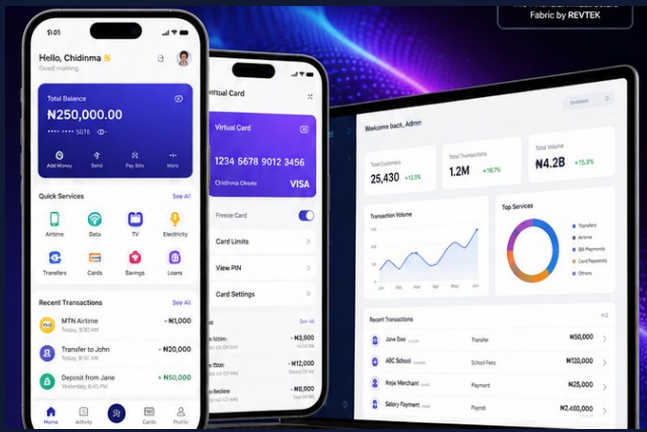
FINTECH SOLUTIONS

REVFinance OS™

Financial Services Operating System.

Modern. Secure. Modular.
Built for Africa. Ready for the world.

Mobile banking, web portals, core services, payments, merchant tools, reconciliation, risk, KYC and integrations - one connected platform.



Designed beyond the app

Beautiful channels on top. Bank-grade workflow, controls and integrations underneath.

Mobile + Web
Apps customers love

API-first
Connect everything

Financial Core
Accounts & money movement

Risk + Recon
Control every exception

One platform. Multiple financial models.

For banks, microfinance institutions, fintechs, payment companies, cooperatives, merchant networks and enterprise financial workflows.

- Banks
- MFBs
- Fintechs
- PSSPs
- Merchants
- Cooperatives

Built on FinFabric™

One platform. Every financial workflow.

REVFinance OS connects customer channels, transaction processing, operations and financial infrastructure in one modular architecture.

REVFinance Core

Accounts, customers, products, ledger services and transaction orchestration.

REVFinance Pay

Transfers, bills, collections, settlement flows and payment services.

REVFinance Connect

NIBSS/NIP-ready adapters, partner APIs, webhooks and integration orchestration.

REVFinance Merchant

Merchant collections, outlets, settlements, POS and business payment workflows.

REVFinance Risk

Limits, fraud controls, device intelligence, approvals and exception management.

REVFinance KYC

Digital onboarding, BVN/NIN integration, document capture and due diligence workflows.

REVFinance Recon

Automated reconciliation, exception queues, reversals and settlement matching.

REVFinance Insight

Real-time dashboards, transaction analytics, performance and management intelligence.

FinFabric™

The financial infrastructure fabric beneath REVFinance OS.

