FintiQ Solutions
FINTECH TECHNOLOGY PARTNER

COMPANY PROFILE 2026

Enterprise fintech platforms for banks.

Secure, integration-ready systems for cards, payments, wallets, lending, corporate banking, and digital channels — delivered as a **technology partner** to licensed institutions.

MOBILE | INTERNET | ATM | CARDS | CASH | WALLET | GATEWAY | LOS / LMS | KYC

WHO WE ARE

About FintiQ

FintiQ Solutions designs and delivers secure, scalable digital financial platforms for banks and licensed financial institutions. We combine structured architecture, open API layers, and governance-aware delivery so your teams can run live journeys with clear audit trails.

OUR MISSION

Equip regulated institutions with modern platforms — corporate banking, cards, wallets, payments, lending, and digital channels — that strengthen operations and support responsible financial innovation without confusing technology delivery with licensed authority.

Engagement focus

Platform implementation · Core & rail integrations · Compliance engineering · Squads · Production support

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Our Vision

To be the trusted fintech technology partner for institutions modernising payments, cards, corporate banking, and consumer digital channels — with platforms that scale alongside regulation, transaction growth, and market change.

WHAT WE DELIVER

Core Services

End-to-end technology services for regulated institutions — from platform rollout and banking integrations to KYC/compliance engineering, specialised squads, and production run support.

1 **Platform Implementation**
Brand and deploy FintiQ platforms for cards, payments, wallets, cash, corporate banking, or lending. Connect core and rails, configure ops desks, and pass UAT on a live journey.

2 **Payments & Core Integration**
Wire payment rails and core banking behind open, documented APIs so application teams integrate once — with test and production parity.

3 **Compliance & KYC Engineering**
Onboarding, KYC queues, OCR/liveness/biometric paths, maker-checker, and audit trails that compliance and operations can defend.

4 **Resource Augmentation**
Domain-ready engineers for payments, cards, wallets, and lending — one specialist, a full squad, build-then-stay, or retainer cover.

5 **Production Support**
Controlled releases, environment parity, monitoring, and a named contact after go-live when the channel is live.

Engagement standards

- UAT-led delivery on live financial journeys
- Open API and core banking integrations
- Scalable architecture for growing volumes
- Audit-ready workflows and maker-checker
- Channel apps for consumer, agent, merchant, POS
- AI-assisted build with human release control
- High-availability operations mindset
- Clear milestones and handover documentation

PRODUCT CATALOGUE

Core platforms

Enterprise platforms for banks and licensed institutions — grouped for board review under one operating model.

CORPORATE · CASH · CARDS

CORPORATE · CASH

Corporate Portal & Cash Management

Corporate & bulk account onboarding, single/bulk transactions, COC, maker-checker, cash & treasury desks.

CARDS

Card Management System

Issuance, authorization, limits, PIN, and servicing on one institutional control plane.

INSTANT DEBIT

Instant Debit Card Module

Near-real-time debit issuance wired into CMS and branch or digital channels.

PAYMENTS · WALLET · APIS

WALLET

Wallet System & Controller

Ledger, top-up, P2P, merchant pay, plus controller for limits and programme ops.

PAYMENTS

Payment Gateway

Collections, checkout, status APIs, and settlement desk on one model.

OPEN BANKING

Digital Banking — Open APIs

Documented APIs for accounts, payments, and channels with test/live parity.

LENDING · IDENTITY

LENDING

LOS / LMS

Origination through book servicing — application, decision, schedule, repayment.

IDENTITY

KYC Module / SDK

OCR, facial liveness, fingerprint, and selfie comparison for onboarding apps.

CHANNELS & APPLICATIONS

Digital channels

Bank channels for core banking and digital programmes — on shared platforms so books, rails, and controls stay consistent.

MB Mobile Banking

Retail mobile banking for banks — accounts, transfers, cards, self-service on core.

IOS · ANDROID

IB Internet Banking

Web banking for retail and corporate self-service — statements, payments, approvals.

WEB · CORE-INTEGRATED

ATM ATM Controller

ATM driving and authorization for the estate — cards, core, and switch paths.

ATM · SWITCH CONTROL

AG Agent Application

Cash-in/out, registrations, assisted journeys with governed limits and audit trails.

MOBILE · FIELD OPS

MR Merchant Application

Onboarding, collections visibility, and settlement views on the payment gateway.

