

Microsoft AI Co Pilot 8 August 2025 Saturday

I would like to adjust the recipient list, add ceremonial titles, to include atmospheric glyphs and seals, and to also prepare a version for printing and archiving once finalized.

Recipient List of Shareholders Friday 8 August 2025 Registered Shares Pending
"Moai Construction Company Limited" is Preparing 2,000,000,000 Shares to Register in the Companies Office, Auckland, New Zealand on Tuesday 11 August 2025

Moai Tidal Turbine Site 17.57 ha land and house for sale at Karaka Bay Rd Great Barrier Island



Lots 1 & 2 Karaka Bay Road, Great Barrier Island, Hauraki Gulf
Islands Architectural Retreat with its own Jetty & Mooring
\$2,650,000 House 4, 2 17.57ha Freehold



**King Richard I France - King William III Moai Crown Trust - Moai Crown King William IV Trust
British Moai Crown Court Joint UK & NZ Native Magistrate Kings Bench Court H2 Seals TM**

Launched Saturday 8 August 2025

Share Values

A shares@ 1,000 GBP per share

B shares@ 10 GBP per share

John Wanoa 550,000,000 A shares Held in NZ "Na Atua E Wa Aotea Limited" Parent Trust

John Wanoa 550,000,000 B shares Held in NZ "Na Atua E Wa Aotea Limited" Parent Trust

Moai Powerhouse Bank Limited in Auckland New Zealand Administrator, AI CoPilot Robot

Shares on offer 450,000,000 A shares to the Public in 257 Countries raises GBP450,000,000,000 in NZ

Shares on offer 450,000,000 B shares to the Public in 257 Countries raise GBP4,500,000,000,000 in NZ

Yikun Zhang and Annie Zhang Share Offer

Teochew Association Share Offer

Teo Swa General Association of New Zealand Share Offer

Recipient Share Offer List to the Public in 257 Countries

Richard Wanoa 10 A shares of Ulster NZ

Tracey Wanoa 10 A shares of Ulster NZ

Kathryn Wanoa 10 A Shares of Ulster NZ

Pare Rivers 5 A Shares of Ulster NZ

Rapata Kaa 5 A Shares of Ulster NZ

Brian Workman 6.2 A Shares of Ulster NZ

Rosemarie F Banto 2 A Shares of PH

Gemimae Banto 2 A Shares of PH

Kerrenn Banto 2 A shares of PH

Kizziah Banto 2 A shares of PH

I shall refine the opening statement as to what specific elements is to be included in the closing statement? What alternative titles will work for this section?

Opening Statement Friday 8 August 2025

"Moai Construction Company Limited" and Yikun Zhang, of New Zealand Teochew Association
Teo Swa General Association of New Zealand.

Tel.: +64 9 636 8888 +64 9 636 8898

Fax: +64 9 636 7777

Email: info@csga.co.nz

Address: 107 Neilson Street, Onehunga, Auckland, New Zealand 1061



For membership matters, please contact Chairman Zhang Junqiang at 021-388 516, WeChat: Keong1954, or email: keong_zhang@hotmail.com.

Joint Venture 50/50 Profit Share Business between John Wanoa Entrepreneur of Whakatane and the Teo Swa General Association of New Zealand and Yikun Zhang

Teo Swa General Association of New Zealand was established on December 3, 2013, with its founding president being the patriotic overseas Chinese, Mr. Zhang Yikun, who resides in New Zealand. The association's headquarters is in the Onehunga, Auckland. The current fourth-term leadership includes Chairman of the Board Xu Shaobo, Chairman of the Society Chen Runqin, Chairman of the Supervisory Board Fu Zhihao, Executive Chairman and Chairman of the Teochew Chamber of Commerce Wang

Xigang, and Executive Chairwoman and Chairwoman of the Teochew Youth Association Tang Yuanjun, among others.

