wadzpay®

wDigiSafe: Secure Digital Custody for Virtual Assets

With WadzPay's Blockchain Innovation

🔒 **Secure Assets, Expanded Opportunities**

📦 **Algorand Network Fusion**

Introduction: Who We Are

WadzPay is a global leader in blockchain-based payments and digital asset acquiring solutions

Our mission is to enable businesses to accept, process, and settle digital assets securely and efficiently.
We collaborate with governments, financial institutions, and payment providers to drive blockchain adoption.

We supplement existing fiat systems instead of replacing them.

London
Amsterdam
Dubai
New Delhi
Hong Kong
KSA
Bangkok
Hyderabad
Congo
Singapore
Jakarta
Bali
Johannesburg

Blockchain Excellence
Implementing secure, transparent blockchain technology to facilitate trust and efficiency

Regulatory Compliance
Navigating complex regulatory landscapes to ensure secure, compliant solutions

User-Centric Design
Prioritising intuitive interfaces and seamless user experiences across all platforms

Unmatched Expertise
Merging 250+ years of blockchain technology and payment expertise across 100+ employees

API-First Approach
Pioneering advanced blockchain-based solutions with a focus on seamless integration, versatility and scalability

Global Reach, Local Impact
Tailoring solutions to meet the unique needs of diverse markets worldwide

The Rising Demand for Secure Virtual Asset Custody

Over 420 million global crypto users, with rising adoption among individuals and institutions.

20% Around 20% of India's population owns cryptocurrency, indicating significant adoption despite regulatory challenges

Institutional investors increasingly demand **regulated, secure, and compliant** digital asset storage.

Many financial institutions lack infrastructure for **secure self-custody or client wallet management.**

Rising trends in **DeFi, Stablecoins, and CBDCs** make custody a core service opportunity.

Huge potential in **B2B2C offerings** where banks/fintechs offer white-labeled virtual wallets.

Challenges due to insufficient Custody Infrastructure

Fragmented User Experience

- Separate wallets for fiat and virtual assets causes inconvenience and inefficiency.

- No seamless way to manage, convert or access digital value.

Limited Access & Inclusion

- Underbanked populations often depend on informal or unregulated financial agents, which raises concerns around trust, transparency, and security

- No unified solution to bridge fiat and virtual financial services in one platform.

Inefficiencies in Traditional Payment Systems

- Multiple intermediators involved in fiat transfers increase complexity, cost and processing time

- Outdated financial infrastructure lacks the agility and speed needed for modern digital commerce.

Inadequate Safeguards

- Customers using third-party apps or hot wallets face theft, phishing and private key loss.

- Lack of bank-grade protection deters institutional users.

Introducing wDigiSafe - A White Label Virtual Asset Custody Wallet
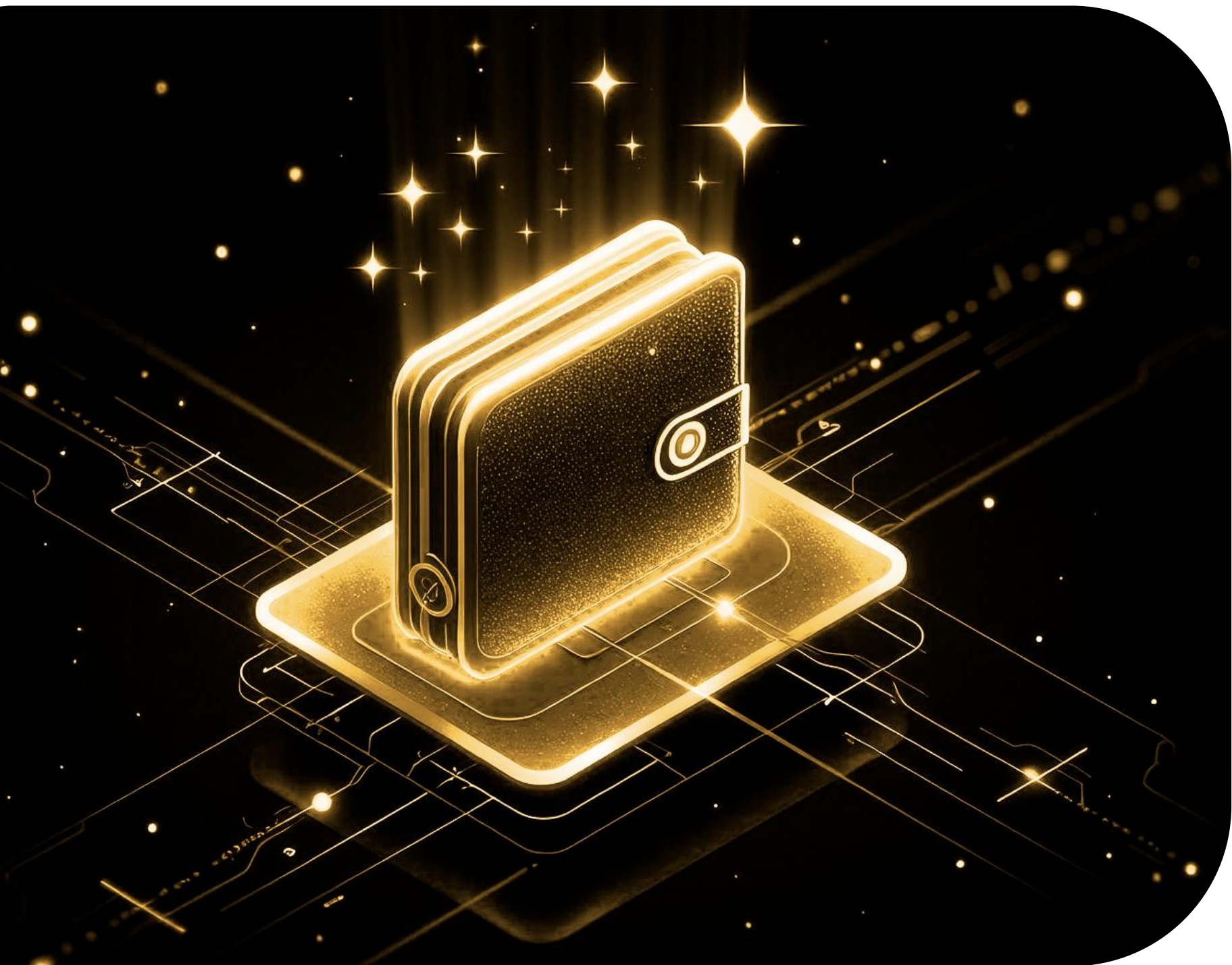
Overview