Identity

APIs

Events

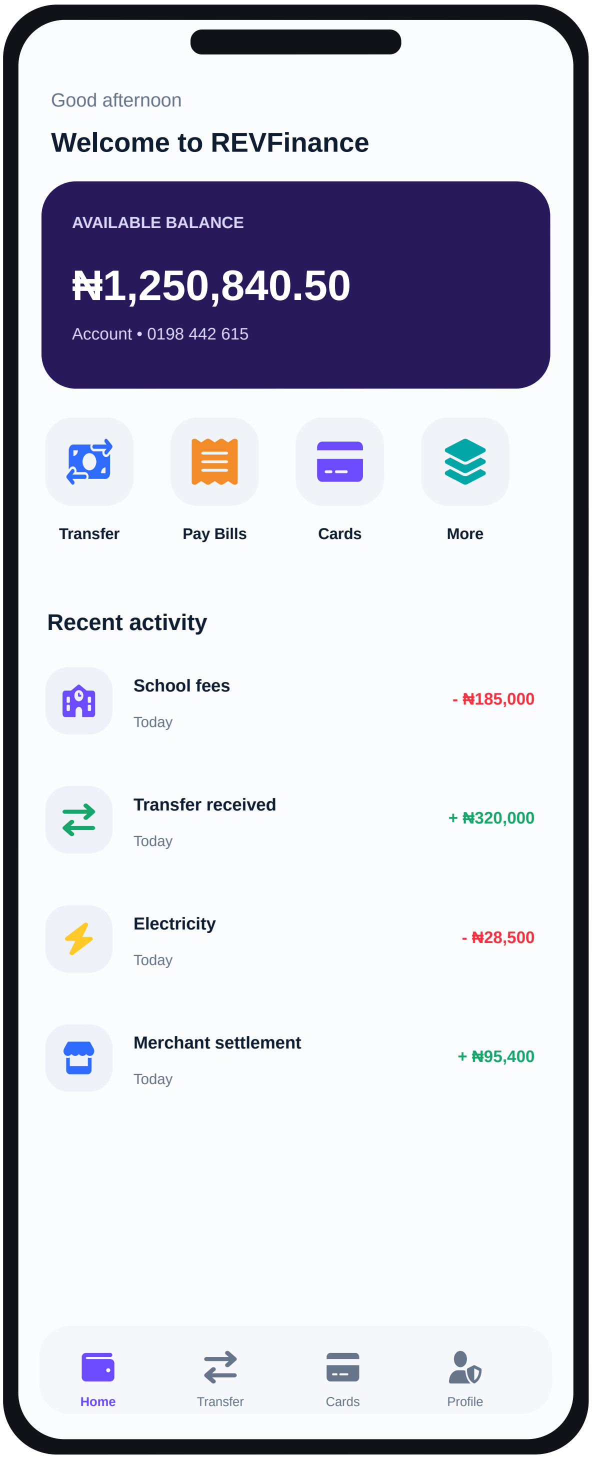
Security

Data

Modular by design: deploy only what you need now, then add channels and services as the institution grows.

Mobile banking people actually enjoy using.

A clean, fast, mobile-first experience designed for everyday Nigerian financial behaviour - transfers, bills, cards, savings, merchants and support.



Less clutter. More confidence.

We benchmark modern Nigerian fintech UX, then design a distinct REVFinance experience around speed, clarity and trust.

Fast-path payments
Transfer and bill-payment flows keep the number of taps low.

Biometric + device security
Device binding, biometric re-entry and configurable transaction authentication.

Real-time status
Clear success, pending, reversal and failure states with actionable notifications.

Cards in one place
Card issuance integration, freeze/unfreeze, limits, PIN and virtual-card controls.

Privacy controls
Balance privacy, risk triggers and configurable transaction limits.

Help without leaving the app
Self-service dispute flows and support hand-off with transaction context.

