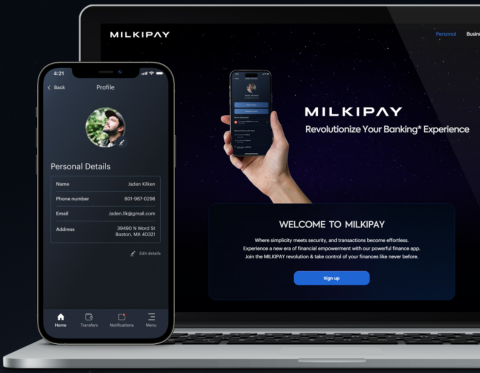
MILKIPAY

MILKIPAY WEBSITE & MOBILE APP CONCEPT

Milkipay is a financial app offering streamlined banking, secure payments, and peer-to-peer transfers with lower fees.



MILKIPAY

Revolutionize Your Banking* Experience

WELCOME TO MILKIPAY

Where simplicity meets security, and transactions become effortless.
Experience a new era of financial empowerment with our powerful finance app.
Join the MILKIPAY revolution & take control of your finances like never before.

Personal Details

Name	Jaden Kilken
Phone number	801-987-0298
Email	Jaden.llk@gmail.com
Address	39490 N Word St Boston, MA 40321

PLATFORM: Website & Mobile **INDUSTRY:** Fintech

EXPLORATION PHASE

Project Overview

Milkipay is a mobile application designed to provide users with a convenient and secure platform for managing their finances. Key features include low-cost transactions, peer-to-peer transfers, a virtual debit card, and robust security measures.

PROBLEMS & SOLUTIONS

Problem	Solution
High fees associated with traditional banking and payment services.	Developed a platform with reduced fees for transactions, ATM usage, and ACH transfers.
Complex and time-consuming processes for peer-to-peer transactions.	Implemented a user-friendly interface for seamless peer-to-peer transfers.
Security concerns regarding financial data.	Integrated a virtual debit card for convenient payments.
	Implemented robust security measures, including biometric authentication and transaction limits.

ABOUT PROCESS

Our Approach and Process

1

Developing

Developed a mobile app with a user-friendly interface.

2

Integration

Integrated features for peer-to-peer transfers, bank transfers, and e-wallet options.

3

Implementation

Implemented a virtual debit card with associated features.

4

Encryption

Implemented robust security measures, including biometric authentication and encryption.

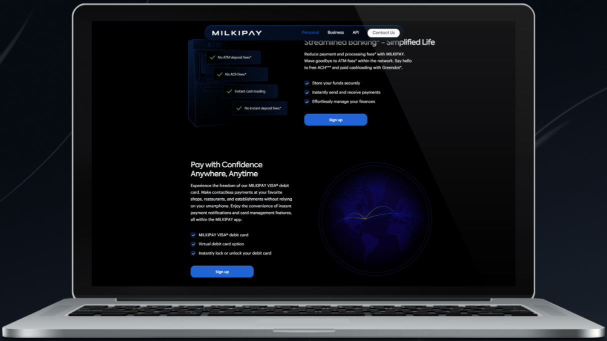
5

Optimization

Optimized the platform for high-volume transactions and low processing fees.

UI DESIGN

Website UI



Streamlined Banking* - Simplified Life

Reduce payment and processing fees* with MILKIPAY. Wave goodbye to ATM fees* within the network. Say hello to free ACH*** and paid cashloading with Greendot*.

- ☑ Store your funds securely
- ☑ Instantly send and receive payments
- ☑ Effortlessly manage your finances

Pay with Confidence
Anywhere, Anytime

Experience the freedom of our MILKIPAY VISA® debit card. Make contactless payments at your favorite shops, restaurants, and establishments without relying on your smartphone. Enjoy the convenience of instant payment notifications and card management features, all within the MILKIPAY app.

- ☑ MILKIPAY VISA® debit card
- ☑ Virtual debit card option
- ☑ Instantly lock or unlock your debit card

GOALS

Project Goals

Cost-effective and efficient management

Provide users with a cost-effective and efficient financial management solution.

Enhance user-security

Simplify the process of sending and receiving money.
Enhance user security through advanced security features.

Convenient and accessible platform

Offer a convenient and accessible platform for financial transactions.

PURPOSE

Purpose of This Project

Milkipay aims to empower users by providing a secure, affordable, and convenient platform for managing their finances. By offering features like low-cost transactions, peer-to-peer transfers, and a virtual debit card, milkipay simplifies financial management and enhances the overall user experience.

VISUAL PHASE

Visual Style Guide

Typography

This design used a combination of fonts to enhance both appearance and readability. Axiforma Regular , Montserrat Semibold and Regular added elegance to headings, and Graphik & Inter provided a modern touch.

