

FinTech Engineered for Scale & Trust

We're not your typical tech company we're the caffeine-fueled architects of tomorrow's digital world. From napkin sketches to cloud-scale systems, DigiWagon turns ideas into intelligent, high-performing products.

Our blueprint isn't just technical, it's cultural.

We move fast, think human, & scale smart.

The FinTech Revolution

Finance is no longer paperwork - it's pure code. Trust is no longer signatures - it's encryption.

What began as convenience - mobile payments, digital wallets, instant transfers - has become the **engine of global finance**. Customers now expect financial systems that behave like intelligent apps, not static ledgers.

By 2032, the global FinTech market is projected to reach

~US \$1.1 T

driven by a strong ~16% CAGR, up from its ~US \$395 billion valuation in 2025.

Digital-first finance now powers more than half of all global transactions, as AI-driven, cloud-native, & API-first systems redefine how value moves.



Major Challenges in FinTech Today

Knowing the obstacles helps you see the opportunity

Regulation & Compliance Overload

Firms must navigate AML, KYC, PCI-DSS, data-privacy rules, often across multiple jurisdictions.

Fraud, Identity & Security Risk

As finance goes digital, threat vectors multiply — data breaches and identity attacks are on the rise.

Legacy Systems & Technical Debt

Sluggish monolithic systems inhibit speed-to-market, scale and developer agility.

User Experience & Speed Expectations

Modern users demand seamless, fast financial experiences — friction causes drop-off and opportunity loss.

Data Blindness & Analytics Gaps

Vast data exists but is under-leveraged firms struggle to turn it into real insight, credit decisions or risk monitoring.

Global Scaling Complexity

Entering new markets often means re-building rails: new banking integrations, new licenses, new compliance frameworks.



The FinTech Systems Matrix

We build stacks that support performance, compliance and agility.

Payments & Revenue System	Customer & Account Management	Data & Intelligence
Automate billing and invoice Smart reconciliation dashboards Cross-border transaction Tax Configuration Adaptive tax and compliance logic Payment Gateway Integration	Seamless digital onboarding (KYC) Unified identity vault Subscription & usage-based billing models Role-based & policy-driven access control Multi-factor and biometric authentication	Predictive risk modelling & credit scoring Machine-learning-driven fraud detection Real-time compliance dashboards Centralized data lakes with governed access Streaming analytics pipelines for instant insights



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Platform Connectivity	Operations & Automation
Open-Banking and Payment APIs Multi-tenant, cloud-native architecture Multi-currency & localization support Microservices deployed on AWS / GCP / Azure Scalable API gateway for partner integrations	End-to-end RPA workflows Automated payroll engines Smart tax configuration modules Audit-ready logs & evidence trails Intelligent process orchestration Unified reporting dashboards

Next-Gen Integrated Financial Infrastructure

We unify payments, identity, data, connectivity, and automation into a reliable, cohesive architecture.



Tech Redefining FinTech

Where innovation meets financial transformation

- ★ **Artificial Intelligence (AI)**
AI-first financial systems drive risk intelligence, fraud detection, & personalized services. McKinsey estimates generative AI could add **\$4.4 trillion annually** to the global economy.
- ★ **Blockchain**
Transparent, tamper-proof, decentralized systems power smart contracts, digital assets, wallets, and DeFi.
- ★ **Cloud Computing**
Cloud-native FinTech reduces infra cost, accelerates product launches, and scales globally. Cloud transformation could unlock **\$1 trillion in enterprise value** by 2030.
- ★ **IoT in Finance**
Smart devices power real-time banking, risk scoring, telematics-based insurance, and contextual finance.



Tech Redefining FinTech

Where innovation meets financial transformation

★ Open-Source, Serverless & SaaS

Modern DevOps accelerators enabling faster releases, lower overheads, and scalable financial product delivery.

★ No-Code / Low-Code Platforms

Rapid prototyping and feature iteration without heavy engineering — ideal for fintech MVPs and internal tools.

