


Wibmo

PREPAID PLATFORM

Advance Prepaid Card Solution



Issuers and program managers need a flexible prepaid card platform that enables rapid issuance, real-time control, and seamless customer experiences—while ensuring security, compliance, and scalability.

Product Overview


Wibmo Prepaid Platform (Hexa) is an end-to-end prepaid card lifecycle management system that enables issuance, activation, monitoring, and control of virtual and physical prepaid cards. With real-time processing, flexible customization, multi-currency support, and comprehensive cardholder self-service capabilities, the platform empowers issuers to launch and manage prepaid programs at scale—from corporate cards and gift cards to travel cards and digital wallets.

Deployment Models: Cloud-hosted • On-premise • Hybrid • White-label

Platform Advantage

- Full lifecycle management: Issuance, activation, controls, expiry
- Real-time processing: Instant transactions and balance updates
- Virtual and physical card support
- Flexible customization: Spending controls, merchant/category restrictions
- Multi-currency and international card support
- Cardholder self-service: Mobile, web, ATM access
- Fraud monitoring and advanced security
- Scalable integration with banking systems

Native Integrations & Ecosystem

- Card Networks: Visa, Mastercard, RuPay
 - Core Banking Systems: Real-time integration
 - Payment Gateways: Wibmo PG and third-party gateways
 - Mobile Banking Apps: Cardholder self-service
 - Wibmo ecosystem: Token Hub, ACS, FRM
 - ATM networks and POS systems
 - Reload and funding partners
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Features

Card Issuance & Management

- Virtual card issuance: Instant digital card generation
- Physical card issuance and activation
- Card controls: Spending limits, merchant restrictions, time-based controls
- Multi-card programs: Corporate, gift, travel, general purpose
- Bulk card issuance and management

Real-Time Processing

- Instant transaction authorization and settlement
- Real-time balance updates and notifications
- Transaction monitoring and fraud detection
- Automated alerts for card activity

Cardholder Self-Service

- Mobile app and web portal access
- Real-time balance and transaction history
- Card activation, lock/unlock, and PIN management
- Reload and top-up options
- Spending controls and limits management

Customization & Controls

- Configurable spending limits (daily, weekly, monthly)
- Merchant category code (MCC) restrictions
- Geographic and time-based controls
- Multi-currency wallet management
- Custom card designs and branding

Fraud & Security

- Real-time fraud monitoring and detection
- Transaction velocity checks
- Device-based authentication
- Secure card data handling and encryption
- Integration with Wibmo FRM



Use Cases

- Corporate prepaid cards for employees
- Gift cards and promotional programs
- Travel cards for international use
- General purpose reloadable (GPR) cards
- Government disbursement programs
- Digital wallet and neo-banking prepaid cards
- Student and campus cards

Benefits


- Rapid time-to-market for prepaid programs
- Real-time control and visibility
- Enhanced customer experience with self-service
- Reduced fraud risk with advanced monitoring
- Operational efficiency with automated workflows
- Scalability for growing programs
- Multi-currency support for global use

Certifications

- PCI-DSS compliant
- ISO 27001:2013 certified
- Visa, Mastercard, RuPay certified
- RBI and regulatory compliance



WHY CHOOSE?

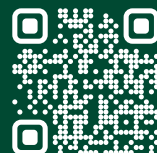
- Trusted by leading banks and issuers
 - Proven prepaid platform with millions of cards issued
 - End-to-end card lifecycle expertise
 - Flexible customization for diverse programs
 - Rapid deployment with minimal integration effort
 - 24/7 support and managed service options
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Advanced Prepaid Card Lifecycle Management

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