CASE STUDY

HOW OOREDOO FINTECH SECURED PAYMENT APPROVALS IN ITS DIGITAL WALLET FOR THE WHOLE MENA REGION

Ooredoo Financial Technology International, a wholly owned subsidiary of the global enterprise Ooredoo Group, is dedicated to building and scaling an integrated fintech ecosystem across the MENA region with over 100 million users. In mid-2024 it expanded its financial services with the public launch of walletii, a digital wallet allowing customers to manage their day-to-day financial transactions.

To support this launch, Ooredoo Fintech partnered with Wultra to implement secure authentication for payment approvals. The goal was to ensure that transactions are protected while keeping the approval process simple for users.

walletii enables customers in Oman to send money to 200 countries, spend in shops with QR payments, make local transfers, and pay bills. Soon, walletii will be releasing a full-feature Pre-Paid Visa Card. The success of Oman has meant Ooredoo Fintech is now rolling out to other markets including Tunisia and Iraq launching in 2026.

CHALLENGE

SECURE PAYMENTS WITH SIMPLE UX AT SCALE

Ooredoo Fintech needed to handle a growing volume of financial transactions. With its ambitious plans to expand walletii's reach, Ooredoo Fintech recognized the need for a robust and secure authentication solution to protect its users while reliably ensuring a frictionless payment experience. The main challenges were:

- Ensuring **strong authentication for payment approvals**
- Keeping **the UX simple and fast for everyday use**
- Supporting **growth in users and transaction volume**

Ooredoo Fintech needed a solution that could be integrated directly into the mobile app and handle both security and usability requirements without adding extra steps for users.

SOLUTION

MOBILE-FIRST AUTHENTICATION INTEGRATED INTO WALLETII

Ooredoo Fintech successfully implemented Wultra's Mobile-First Authentication to enable secure and user-friendly transactions in the walletii app. By ensuring that every payment approval is both highly secure and convenient for Ooredoo Fintech's users, Wultra's solution strikes the perfect balance between security and a positive user experience.

Key aspects of the implementation:

In-App Transaction Approval
Users confirm payments directly within walletii via embedded authentication.

Multi-Factor Authentication Using Device + Biometrics/PIN
Authentication combines device possession with biometric verification (e.g., Face ID) or secure PIN codes.

Signed Transaction Approvals with Clear Context
Each approval is tied to a specific transaction ensuring users confirm exactly what they are authorizing.

Secure Device Binding
Authentication is linked to a trusted user device, reducing risks associated with OTP-based approaches.

Simple and Fast Approval Flow
The process is designed to be quick to complete, supporting frequent transaction use.

walletii
by ooredoo

IMPACT

SECURE AND USABLE PAYMENT APPROVALS

With Wultra's authentication technology at its core, walletii by Ooredoo Fintech now offers secure authentication for all transactions, an intuitive user experience with minimal friction during payment approvals, and the ability to support Ooredoo Fintech's quickly scaling user base.

Stronger Transaction Security
Payments are protected with consistent, multi-factor authentication tied to the user's device.

Better User Experience
Users can approve transactions quickly using biometrics or PIN without unnecessary steps.

Scalable Foundation
Solution supports the ongoing growth of the wallet and increasing transaction volumes.

"Wultra's robust authentication technology has significantly stepped up walletii's security while still ensuring a smooth experience for our customers. As we continue to expand our financial services, having a trusted security partner like Wultra is a must."

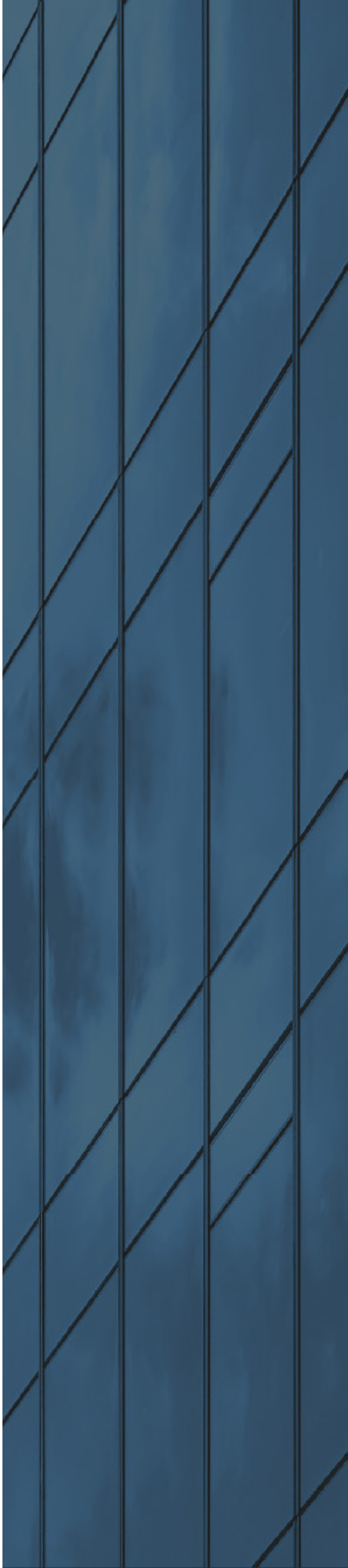
HARDIK SHAH

Group Head of Product,
Ooredoo Fintech

ABOUT
OOREDOO FINTECH

Ooredoo Financial Technology International is a wholly owned subsidiary of Ooredoo Group, established to build and scale an integrated fintech ecosystem across the MENA region. With innovative digital financial services live in multiple markets, Ooredoo Fintech focuses on enabling financial inclusion by delivering secure, regulated, and accessible solutions for consumers and businesses.

https://www.ofti.app/



ABOUT US

We equip banks and fintech companies with a seamless, post-quantum authentication solution that fortifies security while ensuring a smooth transition.

Contact our sales team:
sales@wultra.com

Visit our website:
www.wultra.com