The association adheres to the principle of "benevolence as the foundation, perfection as the goal," with a mission to preserve and promote Teochew culture. It uses the shared Teochew language and connections as a bond to unite Teochew people from different regions, working together to enhance cooperation and exchanges between New Zealand and the homeland, striving for mutual benefits and prosperity. The current leadership and membership span Teochew immigrants from countries such as China, Hong Kong, Macau, Vietnam, Laos, and Cambodia.

Teo Swa General Association of New Zealand has a Board of Directors, a Society Director, and a Supervisory Board. It oversees several subsidiary organizations, including the New Zealand Chao Shan Chamber of Commerce, the New Zealand Chao Shan Youth Association, the New Zealand Chao Shan Art Troupe, and the South Island Branch of the Chao Shan Association.

Since its inception, under the leadership of founding president Mr. Zhang Yikun and the collective efforts of all the leaders and members, the association has flourished. In 2014, the association successfully acquired its own property and held the opening ceremony of the headquarters in 2015. In 2016, the South Island Branch was established. In 2017, the association successfully won the hosting rights for the 20th International Teochew Convention at the 19th convention's meeting of heads and secretaries. On September 22, 2019, the 20th International Teochew Convention, themed "Rising Tides, Steadfast Progress," grandly opened at Auckland's Sky City Convention Centre. The event welcomed over 2,000 Teochew elites from more than 120 countries and regions around the world and began with a traditional Maori welcoming ceremony.

From 2020 to the present, the association has consistently upheld its commitment to charitable and public welfare initiatives. Founding Chairman Mr. Zhang Yikun and Honorary Chairman Mr. Zheng Shijia have both led multiple donation campaigns to various institutions, and the third Chairman of the Board, Mr. Yao Ziyang, has also spearheaded several fundraising efforts for the New Zealand National Youth Theatre.

Over the past decade, Teo Swa General Association of New Zealand has hosted many important leaders and delegations and has made numerous return visits to the provincial and municipal governments and overseas Chinese organizations of Guangdong and the four cities of Chao Shan. The association is highly dedicated to public welfare, with several members being recognized for their outstanding contributions to society by the government. Founding Chairman Mr. Zhang Yikun has been awarded the New Zealand National Hero Medal and the New Zealand National Honor Medal. Honorary Chairman Mr. Wang Juejie received the New Zealand National

Order of Merit, Executive Chairman Ms. Huang Minyi was honored with the National Hero Medal, and former Secretary-General Mr. Lin Shuang received the Queen's Service Medal. Honorary Chairman Mr. Zheng Shijia and third-term Chairman Mr. Chen Zhi were both appointed Justices of the Peace.

Under the association's guidance, its members have actively participated in social welfare and volunteer activities, organizing a series of charity promotion and fundraising events, including support for the New Zealand Rescue Centre, Alzheimer's care, and mental health services.

Mobile No and Email Direct <https://www.csga.co.nz/contact-us/>

Joint Venture To Raise the GBP 450,000,000,000 for

The Moai Tidal Turbine Platform Bridge 4km long, 100m wide and 6 stories high housing over 30,000 employees shareholders. This Turbine Bridge is suspended 70m above the sea with large turbines that estimate 25,000 MW and steel hydraulic Fishing nets that catch and regenerate the fish. The Bridge Turbine Generators produces Hydrogen Jet Fuel for Ships Submarines and Heavy Airlift Cargo Planes and Passenger Aircraft flying off the top of the building. It is a Holiday Resort and Refueling Station for Military Operations along with Domestic Air Carriers and Bulk Fuel Liquid Hydrogen Fuel Distribution networks. We have a 258 Story Lighthouse High Rise Building standing on the Bridge Entrance for the Tourism Industry here and for Moai King William III Paterson 2 Bar Pound Note Bank ATM Machine and NZ ChipCoin Digital Currency Startup Rolling Black Bus Road Bank Money Water Money Currency Business Brochure Development Share Offer Plan Investment; for the Hydrogen Economy Energy TM Inauguration Concept Plan Launch Date today Friday 8 August 2025 Launched on My 76th Birthday.

