DigiWagon®

Your Digital Story Partner

RegTech Reinvented for a Digital-First Compliance Era

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.

Automate risk and streamline compliance to turn regulatory friction into your competitive edge.

Compliance automated. Confidence engineered.

The RegTech Revolution

Compliance Isn't Optional. But Complexity Can Be.

The global RegTech market is expected to rise from $12.3B in 2023 to

$46.7B in 2030, growing at a 22.6% CAGR (Allied Market Research).

As highlighted in a Deloitte Regulatory Intelligence report, nearly 70% of regulatory reporting workloads can be automated.

Banks spend 3–5% of their total revenue on compliance operations, according to McKinsey.

According to Fenergo's Global AML Fines Research Report 2024, fines for non-compliance with AML regulations totalled $4.6 billion in 2024.

PwC's Global RegTech Survey finds that 80% of financial institutions plan to increase their RegTech investments over the next few years.

The Problem Behind the Pressure

Visibility into pain points unlocks the path to smarter compliance

Constantly Changing Regulations

Regulators introduce new AML, KYC, privacy, digital identity, and crypto rules faster than most systems can adapt — creating ongoing compliance pressure.

Fragmented Compliance Ecosystems

KYC, AML, fraud checks, onboarding, reporting, and watchlist screening often operate in silos, causing inconsistencies, blind spots, and duplicated effort.

Data Integration & Quality Gaps

RegTech depends on accurate, unified data — yet core banking, PSPs, CRMs, and identity sources remain scattered, making reliable risk scoring difficult.

Heavy Manual Workflows

Document checks, alert investigations, case reviews, and regulatory reporting still rely heavily on humans, slowing onboarding and increasing cost.

Rising Fraud Sophistication

Deepfake identities, synthetic documents, manipulated biometrics, and advanced laundering techniques are outpacing traditional KYC and AML systems.

AI Explainability Gaps & Talent Constraints

Black-box ML models and limited specialist talent slow investigations, increase risk exposure.

The Problem Behind the Pressure

Visibility into pain points unlocks the path to smarter compliance

Legacy Systems Not Built for Real-Time Compliance

Older monolithic tools struggle with instant payments, AI-based verification, cross-border monitoring, and complex fraud patterns - leading to delays and inefficiencies.

False Positives & Global Compliance Friction

High alert volume and fragmented cross-border rules strain compliance operations.

Inconsistent Global Standards

Different geographies follow different AML, CFT, privacy, and reporting frameworks. This creates friction for global financial institutions trying to maintain unified compliance.

Compliance reveals blueprints.

The RegTech Systems Matrix

One Platform. Every Compliance Capability You Need.

Compliance & Risk Management Engine	Identity & Verification Layer	Data & Intelligence
AML & transaction monitoring	OCR/ID checks	Automated STR/SAR/CTR filings
KYC/KYB + CDD/EDD	Biometrics & liveness	Multi-jurisdictional regulatory formats
Sanctions/PEP/adverse-media screening	Deepfake/synthetic ID detection	Policy & rule updates
Case management	Unified identity vault	Compliance dashboards
Adaptive rule engine	Risk scoring	GDPR/SOC2-ready governance
AI-driven decisioning	Behaviour analytics	Immutable audit trails
Automated alerts & triage	Multi-factor authentication	Reporting triggers

The RegTech Systems Matrix

One Platform. Every Compliance Capability You Need.

Data & Analytics Infrastructure	Platform Connectivity & Integration
Compliance data lake	
Data lineage	
Graph AML analytics	Banking/ERP/CRM/PSP integrations
Real-time pipelines	Open Banking APIs
Predictive & explainable AI	Cloud-native multi-tenant architecture
Transaction analytics	Event-driven microservices
Fraud detection & risk scoring	Scalable API gateway

Next-Gen Unified RegTech Architecture

Bringing identity, monitoring, analytics, automation, and reporting into a single cohesive platform.

