

The graphic consists of a large teal circle in the center, surrounded by a thin teal ring. To the upper-left of the center circle is a smaller white circle. The text 'INT.' is inside the white circle, 'Guulpay' is inside the large teal circle, and '#DigitalSuccess Stories' is just below it. The entire design is set against a dark teal background with a diagonal line running from the bottom-left towards the top-right.

**INT.**

**Guulpay**  
#DigitalSuccess Stories

**A mobile wallet  
cum cross border  
payment systems  
for a new age  
FinTech platform  
with IBAN account  
opening**

Finnish Fin-Tech venture teamed up with INT. to deliver an new age mobile & web app that could allow its users to recharge with ease, pay bills, receive and send money across borders. With a dedicated team of digital FinTech experts worked to support the new age team at Guulpay. The goal was to be the first ones in the region and ensure a high penetration within the Scandinavian market.

## Clients Speak

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**Hussein Boor**  
CEO

The engagement met the expectations of the internal team. INT. establishes a smooth workflow, providing reliable results in a timely manner. The team is hard-working, communicative, and data- driven.

### Reference Link:

<https://clutch.co/profile/indus-net-technologies#review-1403151>

# About The Client

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## Industry

Financial Services

## Headquarters

Finland

## Website

<https://www.guulpay.com/>

Guulpay Cross Border Money Transfer is an international initiative. It offers its customers secure, safe and easy services from where to receive and send money.

It is registered under the Finnish Financial Supervisory Authority. In addition to money transfer, it also offers air top-up on mobile phones, Mobile Wallet, e-wallet, Direct bank deposit and cash pick-up.

# The Problem Statement

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Guulpay is one of its kind attempt to make receiving and sending money super easy on smartphones. They intended to do this through a mobile based application with a easy to navigate workflow and clear action points.

The idea was to help foreign migrants and citizens of nordic countries experience a seamless payment platform while adhering to the GDPR and other mandatory compliances.

The team at Guulpay were looking for –

- A team with history of delivering mobile apps that is easy to use for customers and also has an understanding of the FinTech space.
- A reliable team who has worked on web-based system along with third party integrations to ensure best privacy and security

# Business Solution

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## Technology Stack

Server: Apache

Database: MySQL v5.7

APIs: RESTFUL APIs

Web-Based Backend: PHP

Third Party Integrations:

Integration of TransferTo,

HomeSend and Tink

The Nordic countries have a highly developed banking system. They also have a very deep mobile device penetration within the population. However, a reliable and modern application to ensure high value foreign remittances, bill payment systems with GDPR compliances was missing.

INT developed a web app and mobile app for the customers of all kinds. A web-based modern admin panel was also delivered to facilitate customer and staff management roles.

An application with the following features was delivered

- Receiving, adding and sending money to and from mobile wallet and bank account
- Unique payment links money for customers
- Automatic money-load and payment reminders
- Single tap transaction history & support
- Multi-role based dashboard access
- Smart audit trails with integrated CRM
- Fingerprint and Passcode validation

# The Impact

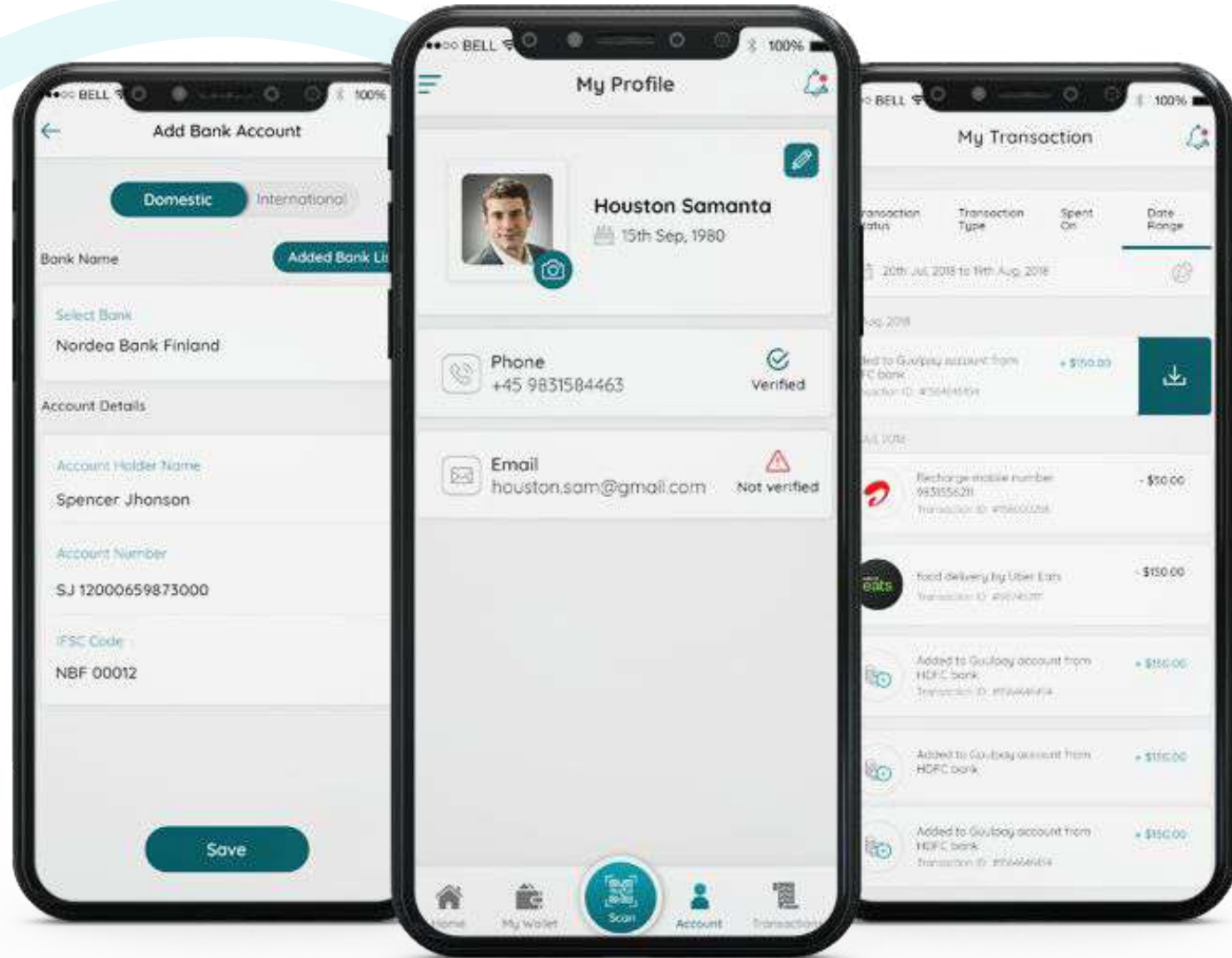
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A seamless mobile wallets that allows faster bill payment, cross-border money transfers and social payments was launched in the regions.

The delivery was done in record time with a team deployed for continuous upgrades a continuous growth pattern has been created. With INT's team the brand has gained an edge over its competitors who offer similar mobile wallet solution.

The team at Guulpay and INT. are now in process of launching a highly focussed performance marketing initiatives to ensure high adoption and penetration among the users.

# Product Glimpse







We Deliver  
#DigitalSuccess

INDIA | UK | USA | AUSTRALIA | SINGAPORE

**22+**  
Years

**750+**  
Professionals

**11k+**  
Projects

**6m+**  
Hours

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