★ Hyper-Automation

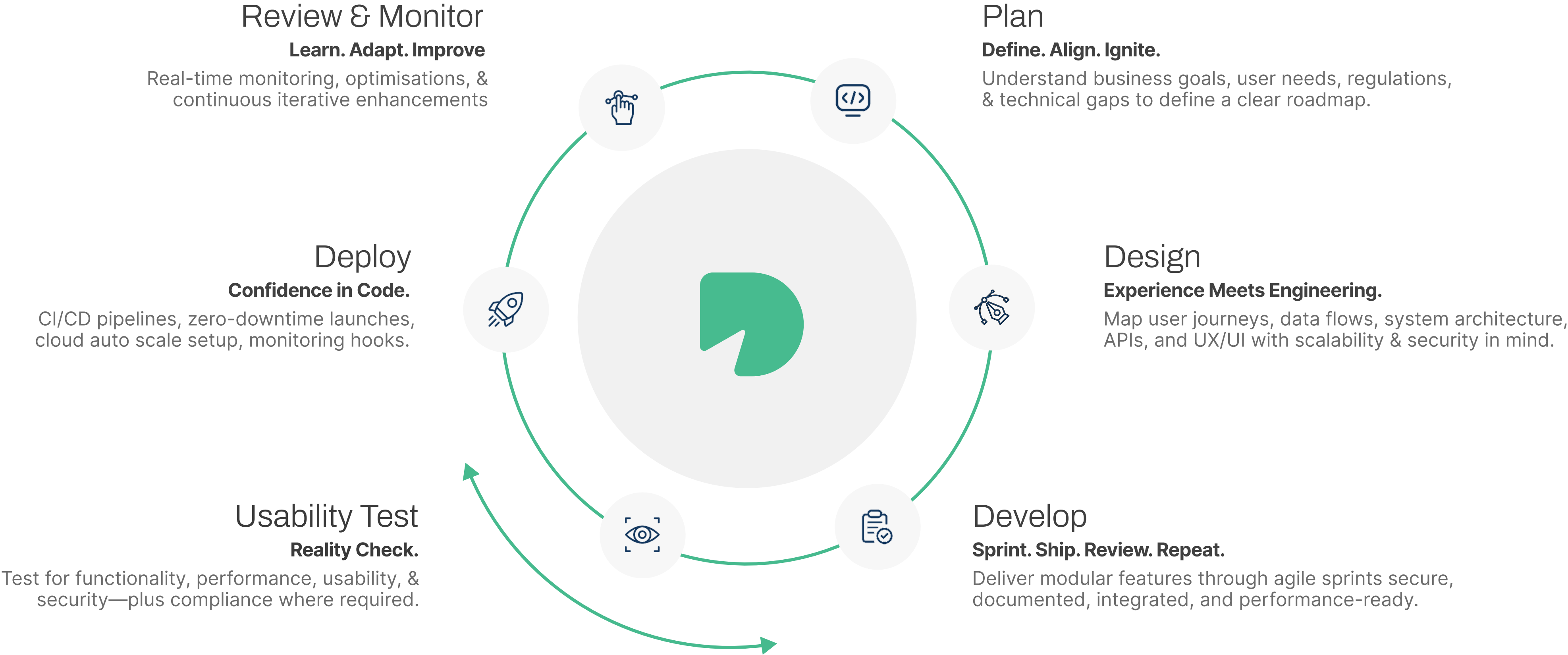
AI + ML + RPA powering autonomous processes, reducing manual intervention, and improving decision intelligence.

Tech-powered. Excellence-driven.



Executing Vision with Enterprise Precision

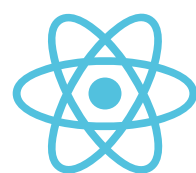
Transforming compliance into instant intelligence.



Our Tech Backbone - Compliance by Design

Built with modern tools, built for trust.

Frontend



React JS



Vue.js



AngularJS



Next JS

Backend



Node.js



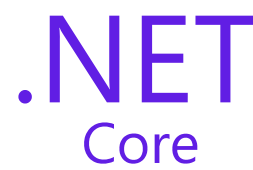
Python



Java

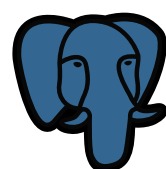


Next JS



.NET Core

Database



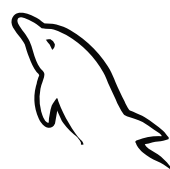
PostgreSQL



MongoDB



DynamoDB



MySQL

Cloud



AWS



Google Cloud



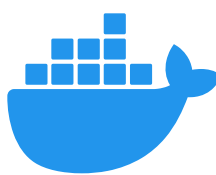
Azure
(PCI-DSS / FINTRAC ready)



Our Tech Backbone - Compliance by Design

Built with modern tools, built for trust.

