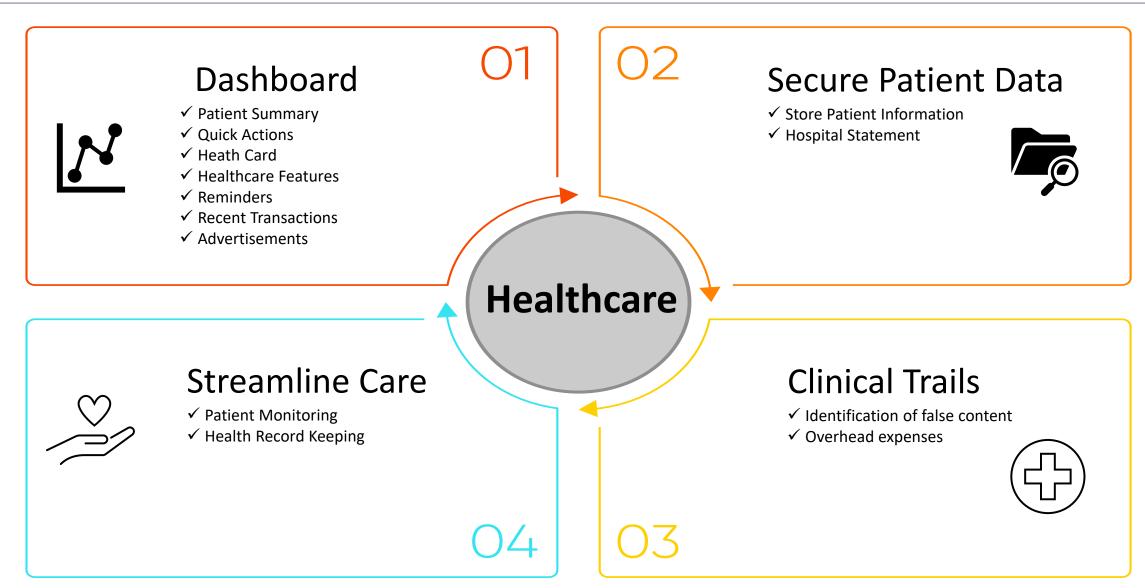


#### Reserve

- Scheduled
- Instant
- Hold

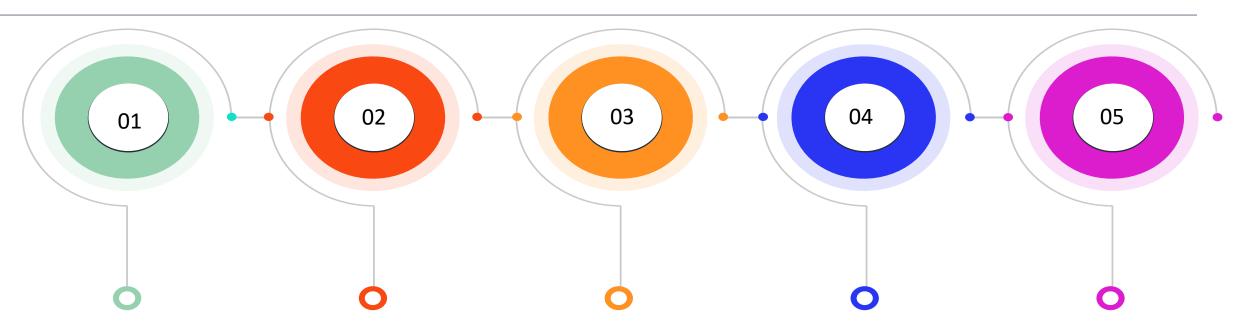
# TP2P1 Thoughts • Ideas • Products

# iBaaS Healthcare Features - Individual [B2C] / Business [B2B]



## iBaaS Admin Features





#### **Onboarding**

- ✓ Signup Admin Users
- ✓ Phone
- Authentication
- ✓ Email
  - Authentication
- ✓ Agreements

#### Login

- ✓ Sign-in
- √ Forgot Password
- √ Forgot Email
- ✓ Password Expired

#### **System Settings**

- ✓ Agreements
- ✓ Account Limits
- ✓ Processing Fees
- ✓ Payment Gateways
- ✓ Reserves
- ✓ Access Controls

