



BRAIN STATION 23

EMPOWERING CUSTOMERS WITH SEAMLESS

eWALLET & MFS SOLUTION

YOUR MONEY. ANY TIME. ANY CHANNEL





WALLET23

A cloud-native, white-label eWallet and MFS Solution that lets banks, telcos and fintechs launch full-service digital wallets and agent-banking rails in weeks, not months—while meeting global security and compliance standards

PRODUCT SUCCESS STORY



ACTIVE WALLET USERS

1.2M



VOLUME PROCESSED

\$1.1B



UPTIME GURANTEE

99.98%

WHY CHOOSE WALLET23?

OMNI-CHANNEL REACH

Native Android & iOS apps, USSD, web, QR, agent POS and Open-API rails—guaranteeing last-mile coverage for urban and rural users.

LIGHTNING DEPLOYMENT

Containerized micro-services plus out-of-the-box UX kits cut time-to-market by 70 %

CONFIGURABLE & WHITE-LABEL

Drag-and-drop branding, multilingual UI (LTR/RTL), feature toggles and segmented fee tables—all without code.

COST & REVENUE ADVANTAGE

Low TCO SaaS or on-prem licence; built-in revenue engines (airtime, bill-pay, micro-loans, interchange) maximise ARPU.

BULLET-PROOF COMPLIANCE

Certified ISO 27001, PCIDSS and GDPR-ready with role-based access controls and encrypted audit logs.

SIGNATURE CAPABILITIES

Send & Receive Money (P2P)

- Single / Group / Scheduled Transfer
- Custom Messages & QR Pay
- Link or e-mail payments

Cash-In / Cash-Out Network

- Agent Cash-Out
- ATM Integration
- Bulk Corporate Disbursement rails

Embedded Credit & Savings

- Nano-loans, micro-savings, overdraft, BNPL
- AI-Driven Credit Scoring & Risk Categorization

Bills, Airtime & Commerce

- Utility, Education, TV, Government and Telco Recharge Services

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FEATURE MATRIX

Module	Consumer Wallet	Agent / Merchant	Enterprise
On-Boarding	Self-KYC, assisted & Bulk upload	Franchise hierarchy, geo- fencing	Corporate bulk enrolment
Payments	P2P, QR, link, split-bill	Scan-to-pay, dynamic QR, refunds	Payroll, vendor payouts
Value-Added	Airtime, bundles, nano-loans	Cash-in/out, remittance	Sweep accounts, escrow
Savings & Credit	Micro-savings, overdraft	Float managemen	Working-capital loans
Reporting & Analytics	Spend insights	Commission reports	Reconciliation APIs
Compliance	AML, sanctions watch	KYB & settlement caps	Audit exports

ARCHITECTURE & SECURITY



CLOUD-NATIVE DNA

Event-driven micro-services, Kafka streams, Docker + Kubernetes, CI/CD automation.

API-FIRST & INTEGRATIONS

REST + GraphQL, webhooks, SDKs (Java, .NET, Node), Open-Banking FAPI profiles.

FRAUD & RISK ANALYTICS

AI anomaly detection, behavioral analytics, real-time rule engine, risk scores.

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DEFENCE-IN-DEPTH

- TLS 1.3 & AES-256
- OAuth 2.0 gateways
- Rate-limiting & IP filtering
- Zero-trust RBA