DevOps



Docker



Kubernetes



Terraform



Jenkins



GitHub Actions

AI/ML



TensorFlow



PyTorch



LangChain



Hugging Face

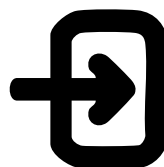
Security & Compliance



AES-256
encryption



OAuth 2.0



SAST/DAST



PenTests



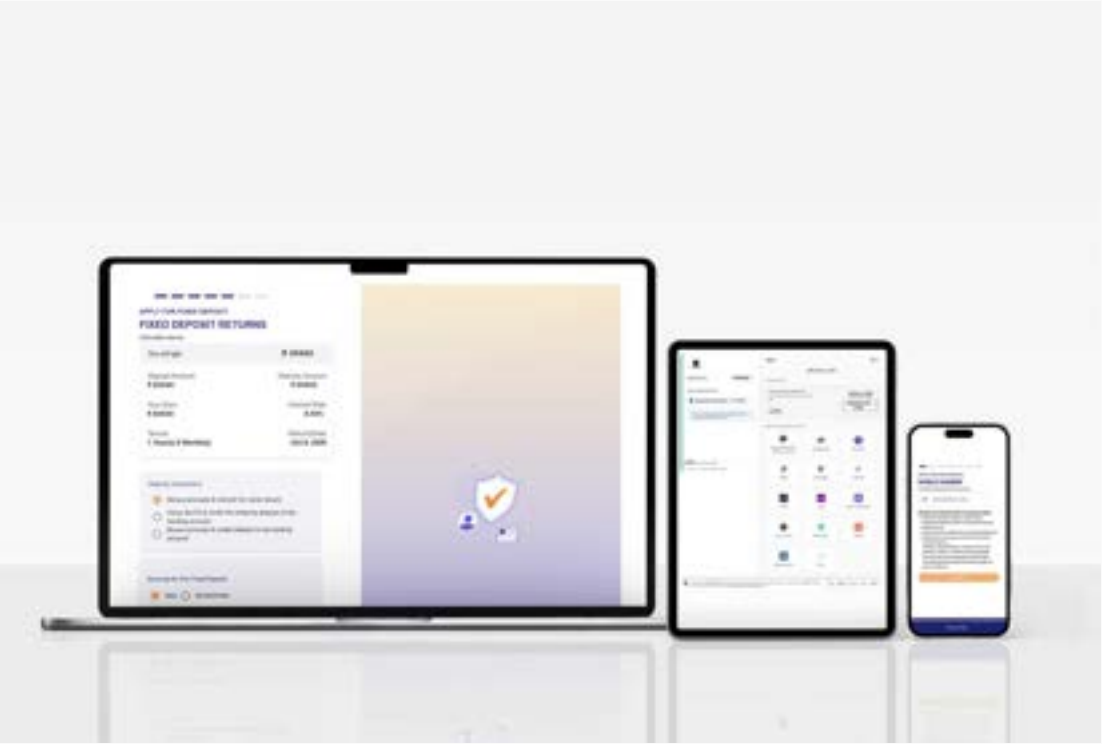
SOC2 controls

Powering the next era of financial innovation.



Real Platforms. Real Metrics. Real Impact.

Blocker to Breakthrough. Delivering Measurable Results.



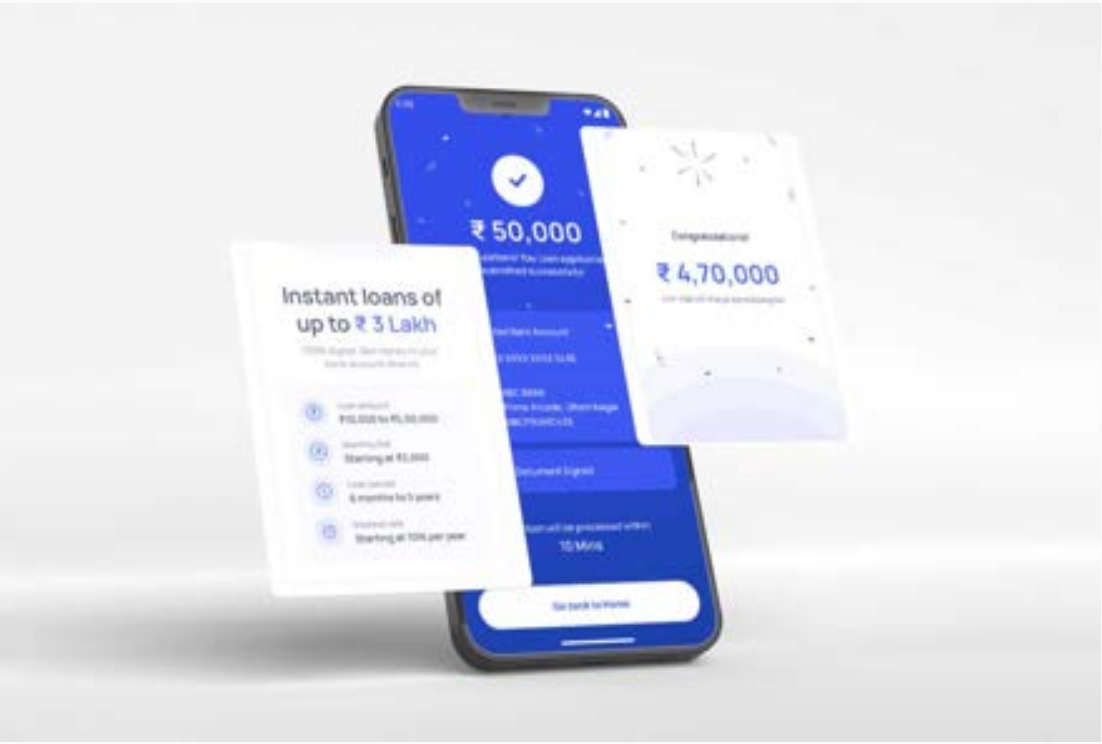
Digitizing Trust: Paperless Fixed Deposit Onboarding →