Aa

This is Heading

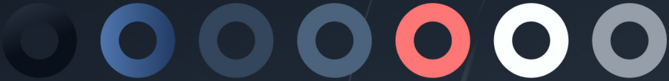
This is sub-heading

This is body text

Aa

Heading	Sub-Heading	Overall text
Axiforma Regular 36 px Regular	Montserrat semibold 20 px or smaller	Graphik + Inter 16 px or smaller

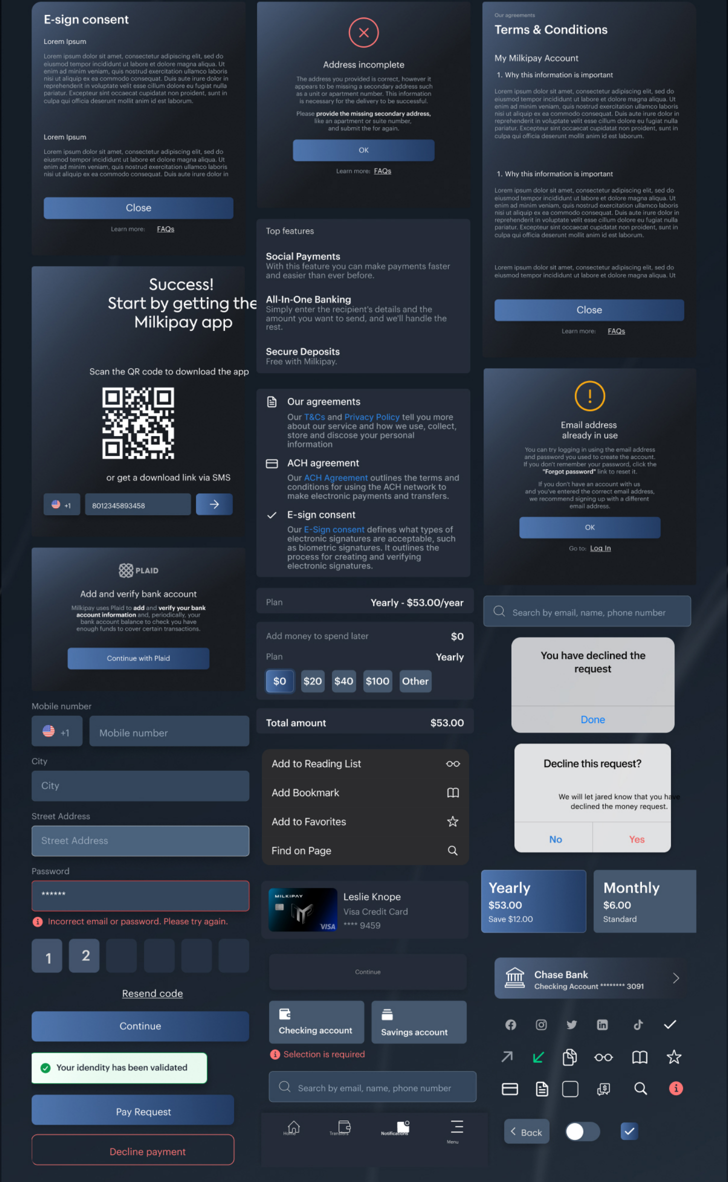
Color Style



Primary	Secondary 1	Secondary 2	Secondary 3	Alert	White	Grey
#LINEAR	#LINEAR	#33465B	#4B637D	#FF7676	#FFFFFF	#959EA8

UI CARDS & ASSETS

Component Library



E-sign consent

Lorem Ipsum

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Lorem Ipsum

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Close

Learn more: FAQs

Success!
Start by getting the
Milkipay app

Scan the QR code to download the app

or get a download link via SMS

+1 8012345893458 →

PLAID

Add and verify bank account

Milkipay uses Plaid to **add** and **verify your bank account information** and, periodically, your bank account balance to check you have enough funds to cover certain transactions.

Continue with Plaid

Mobile number

+1 Mobile number

City

City

Street Address

Street Address

Password

******

Incorrect email or password. Please try again.

1 2

Resend code

Continue

Your idendity has been validated

Pay Request

Decline payment

Address incomplete

The address you provided is correct, however it appears to be missing a secondary address such as a unit or apartment number. This information is necessary for the delivery to be successful.

Please **provide the missing secondary address,** like an apartment or suite number, and submit the for again.

OK

Learn more: FAQs

Top features

Social Payments
With this feature you can make payments faster and easier than ever before.

All-In-One Banking
Simply enter the recipient's details and the amount you want to send, and we'll handle the rest.

Secure Deposits
Free with Milkipay.

Our agreements

Our T&Cs and Privacy Policy tell you more about our service and how we use, collect, store and discose your personal information

ACH agreement

Our ACH Agreement outlines the terms and conditions for using the ACH network to make electronic payments and transfers.

✓ E-sign consent

Our E-Sign consent defines what types of electronic signatures are acceptable, such as biometric signatures. It outlines the process for creating and verifying electronic signatures.

Plan Yearly - $53.00/year

Add money to spend later $0

Plan Yearly

$0 $20 $40 $100 Other

Total amount $53.00

Add to Reading List

Add Bookmark

Add to Favorites

Find on Page

Leslie Knope
Visa Credit Card
**** 9459

Continue

Checking account

Savings account

Selection is required

Search by email, name, phone number

Home Transfers Notifications Menu

Our agreements

Terms & Conditions

My Milkipay Account

1. Why this information is important

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

1. Why this information is important

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Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut

Close

Learn more: FAQs

Email address
already in use

You can try logging in using the email address and password you used to create the account. If you don't remember your password, click the **"Forgot password"** link to reset it.