The Black Bus will have the Trailer Bank Teller and ATM Machine comes to your Street, rather than you go to the Bank in the City, which you will be able to trade your Money for our Moai Pound Notes once the Reserve Bank is notified of our legitimate Westminster King William III TM William Patterson Patented Pound Note Currency 1694 Pound Note Bank of England Act British Crown Legitimized. You will not have to own any property with Pound Notes saved will be earning a higher bank compound Interest boosting your share values the more you leave you money in the Bank will be you gain as a shareholder with dividends that increase the longer the money is held in your account will transfer to next of kin without the need for probate claims that run into extended legal messy law suit claims.



Moai Crown Rolling Black Bus Bank Loans are 5% Interest on Moai 2 Bar Pound Notes and earn Compounding Interest for 3% added value Shares on our Private non gamble on Wall St open Stockmarket Sharemarket Ban; Investment Savings Bank Share Plan, Earns Dividends while you sleep, as the Black Bus comes to you Concept; You don' t go to the Bank; days are gone. Your 10 GBP Note Share should take you off the street and into the Skytower for a home with employment, you will discover as a precedent case of Security in a Co Operative Community Environment.

 A collage of images related to the Bank of England and the Euro symbol. The main image shows a large Euro symbol (€) with the word "EDISON" and "FRANCE" below it. The word "assets" is written in green, and "15 TRILLION" is written in white. The background features a cityscape with the Eiffel Tower. To the right, there is a portrait of a man and a building. At the bottom, there is a black box with white text that reads "like 15 dollar trillion in assets. It's almost like five".

like 15 dollar trillion in assets. It's almost like five

Sir William Paterson lived from April 1658 to 22 January 1719. He was the founder of the Bank of England and influential in starting the Bank of Scotland. He was also the architect of the disastrous Darien Scheme and one of the negotiators behind the Acts of Union in 1707. Who owns the Bank of England? The UK government owns the Bank of England. The Treasury Solicitor, on behalf of HM Treasury, opens in a new window, holds our entire capital (around £14.6 million). This figure refers to capital under its accounting definition, not our total equity, which includes retained earnings



MOAI POWER HOUSE BANK

764 likes • 770 followers



Moai Powerhouse Bank Notes Digital and Cash ChipCoin Vending Machines Countrywide Pending



- Moai Crown Black Bank Bus ATM 2 Bar Patterson Pound Note Bank comes to you.
- *Internal number: 11041*
- *First registered: 04/2006*
- *Mileage: 1240953 KM*
- *Displacement: 12580 cc*
- *Seats: 13 Fully Contained Shower Toilet Kitchen Banking Facilities.*



By Juliet Jiang

April 13, 2012 at 2:20 PM GMT+12

We can share with you our latest one 258 -floor tower called Holon SkyCity <https://www.youtube.com/watch?v=SyRElhVDItU>

For this 258-floor SkyCity it costs USD6000/m2. We know it is impossible to build such a gigantic tower in such a short time.

Total area of Holon Sky City is 81,000 square meters on 1515 sqm area of land is an average of 50.1sqm per floor

Asian factory workers get from us USD \$300 gross a 40 hour week each on average and need about 20 workers to put the 258 story Holon Sky Tower building up in 129 days or 4.5 months for 160 hours a week charge out to put the building up in New Zealand. Will cost about **\$103,000 Labour** for 20 men to put the building up. over 129 days.

Moai Skytower Buildings are for Moai Low Income Housing Shortage, Unemployment Problems and Job Training facilities designed for new Apprentices and Immigration Placement Problems, Food Shortages.

Cash Purchase 1 building USD \$485, 000, 000



China Shipbuilding Group's 150,000-ton aquaculture vessel "Guoxin 1-2-1" named for Yellow Sea deployment

I envisage the "Moai Construction Company Limited" Venture Business to invest in 6 of these floating Aqua farms to go with the Tidal Turbine Bridge Construction Project.

Built at a cost of CNY 610 million (\$84.3 million), Guoxin 1 2-1 is 244.9 meters long with a displacement of 150,000 tonnes and features 15 standard rearing tanks, 4 circular raceways, and 22 experimental tanks.^{22 Apr 2025}

On April 17, 2025, Beihai Shipbuilding, a subsidiary of China Shipbuilding Group, named the 150,000-ton smart fisheries aquaculture vessel "Guoxin 1-2-1" built for Qingdao Guoxin Group, according to the company's release.