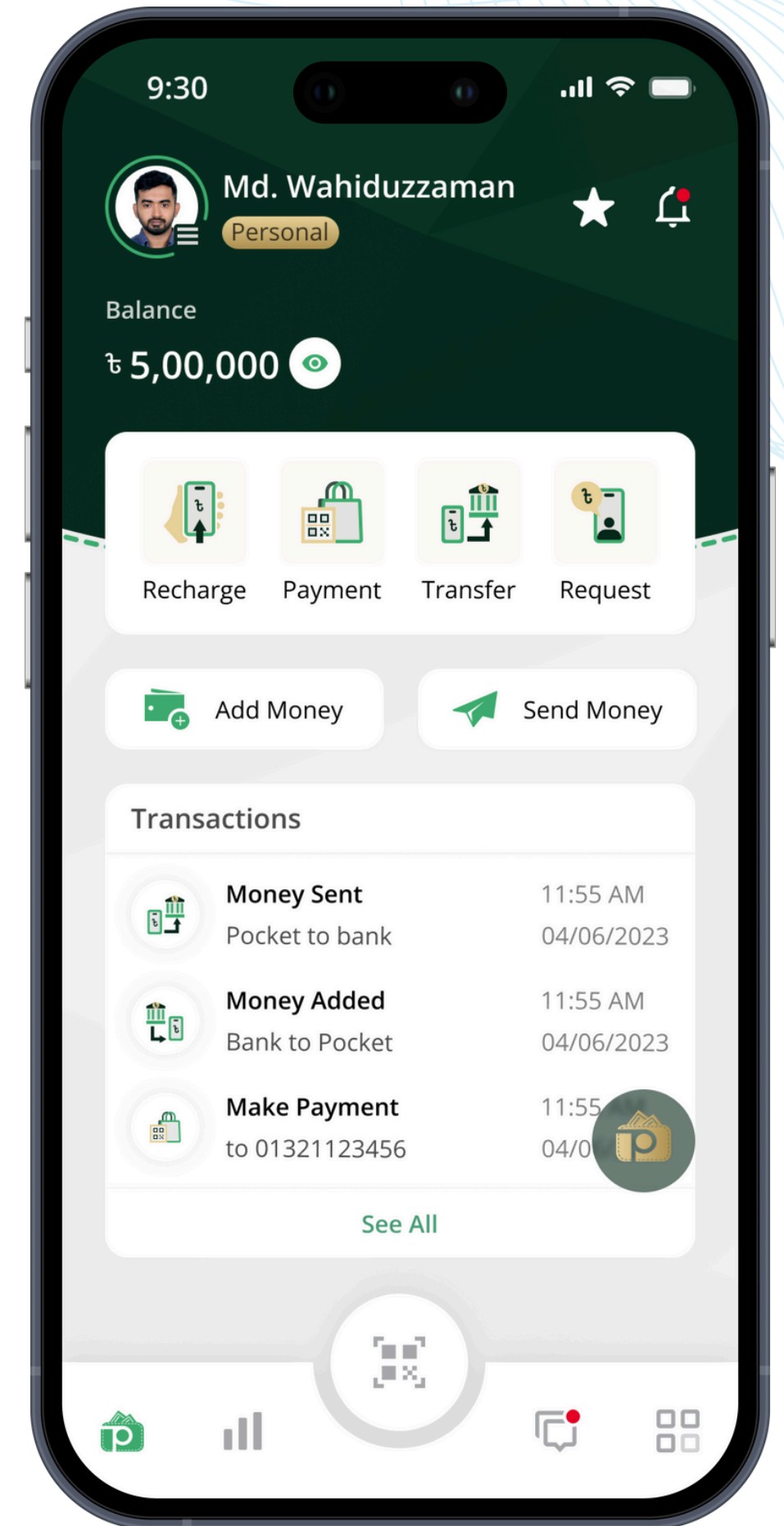


SUCCESS STORIES



ABG Pocket is a notable achievement for Bashundhara Group. We currently have 200K users within the system and it's working smoothly for our day to day operations and corporate's salary disbursement.

– **Mizanur Rahman,**
Head of IT,
ABG Technologies Limited



PROJECT EXECUTION & NEXT STEPS

Week 0–2	Week 3–6	Week 7–10	Week 11–14	Week 15+
Solution Design & Branding	Core wallet & P2P live	Bill-pay & airtime	Agent network & cash-out	Nano-loan & AI risk engine

END-TO-END SERVICES

- ✓ Discovery & UX
- ✓ Configuration & Integration
- ✓ Pilot & Go-Live
- ✓ 24 / 7 Support & Compliance Audits

WHY PARTNER WITH BRAIN STATION 23?

**FASTEST TIME-TO-WALLET
GO LIVE IN UNDER 4 MONTHS**

**FULL-STACK OWNERSHIP
FROM CONCEPT TO MAINTENANCE**

**ENTERPRISE-GRADE SECURITY
BATTLE-TESTED CONTROLS**

**REVENUE AT SCALE
AGENT, MERCHANT & FINTECH ECOSYSTEMS**

GLOBAL OFFICES

UAE

BRAIN STATION 23 LLC

903, Damac XL Tower
Business Bay
P.O. Box-29544, Dubai.

Phone: +971 42420223

Direct: +971 507505502

MALAYSIA

BRAIN STATION 23 SDN. BHD.

Level 9, Integra Tower
The Intermark, No. 348
Jalan Tun Razak
50400, Kuala Lumpur Malaysia.

Phone: +60111708999

GERMANY

BRAIN STATION 23 GMBH

26160 Bad Zwischenahn

Phone: +49 4403 6999839

BANGLADESH

BRAIN STATION 23 PLC.

Office 01: 1, Mohakhali C/A,
Dhaka 1212, Bangladesh.
Office 02: 4, Mohakhali C/A,
Dhaka 1212, Bangladesh.

Phone: +880 9614500971