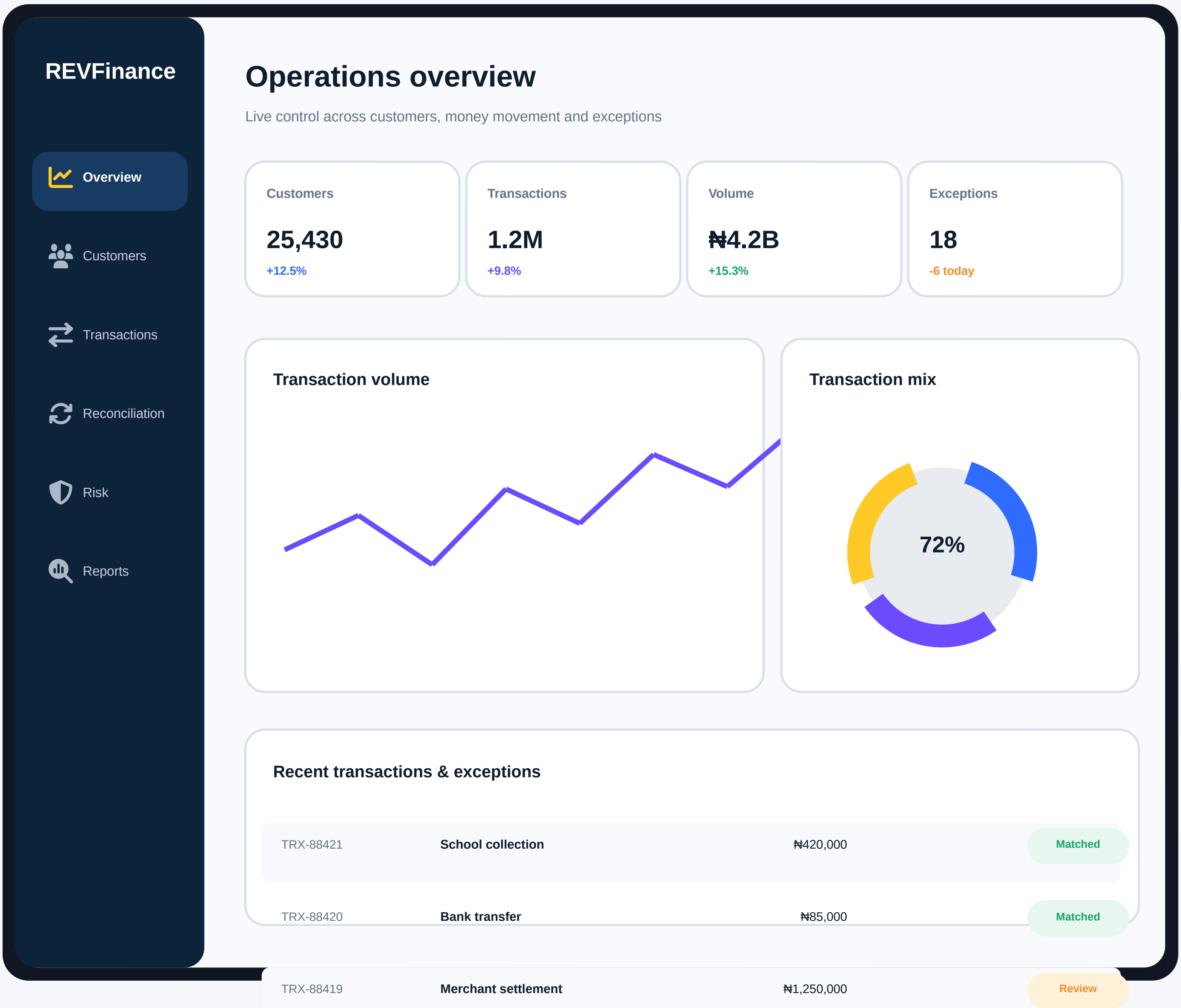
Native-feel UI • Android • iOS • Responsive web companion

White-label branding or a completely bespoke customer experience.

WEB + OPS

A command centre for the institution.

REVFinance Web gives operations, finance, risk and management teams one view of customers, transactions, settlement and exceptions.



Maker / checker

Controlled approvals for high-risk and administrative actions.

Reconciliation

Matched, pending, failed, reversed and unresolved transactions in one queue.

Risk operations

Review velocity alerts, device changes, limits and exception cases.

Role-based dashboards can be configured for CEO, operations, finance, customer service, compliance, risk and technology teams.

Payments that connect to the ecosystem.

A secure integration layer for interbank transfers, collections, bills, cards, merchant payments and partner services - subject to the institution's licences and provider approvals.

REVFinance Connect handles provider-specific adapters so the rest of the platform stays clean, testable and replaceable.

Interbank transfers

Name enquiry, transfer initiation, status query, retry and reversal handling.

Bills & value-added services

Electricity, TV, airtime, data and partner billers through approved providers.

Merchant acceptance

QR, POS, collections, merchant references and configurable settlement cycles.

API banking

Secure REST APIs, webhooks, idempotency and partner onboarding controls.

BUSINESS

Merchant, business and embedded-finance ready.

REVFinance can power customer banking, merchant collections and financial workflows inside other REVTEK or third-party platforms.

Merchant command centre

Collections, settlements and outlets at a glance.

Today	Pending	Outlets
₦2.48M	₦185k	14
+18% vs yesterday	Awaiting settlement	Active locations

Settlement timeline

Use cases

- Retail & merchant collections
- Business accounts & payroll
- School fees + SchoolOS
- Invoice / reference payments
- Embedded finance APIs

Where REVTEK gets an extra edge

Payments do not have to live in a standalone finance app. REVFinance can sit underneath operational software and make money movement part of the workflow.

