

Digital Banking Whitelabel Service

The fastest way to *launch a digital bank with cross-border capabilities*

Sign up on <https://finswich.fuspay.finance>

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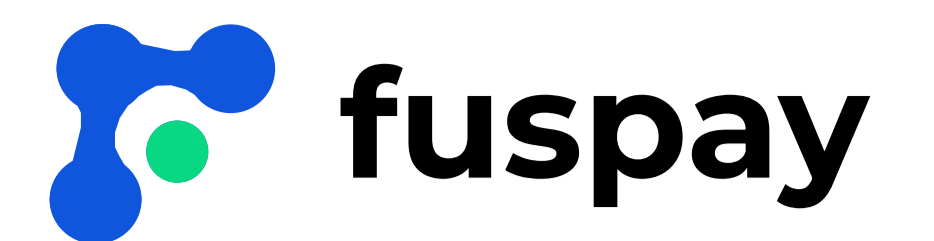
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Democratizing online banking for fintech innovators



The fastest way to ***launch a digital bank with cross-border capabilities***

Fuspay is revolutionizing the fintech landscape by drastically reducing the cost and time required to launch a fully functional, cross-border online banking app. *We empower founders and businesses to bring their fintech visions to life—faster, cheaper, and with unparalleled flexibility.*

Launch a digital bank with cross-border capabilities in 30 minutes for \$500

For as little as \$500, Fuspay enables you to deploy a feature-rich online banking app in under 30 minutes, complete with:

- **Built-In KYC:** Seamless customer onboarding with integrated Know Your Customer verification.
- **Virtual Cards:** Offer your users instant access to virtual debit or credit cards.
- **Utilities & Bill Payments (VAS):** Enable payments for everyday services with value-added solutions.
- **Global Transfers & Remittances:** Facilitate fast, secure international money transfers.
- **US Stock Purchases:** Provide access to U.S. stock markets directly within the app.
- **Gift Cards:** Expand offerings with digital gift card options.
- **Virtual US Bank Account:** Equip users with U.S.-based virtual accounts for global transactions.
- **Payment Links:** Simplify payments with customizable, shareable links.

Exclusive Perks for you!

Fuspay goes beyond the basics, delivering a turnkey solution designed for scalability and ease:

- **Zero Hosting or Server Costs:** No infrastructure expenses—Fuspay handles it all.
- **Dedicated Tech Support:** Expert assistance to ensure smooth operations.
- **24/7 Customer Support:** Round-the-clock help for you and your users.
- **Full Customization:** Choose an app template and brand it with your logo and colors.
- **Flexible Pricing Control:** Set custom pricing for each product or service you offer.
- **Tailored Transaction Risk Policies:** Define risk parameters to suit your business model.

Global Reach, Local Impact!

By whitelabeling Fuspay's solution, your app instantly gains access to over **22 countries**, unlocking the potential to scale seamlessly across diverse markets. Whether targeting local users or expanding internationally, Fuspay provides the foundation for growth without boundaries.

1. Features & Pricing Table

✔ Live Features & Pricing

Features	Status	Description	Pricing	Trigger
In-built KYC	✔	New users are required to perform liveness checks, AML checks, Saction checks, Adverse media and authenticity of Identity	\$2.5 per KYC	One-time fee: When new user is signed up. It's transactional kyc. KYC is triggered only when user transacts for the first time.
Global transfers	✔	Send money to 22 countries - Ghana, Kenya, US, UK, Europe, Canada, China, South Africa, Tanzania, Uganda, Benin, Cameroon, Nigeria Cote d'Ivoire, Rwanda, Ghana, Kenya, Togo etc.	Rate Based Pricing	Per Transaction: When user is doing transaction, current exchange rate is presented.
Virtual Cards	✔	Users can create Virtual Visa & Master card to pay for online services across multiple platforms e.g Netflix, Apple pay, amazon etc.	<ul style="list-style-type: none"> - Create card: \$2 - Card Withdrawal : \$2 - 2 Insufficient debit: \$1 - Card Maintenance: 1\$ - Card funding: \$1.5 flat fee for txn less than \$100 and 2% for txn greater than \$100 	<ul style="list-style-type: none"> - Card Creation - Card withdrawal - Insufficient debit twice - Monthly billing on card - Card funding
Utilities	✔	Users can access over 1,000 Value added services across 54 countries e.g Power, Data, Airtime, TV cables, Gift Cards, Insurance, Betting, etc.	1% take rate	Per Transaction
Collection	✔	Users can generate payment links for each country to receive payment outside the app. Every users that makes payment on the payment links are automatically registered as new users while driving customer growth through payment links	1% take rate	Per Transaction
Wallet Funding	✔	Allow user to fund their wallet.	1% take rate	Per Transaction

