

A woman with curly brown hair, wearing a brown t-shirt and a green button-down shirt, is smiling and looking at her smartphone. She is holding a white credit card in her other hand. The background is a blurred indoor setting with a wooden bookshelf. A large teal graphic element, resembling a stylized 'U' or a bracket, frames the woman and the text below.

Delivering Trust & Transparency in Digital Payments

Wibmo, a PayU subsidiary (Prosus/Naspers Group), operates across entities in India, the USA, and Indonesia. As a global full-stack PayTech company and an industry leader in payment security and digital payments in emerging markets, Wibmo stands out for its innovation and impact.

In addition to being India's largest authentication service provider in one of the leading digital payment markets globally, Wibmo offers comprehensive fraud and risk management solutions, digital financial services, prepaid solutions, and a broad range of merchant-acquiring services. We proudly collaborate with 200+ banks across 30+ countries.

A full-stack PayTech company



4 Billion
transactions
secured
annually



30+
Countries
Worldwide



200+
Banks and
fintechs



PCI DSS
4.0.1 certified



ISO
27701: 2019 &
27001:2022
certified



SOC II
Type 2
compliant

Cloud-native architecture | Modular deployment | Pre-built integrations

Authentication

WIBMO INTELLIGENT AUTHENTICATION SUITE

Complete security solution that verifies user identity and prevents fraud across online payments and digital banking.

WIBMO MFA – ISSUER IN-APP AUTHENTICATION

Simple tool for banks to add secure in-app login to their mobile apps.

FLASHPAY MERCHANT IN-APP AUTHENTICATION

Smart security that checks payment risk in real-time and approves safe transactions faster.

PASKEY

Login using your fingerprint or face instead of passwords—simple and secure.

WIBMO RBA

Automatic security that recognizes trusted devices and makes checkout smoother.

WIBMO ACS

Smart security system that verifies online card payments and stops fraud using AI.

INSTALLMENTS

System to offer customers payment plans, rewards redemption, and spending controls.

Fraud and Risk Management

WIBMO AGENTIC RISK INTELLIGENCE ASSISTANT (ARIA)

AI agents for fraud, AML, risk, and disputes with evidence-backed, audit-ready decisions and maker-checker governance.

WIBMO FRM

AI-powered fraud detection that scores every transaction and blocks suspicious payments automatically.

Acquiring Stack

WIBMO ORCHESTRATOR

Smart system that picks the best payment route to get more transactions approved.

WIBMO PG

Smart system that picks the best payment route to get more transactions approved.

WIBMO 3DSS

Secure payment verification system supporting multiple card networks and quick checkout options.

Issuer Stack

WIBMO PREPAID PLATFORM

Complete system to issue and manage prepaid cards (virtual and physical).

WIBMO SUBSCRIPTIONS

System to manage recurring payments and customer subscriptions with easy cancellation.

Token Hub

WIBMO ACQUIRER TOKEN HUB

Secure vault that stores card tokens and manages them safely across merchants.

WIBMO ISSUER TOKEN HUB

Platform for banks to create secure card tokens for safe online and offline shopping.

**WIBMO PROVIDES ONLINE PAYMENT PLATFORMS BUILT
WITH SECURITY AND RELIABILITY AT THEIR CORE.**



To find out more about us,
write to sales@wibmo.com



Visit our
website