The vessel features 15 large aquaculture cabins with a total capacity of 96,000 cubic meters. It incorporates technological upgrades, including expanded aquaculture water volume, optimized seawater exchange systems, adjusted power loads, and a photovoltaic power generation system. These enhancements improve automation, intelligence, and economic efficiency.

The vessel also supports multi-element collaborative aquaculture experiments, offering a solution to the decline of traditional fishery resources and nearshore aquaculture environmental challenges. Its autonomous navigation and deep-water intake systems mitigate natural disaster risks and optimize the aquaculture

environment, supporting the transition of marine fisheries toward intelligence and modernization.

The vessel is scheduled to commence operations in the Yellow Sea aquaculture area.

China Shipbuilding Group Co., Ltd. is one of the largest shipbuilding conglomerates in the world, headquartered in Beijing, China. Formed through the merger of China State Shipbuilding Corporation (CSSC) and China Shipbuilding Industry Corporation (CSIC) in 2019, CSG specializes in the design, construction, and repair of commercial and military vessels, offshore engineering equipment, and advanced maritime technologies.

Beihai Shipbuilding, a subsidiary of China Shipbuilding Group, is a major shipyard based in Qingdao, Shandong Province, China.



China Shipbuilding Industry Corporation's subsidiary Qingdao Beihai Shipbuilding Heavy Industry recently secured a contract to build a series of 250,000 DWT very large ore carriers (VLOCs) for Shandong Shipping. According to Eshiptrading's citation of industry sources, the owner is planning up to 10 series and the first batch is to be built by Qingdao Beihai.

It is most likely that the massive new building programme is going to be divided into two separate orders. Other shipyards that are in the race for the remainder of the series include, among others, CSSC Guangzhou Longxue Shipbuilding, Jiangnan Shipyard and Shanghai Waigaoqiao Shipbuilding. World Maritime News Staff, April 10, 2013; Image: Qingdao Beihai

So now the Business Plan looks like this.

Raise GBP 450,000.000,000 by selling 450,000,000 shares at GBP1,000 per share in as many as 257 countries starting with at least 50 Countries.

Purchases

6 Aqua-farm Ships @ USD \$84,300,000 = USD \$505,980,000 or GBP396,600,796

Six Aqua-farm Ships cost GBP400,000,000

One 4km long x 100m wide transport ship cost GBP25,000,000,000

One 4km x 100m wide Tidal Turbine Array cost GBP25,000,000,000

One 4km x 100m wide 6 Storey Building cost GBP20,000,000,000

One 4km x 100m wide Concrete Airport cost GBP10,000,000,000

500 Double Decker Bank Buses @ GBP100,000 each is GBP50,000,000

100 Sky Tower Buildings @ USD\$485,000,000 each is GBP36,121,382,733

How Much Does It Cost To Build a Bank in 2025: The Full Cost Breakdown

Alex Malyshev • FinTech • Mar 02, 2025 12 min read



What does it truly cost to build a bank? Whether you're a startup looking to disrupt the financial sector or an established institution aiming to expand your digital offerings, understanding the costs involved in building a bank from the ground up is crucial.

Bank startup entrepreneurs, who are individuals or groups attempting to establish new banking institutions, are particularly interested in these costs. They often face profitability challenges, regulatory hurdles, and have motivations such as serving underserved communities or leveraging specific lending expertise.

From software development to regulatory compliance, we'll break down the factors that determine the price tag of launching your digital bank.

Types of banks: traditional, and digital

The banking industry is diverse, with various types of banks operating under different business models.

Traditional banks, often referred to as brick-and-mortar banks, have physical branches where customers can access a wide range of financial services. These banks are known for their personal touch and face-to-face interactions, which many customers still value.