Redefining Tech

Intelligence + Automation + Secure Architecture

Artificial Intelligence (AI)	AI-first compliance systems are transforming AML, KYC, fraud analytics, & risk scoring through predictive modelling & explainable decisions. AI-powered KYC reduces manual review by up to 70%, while ML-driven AML lowers false positives by 30–50% across leading institutions.
Blockchain & Digital Trust	Immutable, tamper-proof ledgers enable transparent audit trails, verifiable identities, secure transaction lineage, and cross-border regulatory trust. Blockchain also enhances Travel Rule compliance and real-time provenance for VASPs and financial institutions.
Cloud-Native Compliance	Cloud-first RegTech delivers agile deployments, real-time monitoring, multi-region compliance, and seamless scalability. By 2030, cloud transformation is expected to unlock $1T+ in operational uplift for regulated industries

Redefining Tech

Intelligence + Automation + Secure Architecture

API-Driven RegTech Ecosystems	Modern regulatory stacks rely on plug-and-play integrations — global watchlists, FIU/FATF data feeds, sanctions APIs, identity providers, and transaction monitoring overlays. Open RegTech APIs accelerate onboarding and unify fragmented compliance systems.
Hyper-Automation (AI + ML + RPA)	End-to-end automation eliminates repetitive tasks: Onboarding → Document Review → Alert Triage → Reporting → Investigations → Audit Preparation. For faster regulatory readiness, fewer errors, and significantly lower operational overhead.
Robotic Process Automation (RPA) for Compliance	RPA automates repetitive, rule-based tasks such as reporting and monitoring, reducing manual errors significantly

The Build Cycle

Turning regulation into reliable, scalable systems.

Plan
Define. Align. Ignite.
Understand business goals, user needs, regulations, & technical gaps to define a clear roadmap.

Design
Experience Meets Engineering.
Map user journeys, data flows, system architecture, APIs, and UX/UI with scalability & security in mind.

Develop
Sprint. Ship. Review. Repeat.
Develop core features, rule engines, KYC/AML components, integrations, and automation workflows.

Usability Test
Reality Check.
Verify accuracy, performance, security, regulatory logic, and end-to-end user and ops workflows.

Deploy
Confidence in Code.
CI/CD pipelines, zero-downtime launches, cloud auto scale setup, monitoring hooks.

Review & Monitor
Learn. Adapt. Improve
Real-time monitoring, optimisations, & continuous iterative enhancements

Our Tech Backbone - Compliance by Design

A tech stack tuned for high-stakes compliance.

Frontend

- React
- Vue.js
- AngularJS
- Next JS

Backend

- Node.js
- Python
- Java
- .NET Core
- REST APIs

Data & Analytics

- PostgreSQL
- MongoDB
- MySQL
- Snowflake/ BigQuery
- Neo4j (graph AML)
- dbt
- Apache Spark
- Airflow / NiFi
- Databricks
- Kafka
- Spark Streaming

Our Tech Backbone - Compliance by Design

A tech stack tuned for high-stakes compliance.

Cloud	AWS	Google Cloud	Azure				
DevOps	Kubernetes	Prometheus + Grafana	ELK / OpenSearch	Vault	GitHub Actions	GitLab CI	Jenkins
AI/ML & NLP	TensorFlow	PyTorch	LangChain	Hugging Face	OpenCV	OCR Tools	ML Models

Powering the next era of financial innovation.

Real Platforms. Real Metrics. Real Impact.

We don’t just build software. We build regulatory confidence

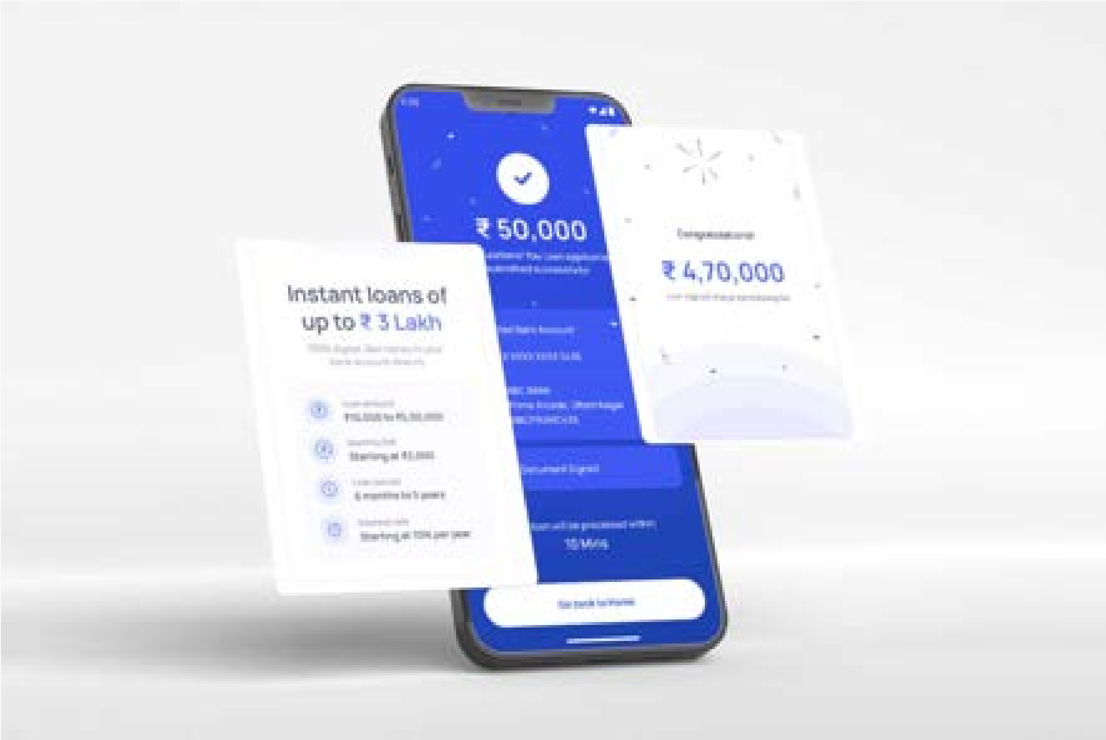
Digitizing Trust: A Case Study in Paperless Fixed Deposit Onboarding

