Digital Wallet

Power any wallet, card, or A2A model in real time with flexibility, scale, and personalisation.

Why Way4 Digital Wallet?

Play video:
Way4 Wallet in Action

Single solution for building a digital wallet ecosystem that unites consumers, merchants, agents, 3rd party service providers

All-in-one digital wallet software for customer and product onboarding, KYC, authentication, in-store and e-commerce payments, dynamic pricing, risk and dispute management, online accounting, interfaces to payment schemes, analytics and reporting

More financial services such as payments, fund transfers, credit and prepaid cards, wallet accounts, e-money, loans, deposits, digital currency, tokens, rewards, alternative payment methods

Multiple wallet models on the same platform

Highest ranking by Juniper Research, who recognizes OpenWay as an established leader in payments technology and ranks Way4 among the top five digital wallet platforms globally

Flexible and dynamic pricing setup that allows for group and individual rules for wallet ecosystem members

Omnichannel offerings rolled out via mobile app, chat bot, PC, iWatch, POS, e-Commerce, ATM, API, wearables

Payments and transfers via QR codes (closed-loop, mVisa/Visa QR, Masterpass QR, UnionPay QR, Amex QR, Alipay), NFC (OEM Apple Pay, Samsung Pay, Google Pay, issuer branded "Pay"), USSD, in-app payments

High availability and stand-in processing for large volumes

Security certifications include PCI SSC (PA-DSS compliance), 3DS 2.X, fraud prevention, GDPR

Level 3 data processing

Product catalog storage, purchase analysis

Sales via partners and open banking for loans, transport tickets, event tickets, bike rental, car sharing, insurance, hotel booking

Cross-border, multi-currency

Micropayments aggregation

Card schemes (Amex, Diners Club, JCB, Mastercard, Visa, UnionPay) **and alternative payment methods**

On-premise / Cloud / SaaS / Hybrid implementation

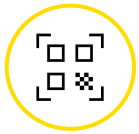
Way4 Digital Wallet **Business Models**



Contactless in-store payments and couponing
via closed- and open-loop QR codes and NFC, USSD



Financial inclusion wallet
and e-money for unbanked clients



Merchant wallet for QR-code payment acceptance,
instant refunds, B2B payments, managing employees' hierarchies and rights



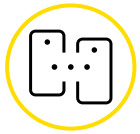
Wallets for remittances and digital banking



Loyalty monetization
based on customer behavior, segmentation and tiers, personalized loyalty, cross- and up-sales based on customer purchase analysis



Merchant loyalty clubs, targeted offers based on cross-merchant data insight and sent via mobile wallet



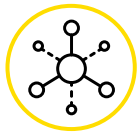
P2P, P2M, P2G, B2B, and B2G transfers, bill splitting



Game industry, tourist, transport/transit, marketplace and other wallets



Mobile tickets for sport events, art festivals,



Omnichannel wallet for POS, e-commerce and m-commerce payments and loyalty



Family wallet based on prepaid account schemes and gamification