wDigiSafe is a B2B Virtual Asset Custody Wallet solution designed for financial institutions.

Enables institutions' users to receive, store and transfer digital assets securely via their mobile apps.

Designed as a plug & play solution for seamless integration, enabling smooth amalgamation with existing apps

Offers bank-grade security, liquidity integration and compatibility with fiat systems.

wDigiSafe Components

Liquidity & Trading Desk Integration

Enables seamless asset conversion to fiat.

Plug & Play Architecture

Plug into existing bank/fintech mobile apps or portals.

Scalable & Compliant

Customizable for regulatory frameworks and large user base.

wDigiDash

Admin portal for institutions to monitor transactions, support users and resolve disputes.

wDigiSafe

Secure digital wallet for end-users to manage, store, and transfer virtual assets.

Custody Wallet: Customer Journey

User Registration:

App Download & Install

Easily download and install the app from iOS or Android stores.

Profile capture and KYC verification

Complete basic profile setup and verify identity through KYC.

Account creation with secure password

Set up your wallet account with a strong, secure password.

Fund the wallet

Deposit funds using bank transfer, card, or crypto assets.

Send / Receive Virtual Assets

Wallet Initiates Transaction

User opens wDigiSafe wallet and selects send/receive. Chooses asset type (e.g., BTC, USDT, Tokenized Fiat).

Verification & Authentication

2FA, biometric or PIN-based security check.

Compliance filters (KYC/AML) applied automatically.

Smart Contract Execution

Assets transferred securely via blockchain.

Transaction is signed digitally and recorded on-chain.

Receiver Confirmation

Receiver gets in-wallet notification. Transaction reflected in balance and transaction history.

Fiat Conversion (Optional)

User can instantly convert received asset to fiat via liquidity desk.

Funds can be spent via linked debit card or bank withdrawal.

wDigiSafe – Use Cases

Digital Asset Holders

Easy, secure self-custody with institution-backed assurance.

Govt/NGO Transfers

Direct disbursement of aid, benefits or grants via stablecoins.

Salary Payouts

Pay blue/white collar workers in digital assets or stablecoins.

Underbanked Inclusion

Serve populations without traditional banking access.

Virtual-to-Fiat Utility

Optional debit card top-up from virtual assets (subject to regulations).

wDigiSafe - Key Benefits

Scalable B2B2C Model

Enables banks and fintechs to launch custom solutions fast.

Seamless User Experience

Unified wallet for fiat and digital assets, intuitive to use.

Regulatory Ready

Configurable for compliance with local and global digital asset regulations.

Future-Ready Platform

Scalable architecture for integration with CBDCs, Stablecoins and DeFi protocols.

Reliable Custody Standards

Designed with strong security practices aligned to institutional needs.

Thank You

contact@wadzpay.com