If you don't have an account with us and you've entered the correct email address, we recommend signing up with a different email address.

OK

Go to: Log In

Search by email, name, phone number

You have declined the request

Done

Decline this request?

We will let jared know that you have declined the money request.

No Yes

Yearly
$53.00
Save $12.00

Monthly
$6.00
Standard

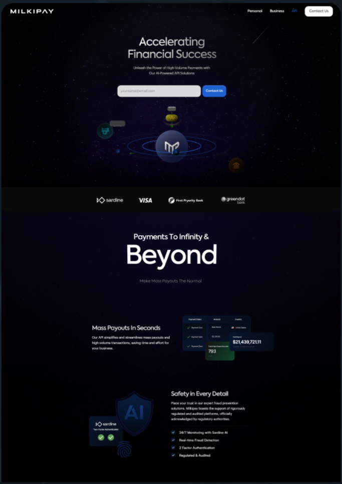
Chase Bank
Checking Account ******** 3091

< Back

☑

UI DESIGN

WEBSITE



MILKIPAY

Accelerating Financial Success

Unleash the Power of High-Volume Payments with Our AI-Powered API Solutions

Payments To Infinity & Beyond

Make Mass Payouts The Normal

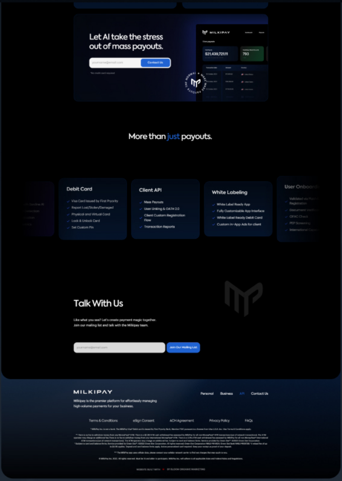
Mass Payouts In Seconds

Our API simplifies and streamlines mass payouts and high-volume transactions, saving time and effort for your business.

Safety in Every Detail

Place your trust in our expert fraud prevention solutions. Milkipay boasts the support of rigorously regulated and audited platforms, officially acknowledged by regulatory authorities.

- ✓ 24/7 Monitoring with Sardine AI
- ✓ Real-time Fraud Detection
- ✓ 2 Factor Authentication
- ✓ Regulated & Audited



Let AI take the stress out of mass payouts.

More than just payouts.

Debit Card
- ✓ Visa Card Issued by First Pryority
- ✓ Report Lost/Stolen/Damaged
- ✓ Physical and Virtual Card
- ✓ Lock & Unlock Card
- ✓ Set Custom Pin

Client API
- ✓ Mass Payouts
- ✓ User Linking & OATH 2.0
- ✓ Client Custom Registration Flow
- ✓ Transaction Reports

White Labeling
- ✓ White Label Ready App
- ✓ Fully Customizable App Interface
- ✓ White Label Ready Debit Card
- ✓ Custom In-App Ads for client

Talk With Us

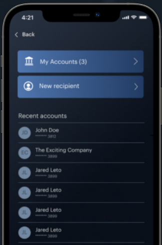
Like what you see? Let's create payment magic together.
Join our mailing list and talk with the Milkipay team.

MILKIPAY

Milkipay is the premier platform for effortlessly managing high-volume payments for your business.

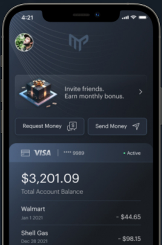
UI DESIGN

MILKIPAY APP



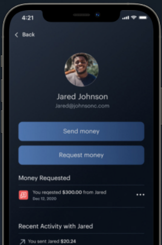
Recent accounts

John Doe	******* 3812
The Exciting Company	******* 3899
Jared Leto	******* 3899
Jared Leto	******* 3899
Jared Leto	******* 3899
Jared Leto	******* 3899



$3,201.09
Total Account Balance

Walmart Jan 1 2021	- $44.65
Shell Gas Dec 28 2021	- $98.15



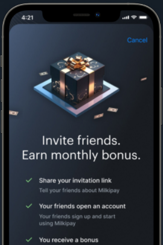
Jared Johnson
Jared@johnsonc.com

Money Requested

You reqested $300.00 from Jared
Dec 12, 2020

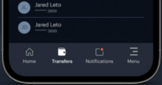
Recent Activity with Jared

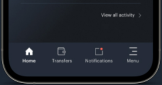
You sent Jared $20.24



Invite friends.
Earn monthly bonus.

- ✓ Share your invitation link
  Tell your friends about Milkipay
- ✓ Your friends open an account
  Your friends sign up and start using Milkipay
- ✓ You receive a bonus

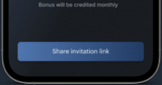




Jan 22, 2021

You sent Jared $120.23
Dec 12, 2020

Jared sent you $300.00
Dec 12, 2020



Bonus will be credited monthly

ARGONTEQ

THANKS
FOR WATCHING

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technology park Lahore, Pakistan

info@argonteq.com

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