

Adanto delivers Mazoola digital e-wallet platform for Rego Payments

Adanto delivers **banking solutions** that facilitate spending, savings, investing, peer-to-peer transfers, and educational videos to enhance financial literacy for **families and children**. The only **GDPR kids-compliant digital wallet** in existence.

The Challenge:

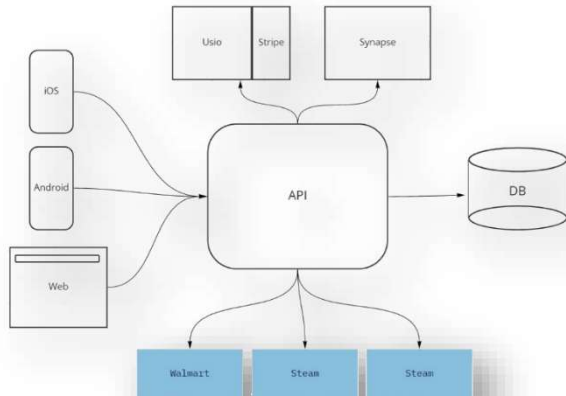
- REGO was very early to the children's privacy market. This was good for patents, but not so good for business as there was little public clamor around child privacy back then.
- In 2012, after 4 years of development the product failed, and was removed from the market.
- In mid-2020, to take advantage of the recent swell of interest in child privacy, Rego established a new goal of **getting the product back on the market as quickly as possible, by the end of 2020**.
- This was a daunting task requiring **raising additional funds**, and **quickly showing results** from one tranche to trigger the next



The Objective:

- Engage a **new, very reputable**, and **stable product development** partner.
- Replace the previous **banking-as-a-service provider** with a completely new one — **Synapse** — **in just five weeks after engagement**, inside a platform that they had never seen before.
- **Re-architect** the platform for **scalability, security, and flexibility** for quick **back-end integration** with external **banking, payment & debit/credit** card services.
- Completely **refactor** the existing code
- Improve **user experience** and usability by redesigning **front-end** with html & O/S native apps.

The solution:



High-Availability Architecture

Adanto has built upon our **multi-region architecture** to enhance our health monitoring and introduce **auto-scaling**.

White-Label Design

- Adanto has improved the architecture to more easily support white-label clients
- Adanto has created our **automated DevOps** scripts to spin-up new instances for our clients
- Adanto has implemented **abstraction layers** in our design, so we can more easily and quickly add more **service providers** to the Mazoola Digital eWallet platform to incorporate **multiple identity verification services** and **banking-as-a-service** providers. This helped Rego to avoid vendor lock-in, and gives our clients more options.

Service Bus Messaging Queue for Webhooks

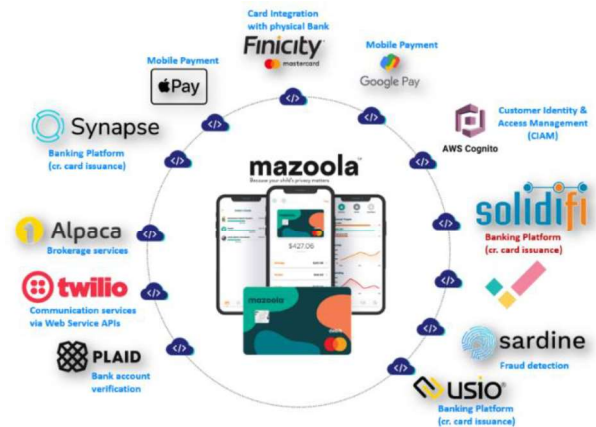
Adanto has greatly **enhanced the architecture**, especially the **scalability**, by implementing a **messaging queue** for **handling incoming webhooks** from our vendors and partners.

Banking services integration:

- **Banking Platforms:** Usio, Synapse, Solidifi
- **Bank Account Verification:** Plaid
- **Fraud Detection/KYC:** Sardine
- **CIAM:** AWS Cognito
- **Payment Platforms:** Google Pay, Apple Pay, Mazoola Pay
- **Bank/Card Integration:** Fincity
- **Brokerage Services:** Alpaca

Core Tech Stack:

- **C#/.Net** App Framework & Backend service
- Hosting platform – **Azure**
- Frontend services – **React Native**
- iOS native mobile app - **Swift**.
- Android native mobile app - **Java**
- Communications – **Twilio**



- Password vault – **Dashlane**
- Penetration/Performance tests – **Jasmine**
- Microsoft **SQL Server**
- Web app written in **Node.js**
- DevOps tools – **Azure Repos, Boards, Pipelines**



*“Adanto has worked tirelessly (...), helping us modernize the mobile app, improve our platform’s **backend services, architect** for white labeling, implement **DevOps automation**, and add a **host of new features** like **charitable giving** and **stock market investing**.”*

Mark Vanderbeek, CTO, Rego Payments Architectures, Inc.