



Rivela

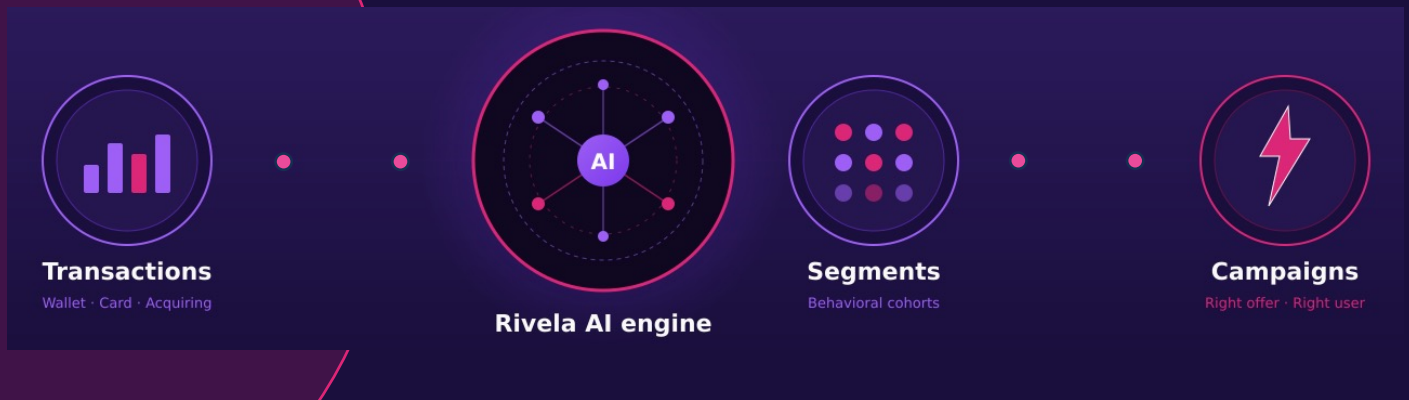
BY WALLET FACTORY

AI GROWTH ENGINE

rivela.walletfactory.com

FOR BANKS, WALLET OPERATORS AND TELCOS · AI ENGINE

Reveal what your *transaction data* already knows.



10 +

years in payments infra

40 +

deployments · 15+ markets

8M +

wallet end-users served

B2B

enterprise focus

THE GAP IN WALLET AND CARD BUSINESSES

Wallets and cards are everywhere. Active users aren't.

01

Transactions, not customers

Core systems store payments. They don't know which customer is dormant, churning, or worth winning back.

02

Marketing flies blind

Without behavioral segments, every campaign is broadcast. Wrong offer, wrong moment, wrong channel.

03

Loyalty leaks revenue

Generic points, no personalization. The 20% driving 80% of P2M look the same as the rest.

WHAT RIVELA DOES

Four capabilities. One self-service product.



+ AI

Reveal

AI clusters by real behavior. Spot dormant, high-value, at-risk.



+ AI

Engage

Targeted campaigns from one UI. Predict next-best-action per cohort.



+ AI

Loyalty

Cashback, points, missions. AI tunes reward economics.



+ AI

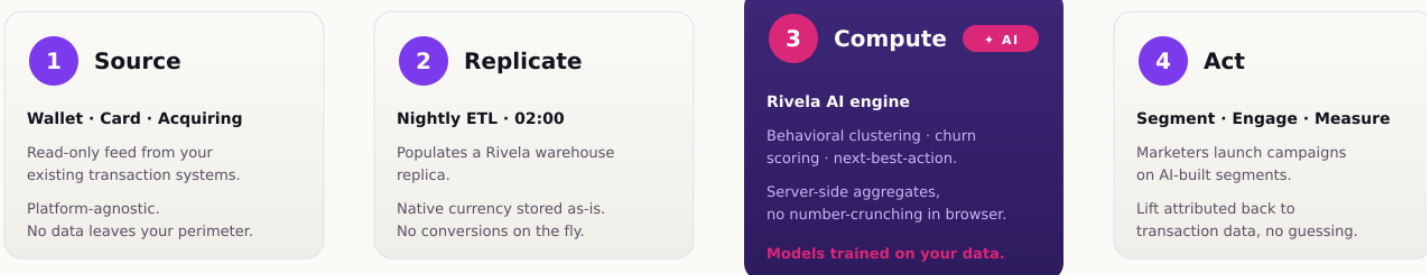
Measure

Lift attributed back to transaction data. No survey guesses.



From transactions to revenue, in four steps.

Read-only ingest. Hosted by you or by us. AI lives where your data lives.



LIVE DEMO · DATA ENRICHMENT · CAMPAIGN BUILDER · AI ENGINE

See it running on a real dataset.

Switch presets in one click: Bank · Wallet Operator · Telco · Payment Provider.

A real-shaped dataset: 10,000 customers · 150 businesses · 10,140 wallets · 114,618 transactions.

The screenshot shows the Rivela Campaign Builder interface. On the left is a navigation sidebar with sections for Client Bank, All Transactions, Cash In, P2P, P2M, Network (System Actors, Users, Businesses), Engagement (Segments, Campaigns, A/B Tests, Results), and Platform Live. The main area is titled 'Campaign Builder' and shows a segment named 'Hot & Ready' with 497 customers. Below this, it lists metrics: Avg balance (BWP 857.25), Avg days since load (13d), and Annual potential (BWP 306.0K). The segment rule is 'loaded last 30d + balance ≥ P50 of recently loaded pool + no P2M'. The right side of the interface is titled 'Message, Channel & Reward' and allows users to pick a message angle, channel, and reward. Message angles include 'The 48-Hour Window', 'Money Doesn't Wait', 'You're One Tap Away', and 'Post-Load Trigger'. Channels include SMS, Push, and In-App. Rewards include Points, Discounts, Cashback, Referrals, Tiers, Surveys, Collection, Coupons, and Gift Vouchers.

EXPECTED OUTCOMES

+2-3x

P2M frequency on activated cohorts

-40 %

messages per response

6-8 weeks

to first AI segment live

Projected outcomes - based on Wallet Factory deployment data and public industry benchmarks (GSMA · IMF · World Bank Findex 2025).