#### **Underwriting**

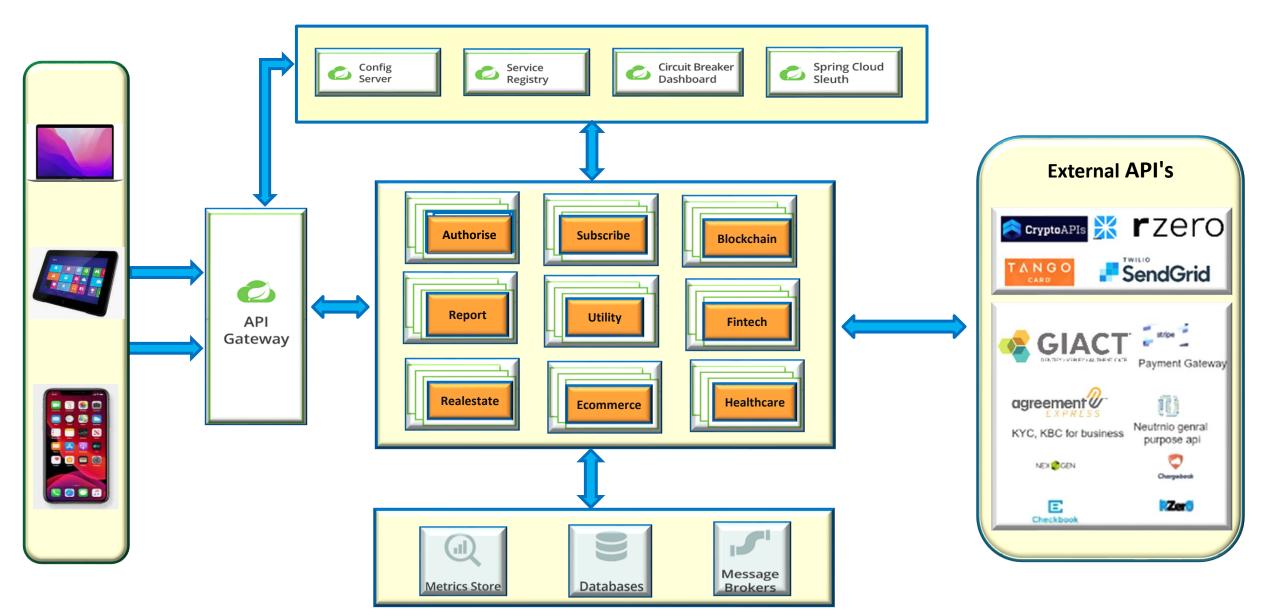
- ✓ Individual
- ✓ Business
- ✓ Vendors
- ✓ Logistics

#### **Admin Activity**

- ✓ Activity
  - Dashboard
- ✓ Orders Summary
- ✓ Commissions
- ✓ Business Payout
- ✓ Reserve Payout
- ✓ Orders Refund
- ✓ Profiles
- ✓ Transactions