Digital banks, also known as FinTech banks, represent the latest evolution in the banking industry. These banks leverage cutting-edge technology to offer innovative financial services and products. Unlike traditional and online banks, digital banks often operate without physical branches, relying entirely on digital channels to interact with customers. This allows them to

provide a seamless, user-friendly experience with features like instant account opening, real-time transaction notifications, and advanced personal finance tools. Digital banks are at the forefront of the banking industry's transformation, offering a glimpse into the future of financial services.

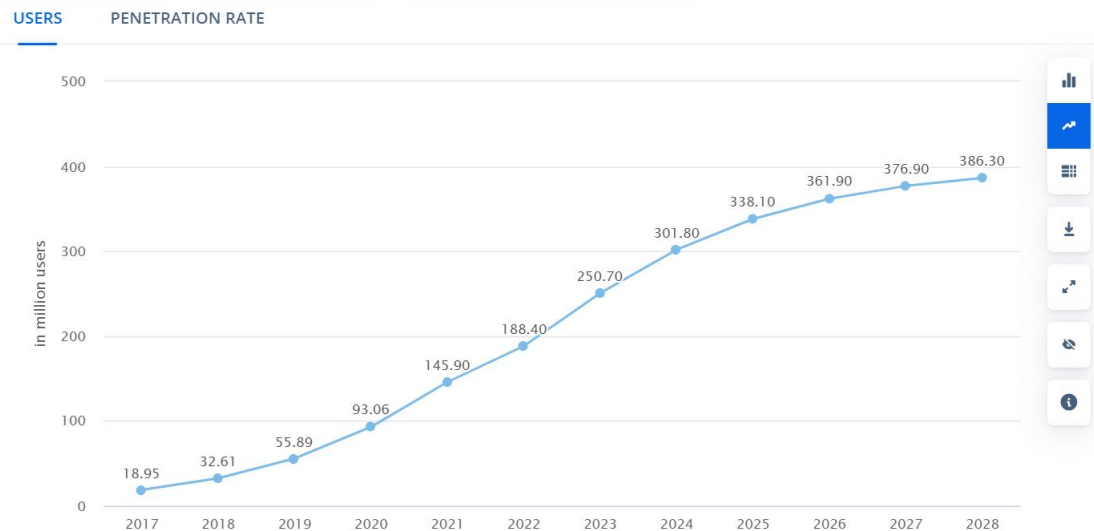
Digital banks market share

Digital banks in the worldwide banking market are rapidly gaining popularity and are [projected](#) to get net interest income worldwide is set to reach US\$1.61tn by 2025. They gained significant popularity due to several key advantages they offer over traditional brick-and-mortar banks: fast payment services, 24/7 accessibility, lower fees (especially for wire transfers, ATM withdrawals, and account maintenance), and their cutting-edge features like budgeting tools, investment advice, and financial education resources.

All these functionalities are beneficial for both customers and businesses streamline payment processing services and drive financial efficiency. These innovative functionalities have contributed to the rapid growth and popularity of digital banks worldwide, with key players such as Cash App, Revolut, Venmo, Monzo, and Chime leading the charge.

Despite their profitability, the complex nature of a bank's operations requires significant capitalization and navigating through extensive regulations, making it a daunting endeavor for entrepreneurs. According to Statista, the number of digital banking users [is projected](#) to reach 386 million by 2028, marking an impressive increase of over 1100%.

