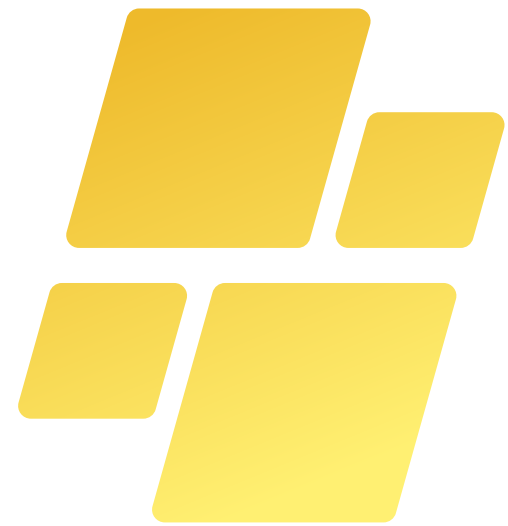


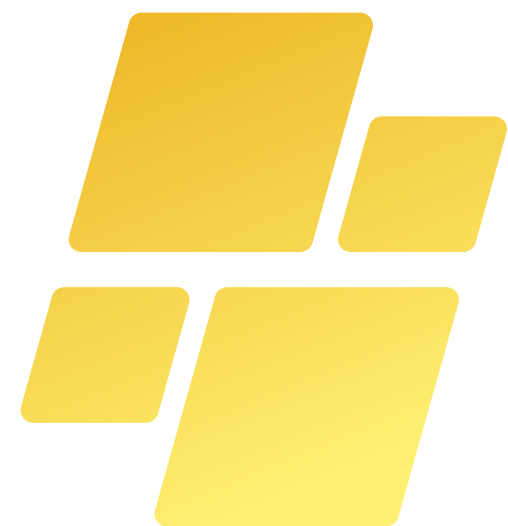
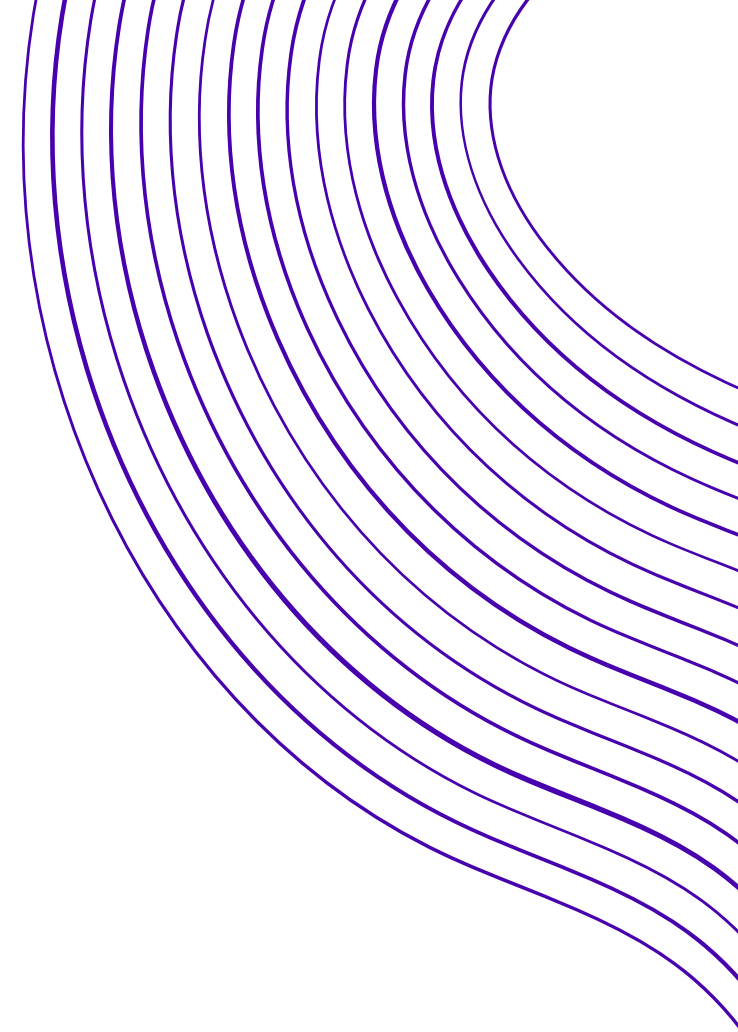


CASHLINQ DIGITAL WALLET



CASHLINQ

AFRICA'S DIGITAL WALLET SAAS



+ Contents

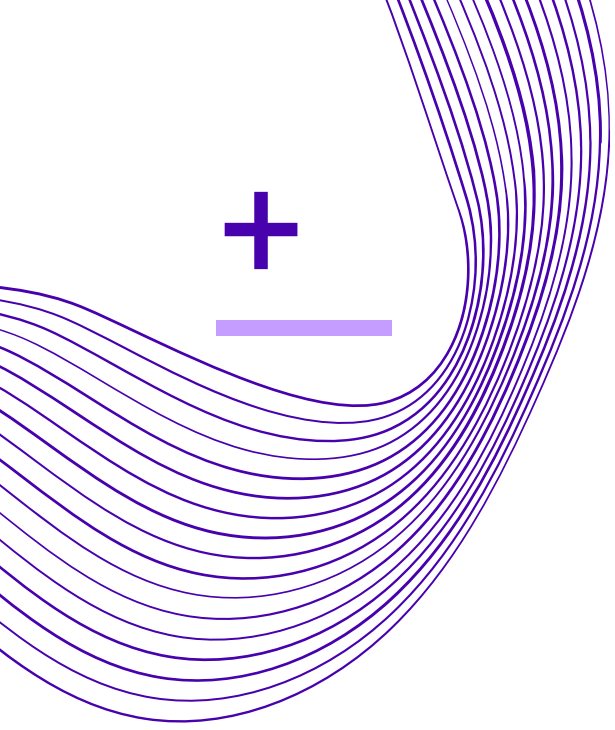
- 1 . What is Cashlinq
- 2 . Design principles
- 3 . Banking modules

What is Cashling?

