

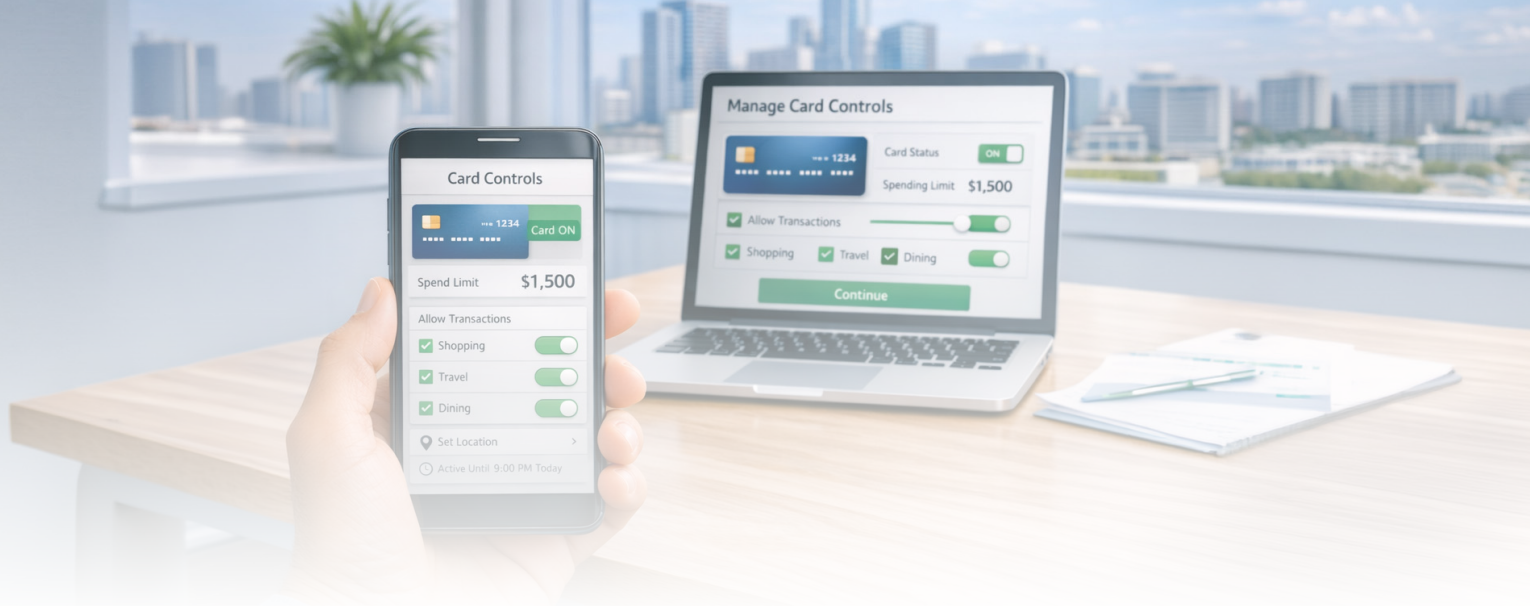


 wibmo | payU

Wibmo

INSTALLMENTS

Flexible Payment Experiences



Banks and issuers need to offer payment flexibility and real-time card controls—enabling customers to manage payments, redeem rewards, and control spending while driving revenue and loyalty.

Product Overview

Wibmo Installments is a payment-flexibility solution that enables customers to convert transactions into installments, redeem loyalty rewards, and control card usage in real-time. With Pay by Rewards for instant loyalty redemption, dynamic card controls for spending management, and seamless API integration, Wibmo Installments improves customer flexibility, increases transaction values, and enhances retention while reducing support costs.

Deployment Models: Cloud-hosted • API integration • Mobile-ready

Installments Advantage

- **Pay by Rewards:** Instant loyalty redemption (partial or full)
- Real-time card controls: Spending limits, merchant restrictions
- Flexible installment conversion at checkout
- Multi-program loyalty support with intelligent recommendations
- Geographic and time-based card restrictions
- Real-time processing and mobile compatibility
- Seamless API integration with banking systems
- Scalable architecture for high-volume transactions

Native Integrations & Ecosystem

- **Core Banking Systems:** Real-time card and account integration
- **Loyalty Programs:** Multi-program redemption support
- **Payment Gateways:** Checkout integration
- **Mobile Banking Apps:** Customer self-service
- **Card Networks:** Visa, Mastercard, RuPay
- **Merchant platforms:** E-commerce and POS integration