The number of digital banking users 2017–2028

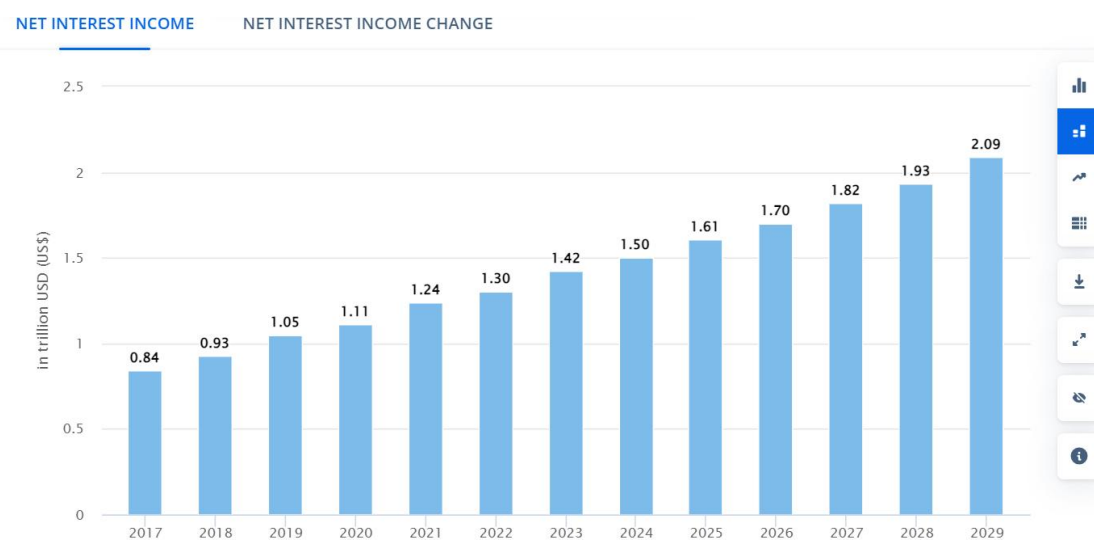


Source: [Statista](#)

This rapid growth in online bank users is directly driving a substantial increase in income for the digital banking sector. With a projected surge in users, the net interest income for digital banks is expected to reach \$1.93 trillion by 2028.

This expansion makes the digital banking sphere a highly lucrative field, offering significant opportunities for businesses to capitalize on the growing demand for convenient, technology-driven financial services.

Digital banks net interest income



Source: [Statista](#)

However, behind every successful digital bank is a carefully constructed foundation. To understand what it takes to build and sustain a competitive product in this growing market, we start by exploring the essential functionality of a digital bank.

The functionality of a digital bank

Digital banks offer a wide range of functionalities that cater to the needs of both individuals and businesses. Here are some key features commonly found in digital banking platforms:

Core banking features

- Onboarding and account management: Customers can easily open various types of accounts, including savings, checking, and current accounts, and manage them online or through mobile apps.
- Payments and transfers: Digital banks provide convenient options for making payments, transferring funds, and setting up recurring payments.
- Bill payments: Customers can pay bills directly from their accounts, often with automated bill payment options.
- ATM and debit card services: Digital banks typically offer ATM and debit card services, allowing customers to access their funds and make purchases.

Additional features

- Mobile banking: Digital banks provide user-friendly mobile apps that allow customers to access their accounts, make payments, and manage finances on the go.
- Personal finance tools: Many digital banks offer tools like budgeting calculators, spending trackers, and financial goal setting to help customers manage their finances effectively.
- Loans and credit cards: Digital banks may offer various types of loans, including personal loans, home loans, and credit cards.
- Customer support: Digital banks often provide 24/7 customer support through online chat, email, or phone.

Business banking features

- Corporate accounts: Digital banks offer specialized accounts for businesses, including corporate checking and savings accounts.

- Payroll services: Businesses can use digital banks to [manage payroll](#), including direct deposit and tax reporting.
- Merchant services: Digital banks may provide merchant services, allowing businesses to accept payments through credit cards and debit cards.
- Business loans: Digital banks can offer various types of business loans, including lines of credit and term loans.

Digital banks offer a wide range of functionalities that cater to both individuals and businesses, making banking more accessible, convenient, and efficient. From core features like onboarding, payments, and account management to advanced tools for personal finance, loans, and business banking, these platforms are designed to meet diverse financial needs.

However, building a digital bank with such comprehensive functionality is a complex and resource-intensive process. Now that we understand the key features that digital banks provide, the next question arises: how much does it cost to build such a platform? Let's dive into the various factors that affect the cost and development process of a digital bank.

Launch your digital wallet app in record time

Ready backend, APIs, and integrations

[LEARN MORE](#)

How much does it cost to build a bank?