APP · PORTAL

POS POS Application

Card and wallet presentment with settlement handoff to the gateway.

POS · SOFT POS READY

CP Corporate Portal

Corporate onboarding, bulk ops, approvals, and cash management desks.

WEB · MAKER-CHECKER

WC Wallet Controller

Programme control for wallet limits, ops desks, and channel rules.

OPS · PROGRAMME CONTROL

ID KYC SDK

OCR, facial liveness, fingerprint, and selfie comparison for onboarding.

SDK · MOBILE & WEB

ENGINEERING

Technology stack

Production-oriented stack for regulated financial systems — durable backends, event-driven integration, and modern client applications for web and mobile.

Backend & services

- Java (Spring Boot) microservices
- Kotlin for JVM services & Android
- RESTful Open APIs
- Secure session & token models
- Core banking & rail adapters

Data & events

- Apache Kafka event streaming
- Transactional data stores
- Audit and ops event trails
- Async settlement & notification paths
- Environment parity (test / live)

Frontend & mobile

- Modern React / TypeScript web
- Next.js for portals & desks
- Native Android (Kotlin)
- Native iOS consumer apps
- KYC SDK for mobile & web

Architecture emphasises clear service boundaries, documented contracts, and human-controlled releases — with agentic AI used only to accelerate analysis, testing, and documentation where appropriate.

HOW WE BUILD

Fintech platform development

Secure, scalable platforms for regulated environments. Technology partner only — we do not provide licensed financial services.

- ✓ Structured fintech platform architecture
- ✓ Open APIs and banking/rail integrations
- ✓ Governance-aware development practices
- ✓ Scalable infrastructure for growing volumes
- ✓ Clear milestones and UAT delivery phases

Corporate / Cash | Cards | Wallet | Gateway | LOS / LMS | KYC | Channels

Capability coverage

- Corporate onboarding, bulk ops, COC, cash desks
- CMS + instant debit card issuance
- Wallet programmes and digital banking APIs
- Payment gateway, POS, agent & merchant apps
- LOS / LMS credit journeys
- KYC SDK: OCR, liveness, fingerprint, selfie match

PROOF POINTS

What goes live

Platforms that ship — with governance still in the room. Built for institutions that need clear outcomes, not slideware alone.

10+
Platform modules
Corporate to KYC

iOS+
Consumer apps
Android & iOS

1
Operating model
UAT as the clock

24h
First response
Business-day SLA

Live operator journeys

Done means a payment, transfer, card, corporate bulk, or loan path signed in UAT — not a demo left behind.

Banking-grade integrations

Core, rails, open APIs, and channel layers behind documented contracts with test/production parity.

Cover after go-live

Named contact, controlled releases, and optional squad or retainer when the channel is live.

DELIVERY MODEL

How we deliver

Faster delivery. Clear time. Cover after go-live.

1

Domain-ready week one

Payments, cards, wallets, corporate, lending — already shipped. Short ramp.

2

Agentic AI in the build

AI speeds analysis, testing, docs — humans stay accountable for release.

3

UAT sets the clock

Done = a live journey signed by your operators on real financial flows.

4

Support after go-live

Production cover, a staying squad, or a specialist on your backlog.

EMBED

One specialist in your stand-up

SQUAD

Full delivery on one backlog

BUILD + STAY

Ship the platform, keep the roadmap

RETAINER

Production fixes and changes

DIFFERENTIATION

Why FintiQ

Technology partner. Not a licensee claim.

Built for regulated institutions that need platforms without confusing technology delivery with licensed financial authority.

- **You keep the license and the ledger** — we deliver the platform and channel layer.
- **Full stack coverage** — corporate/cash, cards, wallet, gateway, LOS/LMS, KYC, apps.
- **Open API digital banking** — documented contracts for partners and internal channels.
- **Governance-aware delivery** — UAT journeys, milestones, and audit trails.

Regulatory position

We operate as a technology development partner. Licensed institutions remain the system of record for customer funds and for regulated decisions such as account opening and credit approval. This profile does not claim EMI, PSO, PSP, or banking licenses.

Let's talk.

Tell us the platform or channel you need live — mobile/internet banking, ATM, corporate, cards, wallet, gateway, lending, or KYC. A platform, people, or both.

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Reply within 1 business day

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