Digitizing the fund transfer process for a South Africa-based company through a user-friendly mobile and web application

Case Study

Industry: Banking and Finance

Technology: iOS, Android, Angular, Dotnet Core

Country: South Africa

Client Profile

Cyberworld is a robust and highly intuitive eCommerce payment system that helps the client in transferring funds seamlessly. With CyberWorld, users can send and receive money, recharge their DTTs, mobiles, and data cards, make utility payments, from mobile and web applications. Also, CyberWorld allows users to make payments to various corporates and vendors who are using this application.

Challenges

We analyzed the client’s previous payment system thoroughly. During the analysis phase, we found that the system needs a complete revamp. Also, the system lacked a dedicated payment gateway that secures financial transactions. Our experts found that the client will need a dedicated web and mobile application that can change the traditional payment method. Here are the challenges:

- The old system lacked a secured payment gateway that safeguards the financial transactions.
- The old system also lacked a secured login process to assure the user’s authenticity.
- In addition, the system lacked the latest features like QR code scanner, facial recognition, and fingerprint scanner, etc.
- Also, there was no chat facility to confirm the successful transition of the fund transfer among users.
- The previous payment system was build using old technology and needed an upgrade.

Solution

Experts at KCS decided to develop a mobile app and web-portal that accomplishes every aspect of the client’s expectation. A mobile wallet or an e-wallet was the optimum solution for the partner’s need to digitize the payment method.
Impact

With Cyberworld’s mobile and web-application, users are now experiencing a seamless fund transfer process. Users who already interacted with this Cyberworld said that the app became a one-stop solution for all their essential needs. The integration of Cyber Pay payment gateway, GSM bill for mobile recharge, JUMIA API for JUMIA’s order bill payment helped application to give 360-degree protection to the financial transactions. The client has already tested and experienced the user-friendliness of the CyberWorld app and found very useful and enjoyed a seamless money transfer experience.

KCS Approach

Our experts build highly secured and powerful mobile and web applications that digitize the payment process. The Swift Software Development Kit (SDK) helped the Cyberworld iPhone application in increasing its security and efficiency. To develop an Android app, we used the latest Kotlin SDK to make it more responsive and user-friendly. We integrated a robust third-party API Cyber Pay to secure financial transactions.

We categorized the app into two main parts: Users and Corporate/vendors.

We integrated multiple login options such as fingerprint scanner, pattern, password, and facial recognition to secure the login process.

We integrated the QR code feature that helped users to share the code and transfer money to each other.

In addition to this, our experts also added a chat facility into the app so that both the parties can talk about their recent or past transactions.

In order to secure the financial transactions, we also integrated the latest third-party APIs like Cyber Pay payment gateway, GSM bill for mobile recharge, JUMIA API for JUMIA’s order bill payment.

For the Android app, we used the Kotlin SDK, which backed the application in being intuitive and added an extra layer of security into it.

The Angular framework helped Cyberworld web application in being compatible with running on all browser environments regardless of the OS and architecture.

The use of the Angular framework helped the client in offering a content-rich experience to the users.

Tech Stack

- iOS
- Android
- Microsoft .NET
- Angular framework
- Swift Software Development Kit (SDK)
- Kotlin SDK
- Angular framework