



**Rapyd**

# Rapyd Wallet

Boost engagement  
with a branded digital  
wallet designed  
for local commerce



BY 2022,  
IT'S ESTIMATED THAT  
THE TRANSACTION VALUE  
OF MOBILE PAYMENT  
APPS WILL REACH NEARLY

**\$14 trillion\***

\* [www.paymentscardsandmobile.com/mobile-wallet-global-usage-statistic](http://www.paymentscardsandmobile.com/mobile-wallet-global-usage-statistic)

## Focus on growth in new markets rather than building your own wallet architecture

For the first time in history, the delivery mechanism for financial services is decoupled from traditional banks creating a revolutionary moment for digital firms of all types. Providing more access to financial services changes lives and fosters additional engagement and loyalty in your digital experiences. Digital platforms, marketplaces and gig-economy firms can now not only provide a way to earn a livelihood, but also an enhanced personalized financial experience for its workers and customers.

## Rapyd Wallet provides a localized wallet solution to your global customers

The Rapyd Wallet platform is designed to deliver local commerce on a global scale so you can quickly roll out personalized financial services for customers, sellers, and partners in different markets around the world. Rapyd Wallet can hold funds in multi-tiered wallet accounts in 65+ different currencies, supports 900+ local payment methods via integration with the Rapyd Collect and Rapyd Disburse, and can scale across 100+ countries. Rapyd fraud risk and AML monitoring engine simplifies multi-country compliance. By integrating with the Rapyd Wallet API, you can focus on growth in new markets rather than building your own wallet architecture.



**50%\***  
**of the  
world**

WILL USE MOBILE  
WALLETS BY 2024

\* [www.juniperresearch.com/press/press-releases/half-worlds-population-to-use-digital-wallets-2024](http://www.juniperresearch.com/press/press-releases/half-worlds-population-to-use-digital-wallets-2024)



**The Rapyd Wallet platform** is designed to deliver local commerce on a global scale so you can quickly roll-out personalized financial services for customers, sellers and partners in markets worldwide.



## Drive engagement and retention by offering localized financial services that help build connection with your brand:

- Deliver a consistent global wallet user experience from your own branded application; **keep users in your application environment instead of sending them to third parties.**
- Scale your digital wallet in **over 100 countries** with support for **over 65+ currencies.**
- Improve compliance effectiveness and reduce fraud by utilizing **Rapyd's AML/KYC capabilities.**
- Offer a range of localized wallet services including bill pay, cash withdrawal, load, funds transfer, and support for **more than 900 local payment methods via the Rapyd Global Payments Network.**
- **Create a personal financial hub** for your users by connecting with Rapyd Collect, Rapyd Disburse, and Rapyd Issuing to your wallet.
- **Expand beyond card-based wallets** to gain global reach and coverage.
- Generate new revenue streams with user transaction service fees, FX hedging, implementation of new **personalized programs for users.**

# Design a digital wallet that meets your customer needs



## WALLET MANAGEMENT

Comprehensive API features include the ability to control **escrow sub-account funds** and on-hold balances, transfer, add, and remove funds between wallet and sub-wallet accounts, disable and enable wallet as well as retrieving wallet balances, activity, and transactions.



## MULTI-CURRENCY SUPPORT

Hold value in **65+ currencies** and enable FX services for users. Easily scale to **over 100 countries** through a single API.



## MULTI-TIERED ACCOUNTS

Enable sub-account management for customers, sellers, and partners.

**Single or multi-use global stored value accounts backed by Rapyd's global technology** infrastructure and locally regulated entities and partners.



## IDENTITY AND COMPLIANCE:

Onboard users by verifying their **identity in 100+ countries**. Sanction screening, AML, ID&V, KYC, KYB, risk-based monitoring, CIP, fraud detection, GDPR, and data protection.







## FRAUD DETECTION AND SECURITY

**Anti-fraud and AML monitoring from device/SIM fingerprinting and user scoring.** Encryption and tokenization keeps user data and transactions secure.



## ADD-ON FINANCIAL SERVICES

Rapyd's built-in capabilities can be combined with third-party services to offer a full suite of financial services.



## The Rapyd Global Payments Network

**Over 900 payment types**

in over 100 countries

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**Accept cash at 2 million**

global access points

**Rapyd is a Fintech-as-a-Service platform  
designed for modern commerce and payments.**

Rapyd's global APIs deliver new capabilities  
to the fintech and commerce applications  
that power your business.

**Explore the Rapyd platforms:**

RAPYD  
**Collect**

RAPYD  
**Disburse**

RAPYD  
**Wallet**

RAPYD  
**Issuing**

***Rapyd***

Find out more: [www.rapyd.net](https://www.rapyd.net)