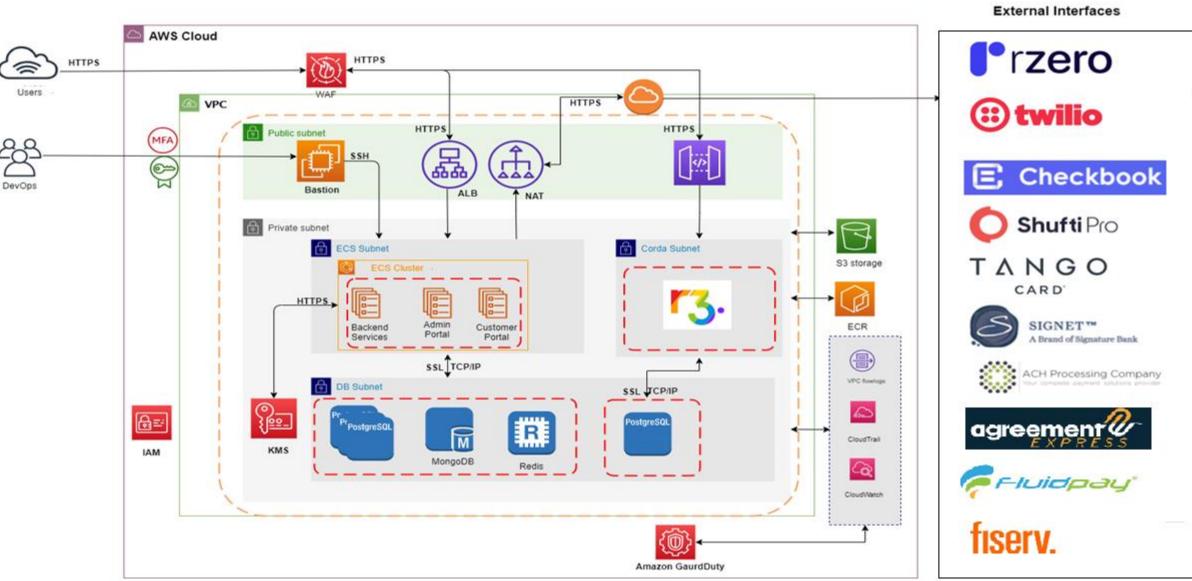
### iBaaS Microservices Architecture





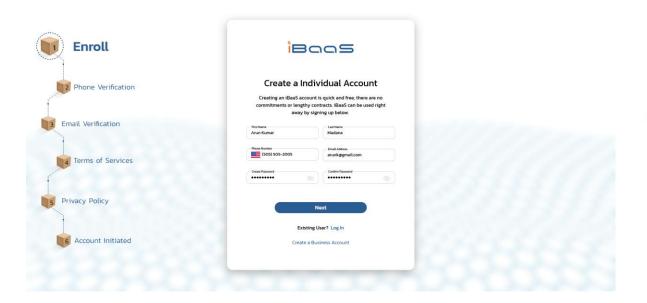
# iBaaS Deployment Architecture

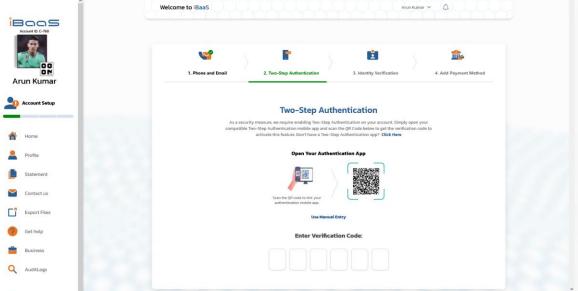






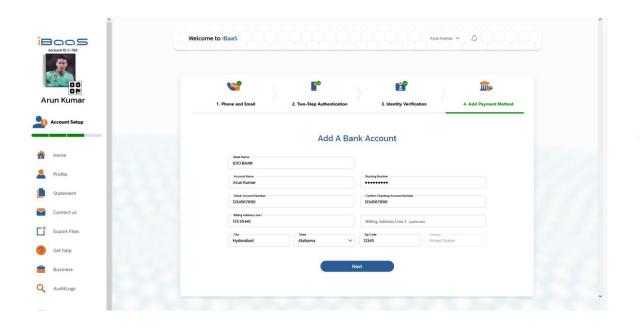


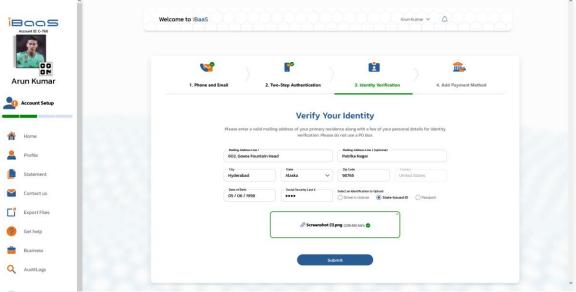






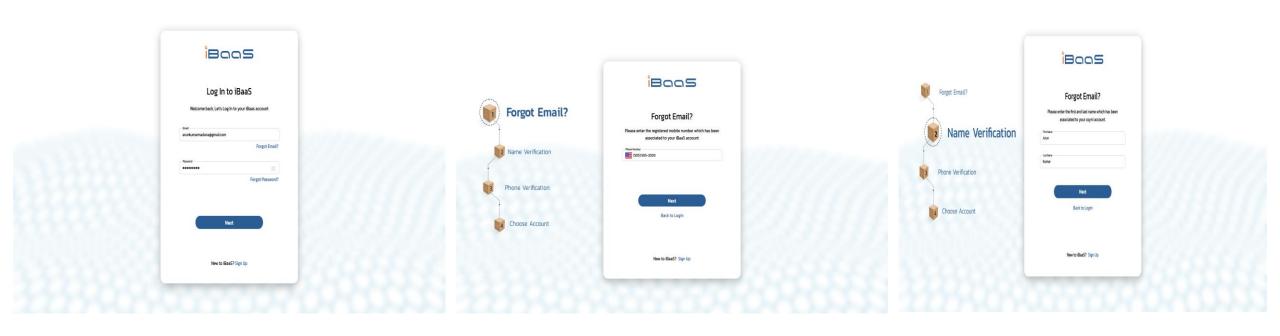








## iBaaS – Reference Screens





# Thank You



Contact: ideyaLabs Team