The Cashling platform is a next-generation banking platform consisting of software modules developed with best-of-breed technologies, security, and international standards in mind. The modules are meant to deliver great value for African financial institutions and their customers, as well as to replace legacy software modules in favor of a more modern, faster, scalable, resilient, and future-proof software stack. Fundamentally designed to address the African realities.

Design principles

The modules in the Cashlinq platform can be deployed individually, partly, or in full depending on preference and the intended goal. Each module can be integrated into existing systems through standard APIs and protocols. The modules support ISO standards out of the box. Currently, the modules in the Cashlinq Platform are as follows:

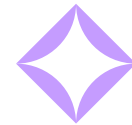


Banking modules

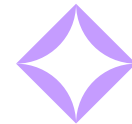
1 Core banking



2 Payment processing interface



3 Payment exchange interface [Interbank module]



4 Omni channel backend



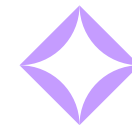
5 Open banking



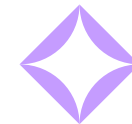
6 StandIn



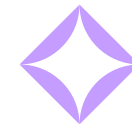
7 Merchant Services Gateway



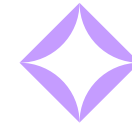
8 Single Sign-on module



9 API Gateway Module



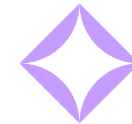
10 Loan management



11 Channels apps



12 Remmitances



13 Agent banking



1 Core Banking Module

The module provides core banking services which include account management and transaction processing. The application is best used to host mobile wallets and a variety of low-value savings and current accounts.

It can also be used by large banks to complement their main core systems e.g Temenos T24 and Oracle Flexcube to lessen the load on main core systems, boosting transaction processing performance, saving on licensing costs, and most importantly allowing easy innovative products flexibility, adaptability and agility.



2 Omni-Channels Backend Module

This module provides a single, universal entry point to all channels that access banking services: both account information services and payment initiation services. The application exposes a standardized, secure REST API that any channel can integrate so that all banking services become available immediately to every new channel that is added with very little effort and without reinventing the wheel.



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3 Open Banking Module

The module enables Financial Institutions to expose standardized Opening Banking APIs securely to Third Party Providers (Account Information Service Providers (AISPs) and Payment Initiation Service Providers). This module will help the financial institution to get on the Open Banking bandwagon so that they are not left behind in the global Open Banking trend.



4 Payment Processing Interface Module

This module is a lightweight Enterprise Service Bus (ESB) that handles all the transaction processing for incoming requests from various channels. The application acts as an interface to internal core systems, orchestrating and routing among the available core systems. This module can be the single entry point to internal core systems, enhancing security. It is built wholly on the current ISO standards for global payments.



5 Payment Exchange Interface Module

The module is also a lightweight Enterprise Service Bus (ESB) that handles all the incoming and outgoing interbank requests. The application has the ability to connect to various clearing channels over a variety of protocols. This module can be the single entry point to external clearing and settlement systems and is wholly based on the current ISO standards for global payments (and also supports any other proprietary integrations). This module works hand-in-glove (and seamlessly) with the Payment Processing Interface but can also integrate to any legacy internal interfaces.



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6 Merchant Services Provider Module

This module is a lightweight ESB providing a single integration point for all merchant-related services - account information and payment services. Every new merchant will be integrated through this module, providing a reusable component with a standard and seamless API, eliminating the need for much integration work for new integrations.



7 API Gateway Module

The module is a single integration and access point for all microservice communication. It helps in centralizing security and provides the best opportunity for centralized collection of metrics as well as enhanced system monitoring.



8 Single Sign-on Module

This module provides single sign-on capabilities to an organisation. By eliminating the need to login multiple times to multiple internal systems, and remembering multiple credentials for all applications, it reduces the amount of time spent in logging in or out, or resetting forgotten passwords, improving productivity. The Cashlinq platform is built on the single sign-on philosophy.



9 Loan Management System

The module covers the full loan lifecycle – origination, underwriting, covenant tracking, collateral management, loan servicing, and portfolio reporting. The solution makes the lending process easier by improving customer onboarding, increasing transparency, and streamlining back-office operations.



10 Channel applications

We have a suite of channel applications namely

- 1 Android and IOS mobile applications
- 2 Internet banking application
- 3 WhatsApp banking chatbot
- 4 USSD application



11 StandIn facility

This module can authorize transactions on behalf of Cashlinq or any other core system behind it. This improves system reliability and performance. This module allows easy upgrading of core systems without disrupting the client services.



12 Remittances

This module allows any financial institution to run domestic and or international remittance services. Cashling allows 2 types of remittances below. The services are fully integrated into channel applications, meaning the services are available to all our channels such as Mobile apps, USSD, WhatsApp, and Internet banking (web).

- 1 Voucher-based remittance
- 2 Wallet-based remittance

13 Agent banking

Complete agent banking services available on all channel applications

- 1 USSD
- 2 Mobile apps
- 3 Internet banking (web)
- 4 WhatsApp

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