* Admin Features & Controls

Account maintenance	✔	This feature is an admin features which gives you the ability to introduce account maintenance charges and manage the occurrence of these charges across all customers.	Free	No fee
User KYC & Onboarding Fee	✔	We give you the ability to charge the onboarding fee from your users at an interval of choice.	Free	No fee
User KYC Level & Transaction Policies	✔	Set Transaction policies, rules to manage AML and impose limit based on their KYC level.	Free	No fee

🔗 Features on Roadmap & Pricing

Buy Stocks	🔗	Users can buy US stocks on the app.	0.5% take rate	% amount per stock purchase
E-Phone numbers	🔗	Users can buy virtual phone number across multiple countries.	\$100 per annum	Per e-number
Virtual Address	🔗	Users can buy virtual address in specific countries	\$200 per annum	Per virtual address

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2. Service level & Set up Cost

✔ Service Level Promise

Services	Status	Description	Pricing	Terms
Customer Support	✔	Fuspay provides 24/7 customer support for all the companies on the white-label infrastructure.	Free	You will set up customer support liaison officer who will handle customer supports and escalation with Fuspay Support team.
Tech Support	✔	Fuspay provides updates, upgrade according to the road-map of the white-label. All Tech supports and bugs are fixed by Fuspay tech team	Free	Use issue collection form on the dashboard to send all glitches and bugs to our tech team for resolution.
Business Growth Course	✔	Business Growth - Take our course on how to scale your fintech and grow customers Fundraising - Course on Fundraising and investor's readiness	Free	Free for all founders using our White-label Solution
Customize Service	✔	Fuspay provide customisable features that requires development.	Between \$5,000-above	An assessment of such feature will be done by our product team to determine timeline and costing.
Landing Page Sales Page	✔	Fuspay offers website development services at an affordable rate to help companies get started quickly.	Between \$300-\$1,000	8- 10 pages website.
Cyber Security	✔	Fuspay Security team manages the security of the platforms to ensure all customer funds are safe.	Free	24/7 Security Watch.

* Set up Cost & Timelines.

Onboarding Fee	\$500
Set up timeline	30 minutes - 2 Weeks

Set up timeline is based on how readiness of your team.

* Requirements

Requirements	Description
Perform KYB	Businesses with licences have access & control their customer's funding. With no license doesn't have access to their customers wallet pool.
Provide Liquidity for Customer onboarding	This is where KYC cost is debited when you have new customers transacting.

* Annual fee

Growth Categories	Yearly fee
Below 1000 active users	free annual fee
1000 - 10,000 active users	\$0.2 per user
10,000 - 50,000 active users	\$0.15 per user
50,000 - 200,000 active users	\$0.13 per user
200,000 - 1,000,000 active users	\$0.1 per user
Above 1,000,000 active users	\$0.08 per user

* What you need to launch

To Do	Description
Have domain name	DNS configuration will point to your domain
Create branding Asset for your whitelabel	Assets will be used to brand your app.
Create a landing sales page (website)	Website hosted on your domain
Have a marketing plan	Create your marketing launch plan
Have a customer support liaison officer	Officer to collaborate with Fuspay CS team.
Configure your pricing on the dashboard	Set pricing before you launch.