Features

Pay by Rewards

- Instant loyalty redemption at checkout
- Partial and full redemption options
- Multi-program support (points, cashback, miles)
- Intelligent recommendations for optimal reward usage
- Real-time reward balance visibility
- Seamless integration with loyalty platforms

Installment Conversion

- Convert transactions to installments at checkout
- Flexible tenure options (3, 6, 9, 12 months)
- Pre-approved installment offers
- Zero-cost EMI options
- Merchant-subsidized installments
- Real-time eligibility checks

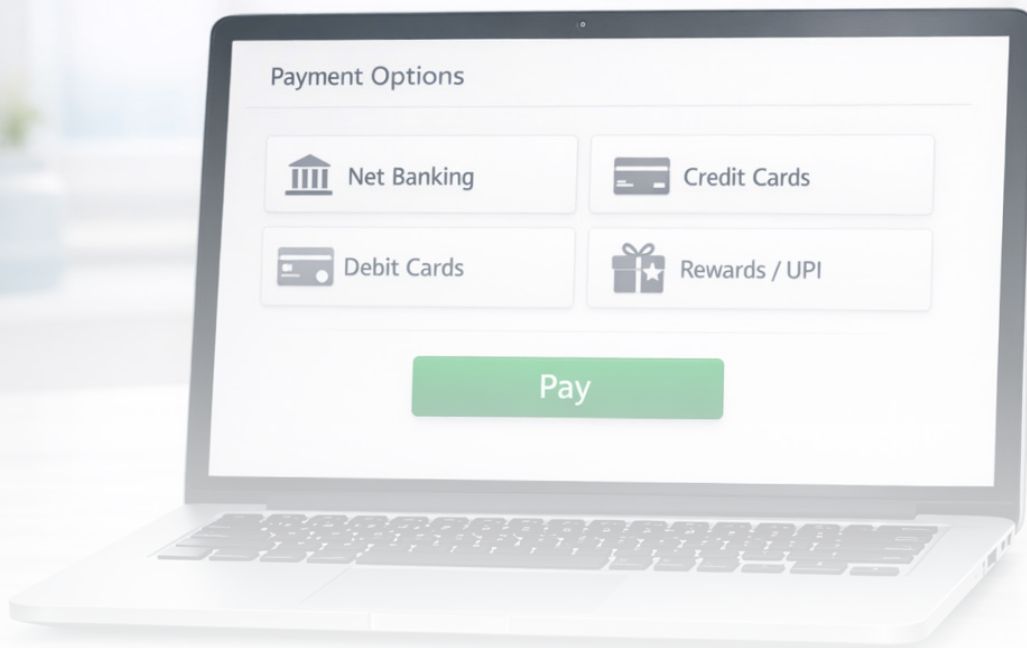
Card Controls

- Dynamic spending limits (daily, weekly, monthly)
- Merchant category code (MCC) restrictions
- Geographic restrictions (country, region)
- Time-based controls (specific hours/days)
- Real-time enable/disable card functionality
- Custom control rules per cardholder

Technical Capabilities

- Real-time processing with instant updates
- RESTful API integration
- Mobile SDK support (iOS, Android)
- Scalable cloud architecture
- Secure data handling and encryption





Use Cases

- Loyalty reward redemption at checkout
- EMI conversion for high-value purchases
- Corporate card spending controls
- Travel card geographic restrictions
- Student card merchant category limits
- Time-based card activation/deactivation
- Subscription payment management

Benefits

- Improved customer flexibility and retention
- Higher transaction values with installment options
- Increased loyalty program engagement
- Enhanced spending control and security
- Reduced support load with self-service controls
- Revenue optimization through merchant partnerships
- Better customer experience with real-time controls

Certifications

- PCI-DSS compliant
- ISO 27001:2013 certified
- Card network compliance (Visa, Mastercard, RuPay)
- RBI regulatory compliance

WHY CHOOSE?

- Comprehensive payment flexibility solution
- Seamless loyalty program integration
- Real-time processing and mobile-ready
- Scalable for large cardholder bases
- Proven at scale with leading banks
- Quick deployment with API integration
- 24/7 support



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REWARDS

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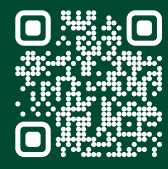
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Flexible Payment Solutions & Card Controls

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