REVSchool OS
Fees + reconciliation

⇄

REVFinance OS
Financial rails

⇄

Bank / Rail
Settlement

Example: a parent pays a school fee → payment reference resolves automatically → SchoolOS marks the invoice paid → finance sees the settlement and exception status without manual statement matching.

Financial integrity behind every screen.

The differentiator is not the pretty app. It is the transaction integrity, reconciliation, auditability and risk controls behind it.

Core + Ledger

Double-entry accounting principles, transaction references, holds, fees and product rules.

Reconciliation

Customer ledger ↔ core ↔ payment rail ↔ settlement ↔ GL matching and exception queues.

Risk + Fraud

Velocity rules, device events, transaction limits, behavioural flags and operational review.

Maker / Checker

Controlled authorisation for administrative, financial and high-risk actions.

Audit Trail

Who did what, when, from where and through which authorised workflow.

Exception Control

Failed, pending, duplicate, reversed and unmatched transactions surfaced for action.

A transaction is never just “successful” or “failed”.

REVFinance maintains the states and evidence required to operate financial services safely at scale.

Initiated ⇄ Authenticated ⇄ Risk-cleared ⇄ Sent ⇄ Provider response ⇄ Posted ⇄ Reconciled

Every stage can be logged, queried, retried safely and reconciled without blind balance manipulation.

Design principle: money movement belongs in controlled services and journals - never in direct database edits or UI-only logic.

Built for regulated financial services.

Security, privacy and operational control are designed into the architecture from the beginning - not added after go-live.

Encryption

TLS in transit, encryption at rest and controlled key/secret management.

Strong authentication

MFA, biometric support, device binding and risk-based authentication.

Least privilege

Role-based access, maker/checker and privileged administration controls.

Fraud monitoring

Configurable real-time rules, limits, device events and alert workflows.

Resilience

Backup, recovery, observability, incident handling and disaster-recovery patterns.

Auditability

Central logs, immutable evidence, transaction traceability and security monitoring.

Deployment choices

- Cloud
- Private cloud
- On-premise
- Hybrid

Architecture is matched to the institution's security policy, operating model and regulatory requirements.

Compliance-ready architecture

Designed to support the technical controls institutions need for CBN, NIBSS, privacy, audit and card/payment environments - subject to each client's licence, certification and external provider requirements.

CBN-aligned controls

NIBSS integration

NDPA privacy

PCI DSS scope-ready

Important: REVFinance is a technology platform. Regulated products, NIBSS access, payment-rail participation and customer-fund activities remain subject to the client institution's licences and third-party approvals.

From idea to production - without losing control.

REVTEK combines product design, software engineering, integration and operational thinking in one delivery model.

01 **Discover**

Licence, products, user journeys, integration matrix and risk requirements.

02 **Design**

Architecture, UX, security model, data model and implementation blueprint.

03 **Build**

Mobile, web, backend services, admin workflows and product configuration.

04 **Integrate**

Core, NIBSS/rails, KYC, billers, cards, messaging and partner services.

05 **Test + UAT**

Functional, integration, reconciliation, performance and security testing.

06 **Launch + Operate**

Controlled go-live, monitoring, support, patching, DR and continuous improvement.

Engagement models

- White-label platform
- Custom enterprise build
- Managed platform + SLA

Commercial scope is tailored after discovery. Third-party, statutory, certification and transaction charges can be separated from REVTEK implementation fees.

REVFinance OS™

Financial infrastructure. One fabric.

Launch a modern financial experience without stitching together disconnected apps, dashboards and transaction scripts.

Let’s build the financial platform around your business.

Start with a discovery session. We will map your licence, customer journeys, payment rails, core systems, integrations and launch priorities - then propose the right REVFinance architecture.

BOOK A REVFINANCE OS DEMO

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Bring intelligence into the workflow.