Paperless FD onboarding (PAN, Aadhaar, VKYC).
Smart fraud checks. Secure payout logic.
Compliance-by-design (RBI + ISO standards)

Reduce from 2 Days to 15-min
account creation

–40%
Support tickets down

98%
Identity accuracy



SmartLend: A Scalable Personal Loan Engine →

Cloud-native personal-loan platform,
Smart eligibility + real-time fraud
detection, multi-tenant deployment & white-label
ready

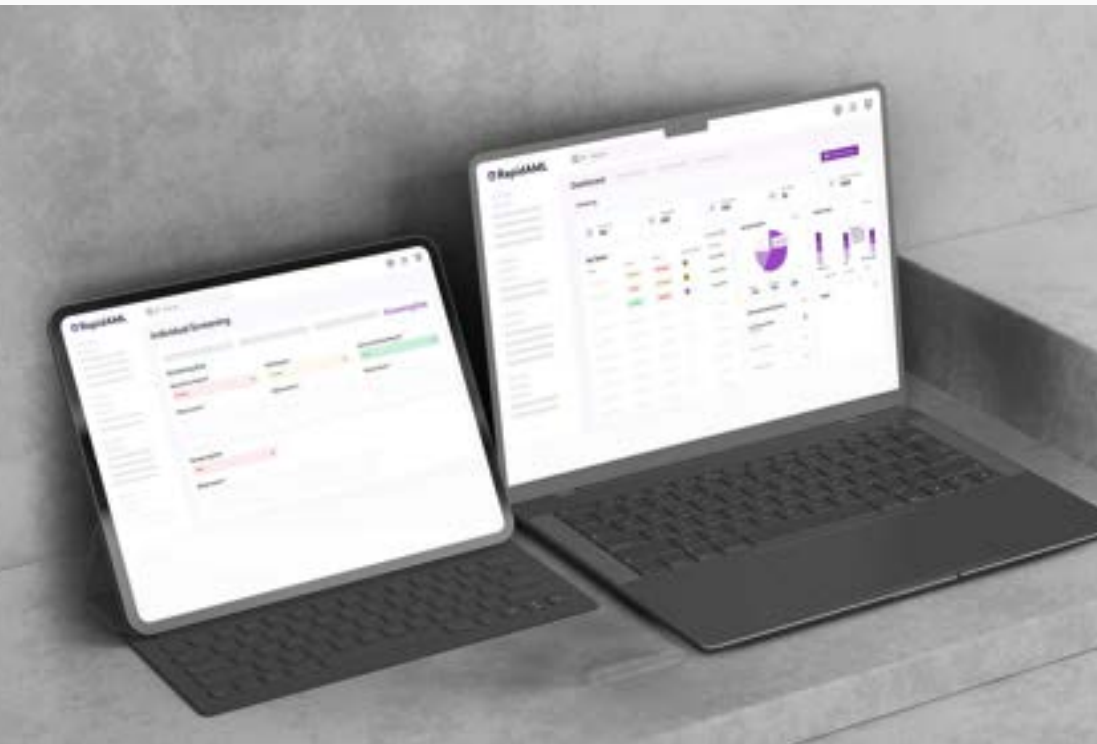
65%
Faster approval cycle

48%
Drop in Fraud attempts



Real Platforms. Real Metrics. Real Impact.

Blocker to Breakthrough. Delivering Measurable Results.



RapidAML: A Global Provider of AML Software Solutions →

Role-specific dashboards + guided onboarding
Real-time risk monitoring & compliance workflows

Efficiency improved
Deployment accelerated
Compliance risk reduced



AML UAE: Regulatory Support to Business Across the Region →

Re-engineered React front + AWS Lambda back
+ SEO automation

+ 278% YoY
Mobile traffic

+229% YoY
Brand impressions

+183% YoY
Website clicks



Why Choose DigiWagon?

Because the right partner makes the difference between ambition and execution.

Domain Expertise

Deep FinTech mastery.
Experience you can rely on.

End-to-End Delivery

From blueprint to launch,
We handle every step.

Proven Architecture

Tried, tested, validated.
Real impact under real conditions.

Agile Engagement Models

Flexible models tailored for you.
The right team at the right time.

Partnership Mindset

Aligned with your goals.
Committed to your outcomes.

Compliance-First Approach

Compliance built in.
No shortcuts, no surprises.



Ready to Build What's Next?

Let's turn your idea into impact today

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Your Compliance.
Our Code, Your Vision.
Our Execution.



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