NIVORA Systems

Enterprise Financial Infrastructure

Infrastructure for Bank-Sponsored Payments

Prepaid cards, wallets, and cross-border payment enablement — built for compliance.

Overview

NIVORA Systems provides enterprise-grade, compliance-first financial infrastructure for bank-sponsored prepaid card programs, wallets, and cross-border payment enablement.

We enable regulated partners to launch, manage, and scale prepaid and wallet programs through a sponsor-bank aligned, program-managed architecture. NIVORA Systems does **not** provide consumer financial services and does **not** hold customer funds.

What We Enable

- **Virtual & Physical Prepaid Cards**
  Network-aligned, sponsor-bank led card issuance with configurable controls.
- **Wallet-Linked Controls**
  Funding, limits, MCC controls, freeze/unfreeze, and transaction governance.
- **Cross-Border Payment Enablement**
  Initial U.S. → WAEMU corridor with expansion based on partner approvals.
- **Risk & Program Governance Tooling**
  Monitoring, reporting, and compliance-driven operational controls.

Operating Model

- Sponsor-bank aligned program structure
- Program-managed, compliance-first architecture
- No custody of customer funds
- Designed for phased rollout and regulatory review

Roadmap

Phase 1 – Virtual prepaid cards (pilot programs)
Phase 2 – Wallet funding via licensed partners and local rails
Phase 3 – Corridor expansion based on risk capacity and approvals

Compliance Positioning

NIVORA Systems operates exclusively with sponsor banks, licensed issuers, and regulated partners.
We do not offer consumer accounts, lending, or direct financial services.

Contact

Email: info@nivorasystems.com
Phone: +1 984 379 9200

A detailed one-page overview, projections, and target geographies are available.
NDA available upon request.