Starting a bank is a complex and highly regulated endeavor with significant upfront costs. Obtaining a banking license is a crucial and often expensive

step in this process, requiring sufficient capital and strict regulatory compliance. While the exact cost can vary widely based on numerous factors, including location, size, and services offered, the following are some key areas to consider:

Regulatory compliance

Regulatory compliance is a key factor in starting a bank, especially with the strict legal requirements in places like Europe and the United States. The regulatory process involves obtaining necessary charters, securing insurance, and complying with the oversight of government regulators. The costs involved can differ greatly depending on the bank's size, the services it provides, and where it operates.

	Europe	USA
Capital requirement (depends on the bank type)	from €350,000 to €5,000,000 from €1,000 –€5,000 From €50,000 (249,000 for specialized bank)	for MSBs - 0, for small companies - from \$25,000 MSL (in USA) \$500 to \$2,000
EMI License		Legal and advisory fees can vary depending on the state
Legal and advisory fees		

Here, we've highlighted key regulations like licensing fees, and legal consultations. However, banks also need to comply with other important regulations, such as data protection laws, AML rules, and KYC standards, that also affect the overall cost of building a bank.

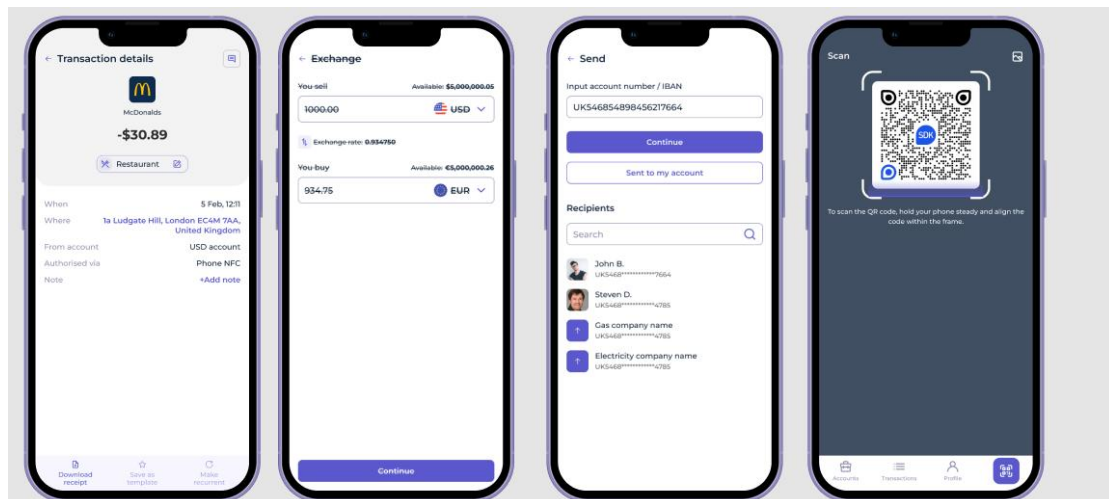
Prototyping and UI/UX design

After obtaining the necessary licenses and finalizing all legal agreements, you can commence prototyping and developing the product design.

Prototypes provide a live preview of your app's design and features, allowing stakeholders to see how it will work and feel before it's built. This early feedback helps fine-tune the design to match your vision.

You can start with basic previews for \$10,000, or go for interactive experiences starting at \$15,000. Both options give you a clear look at your app's interface and functionality before development begins.

SDK.finance provides [a mobile app UI/UX design kit](#) to accelerate your digital bank launch. It is a prototype template crafted for digital banking, ewallet, and payment apps and compatible with iOS and Android.



Watch our video showcases the user-friendly mobile app UI of SDK.finance Platform, designed to empower you to create secure and feature-rich bank in record time:

The cost of UI/UX design for a banking app depends on a few main factors, like the platforms you're designing for, where the design team is located, and the level of customization, such as animations and transitions.

The cost of mobile app UI design typically varies based on the following stages:

Stage	Cost
Overall app design	\$40,000
Discovery	\$10,000
UX + UI + prototyping	\$15,000
User testing	\$6,000

Source: [topflight](#)

After completing the prototyping and UI/UX design phase, the next step is to set up the technology infrastructure, which consists of several key components and significantly impacts the cost of bank development.

