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.

PASSKEY

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.

"Best Digital Banking Security Practices"
Global Fintech Awards
2026

Chartis RiskTech100 2027

Wibmo
Disruptor Award - Workflow, Agentic and Low-Code/No-Code

Chartis Financial Crime and Compliance 50 2025

Wibmo
Vertical and Segment Excellence – Payments

Chartis RiskTech Quadrant®
Category Leader
Fraud Platforms, 2025

Chartis RiskTech Quadrant®
Category Leader
Payment Fraud Solutions, 2025

"Best Fraud Prevention Platform"
Fintech India Innovation Award
2025

"Payment Security & Risk Excellence"
Payments Industry Awards
2024

"Best Established Software Product"
SPM Excellence Awards
2024

"Best Payment Fintech"
Bharat Fintech Summit Awards
2024

"Best RegTech"
Bharat Fintech Summit Awards
2024

"Security Innovation of the Year"
Payments Industry Awards,
2023 & 2021

"Best Digital Platform Enabler"
Bharat Fintech Summit Awards
2023

"Exceptional Adoption of Cyber Security Solutions in FinTech"
FFI Awards, 2022

"Best in Future of Trust"
IDC Future Enterprise Awards
India, 2021

"Best Retail Payments System Implementation"
IBS Intelligence Award, 2021

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

Visit our website