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

Onboarding time cut from 2 days to 15 minutes

98%+	30%	40%
automated identity verification accuracy	boost in onboarding satisfaction	reduction in support queries

Fully digital, compliant, audit-ready onboarding flow



SmartLend: A Scalable Personal Loan Engine

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

Zero-fraud launch with 150+ attempts blocked

~65%
faster loan decisioning

Rolled out to 2 new brands in 60 days

Passed all compliance, encryption & security audits

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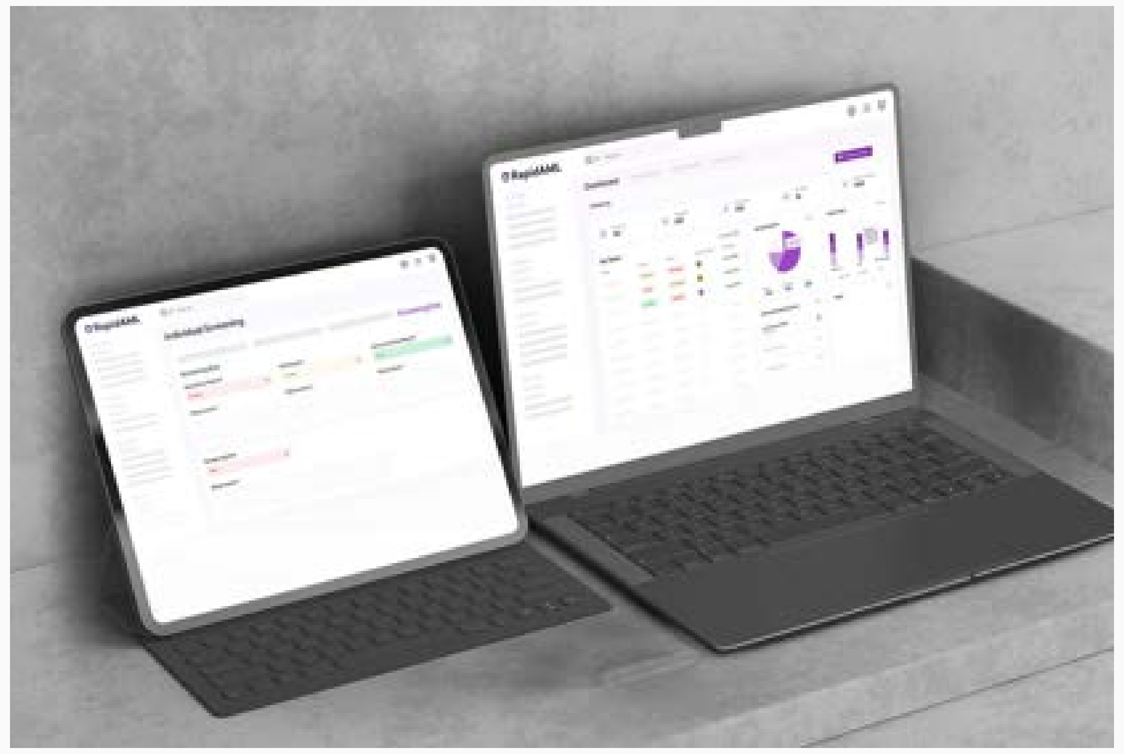
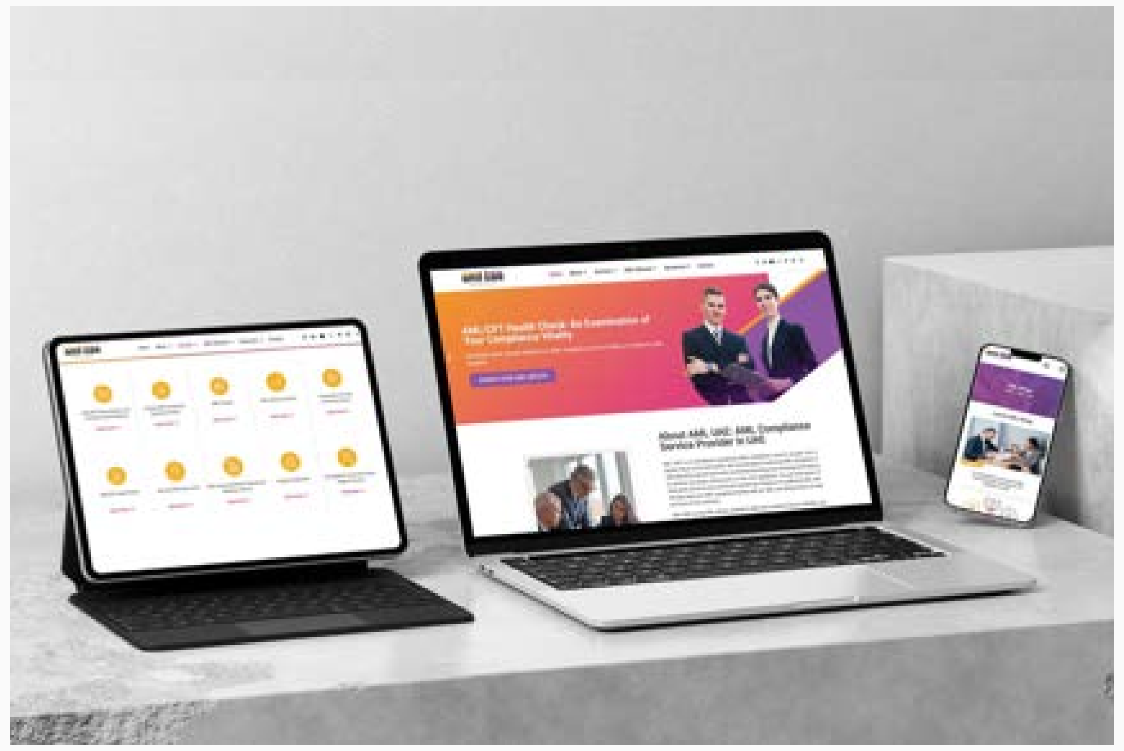


RapidAML: A Global Provider of AML Software Solutions

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

- Lower operational and compliance risk
- Better analyst workflow with improved UI
- Scalable, modular, global-ready AML platform
- More reliable handling of complex AML investigations



AML UAE: Regulatory Support to Business Across the Region

Custom Wordpress + AWS Lightsail + SEO automation

+ 278% YoY
Mobile traffic

+229% YoY
Brand impressions

+183% YoY
Website clicks

Why Choose DigiWagon?

A Partner That Understands Regulation, Technology & Scale.

Data-First Architecture

We build a unified compliance data lake that centralizes identity, transaction, behavioural and risk data - creating a single source of truth for real-time decisioning.

Continuous Regulatory Update

Our rule engines auto-sync with evolving requirements from FATF, FinCEN, FCA, SEBI, FIU and other regulators to ensure ongoing compliance without technical debt.

API-Native Integrations

Seamless connections with banking cores, CRMs, PSPs, payment processors, and global watchlists ensure end-to-end visibility & unified compliance operations.

Cloud-Native Compliance

Our architecture is secure, scalable & audit-ready - offering multi-tenant deployments, region - aware data residency, encryption, and enterprise - grade reliability.

AI & ML Engines

Our intelligence layer analyses fraud patterns, detects anomalies, evaluates risk scores, and enhances KYC/AML verification accuracy with explainable models.

Automation RPA Layer

We eliminate repetitive manual steps across onboarding, document handling, alert management and reporting — reducing effort while accelerating throughput.

DigiWagon®

Your Digital Story Partner

Thank You! Let's Build Together

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

ISO 9001

ISO 27001

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