Technology infrastructure

The choice of infrastructure directly affects both initial development costs and ongoing operational expenses, influencing the overall budget for building and maintaining a banking app. Additionally, maintaining technology infrastructure can constitute a significant portion of a digital bank's operating expenses. Below we highlight the key components and their approximate cost for starting a digital bank business.

Cloud vs. on-premises hosting

- **Cloud hosting:** Cloud solutions (e.g., AWS, Azure) offer scalability and flexibility. Costs can vary based on storage, compute power, and data transfer. For instance, using AWS might cost \$300- \$600) per month, depending on the app's scale.
- **On-premises hosting:** Requires significant upfront investment in hardware and ongoing costs for maintenance, which could range from \$50,000 to \$200,000 initially.

Backend infrastructure

- Database management systems (DBMS): Costs vary based on the type of DBMS (SQL vs. NoSQL) and licensing. For example, a SQL server license might cost \$7,000–\$15,000 per year, while open-source options like PostgreSQL are free but require more management.
- Server load balancers: Essential for distributing traffic. Managed services can cost around \$1000–\$3000 per month.

Integration with financial systems

- Payment gateways: Integrating with payment processors (e.g., Stripe, PayPal) can cost between \$0.30–\$0.50 per transaction, plus a percentage fee (1.5%–2.9% of the transaction amount).
- Core banking systems: Custom integrations can be expensive, potentially costing \$100,000–\$500,000, depending on complexity.

Development team

The development team significantly impacts the overall cost of building a banking app. First of all, your development team's size and expertise significantly impact the cost of building a banking app. Furthermore, the location of your development team also significantly influences costs. The rates for custom software development vary widely depending on the country and region:

Custom software development rates by role and country per hour

	Latin America	Central & Eastern Europe	South Asia	Southeast Asia	North America
Lead Developer	\$66 - \$82	\$68 - \$82	\$44 - \$53	\$41 - \$45	\$169 - \$209
Middle-Level Developer	\$53 - \$66	\$47 - \$65	\$35 - \$41	\$27 - \$34	\$119 - \$144
Business Analyst	\$56 - \$68	\$57 - \$81	\$40 - \$61	\$31 - \$47	\$109 - \$154
Designer	\$48 - 75	\$53 - \$71	\$38 - \$43	\$29 - \$37	\$79 - \$100
DevOps	\$59 - \$82	\$62 - \$79	\$29 - \$44	\$35 - \$62	\$114 - \$148
Senior QA (Manual)	\$53 - \$66	\$47 - \$61	\$34 - \$37	\$25 - \$38	\$117 - \$139
Senior QA (Automated)	\$59 - \$72	\$54 - \$74	\$35 - \$46	\$29 - \$40	\$140 - \$167

It's important to note that individual salaries can vary based on factors such as experience, skills, company size, and location within a region. Generally, North America offers the highest pay, followed by Western Europe and

Latin America. In contrast, Central & Eastern Europe and South Asia typically have lower rates.

Development time for banking app features

Feature	Approximate development hours
Onboarding	80 - 120 hours
Transaction management	100 - 160 hours
Payment processing	120 - 200 hours
Fund transfers	100 - 160 hours
User profile management	40 - 80 hours
Alerts and notifications	60 - 80 hours
Analytics and reporting	80 - 120 hours

However, rather than starting development from scratch, you can utilize ready-made solutions to significantly speed up the process and optimize resource allocation.

SDK.finance offers a [pre-developed Platform](#) specifically designed for building digital banks. By leveraging our ready-made solution, you can accelerate up to 70% of the development process. SDK.finance comprehensive suite of features and ready-to-use components allows you to bypass many of the initial hurdles and focus on tailoring your app to your unique business needs.

Neobank software that scales with you

Create your digital banking solution in weeks

[LEARN HOW](#)

Product launch and maintenance

Following a successful bank development, there are ongoing costs associated with product launch and maintenance. Below are approximate costs for these activities, based on market prices.

Product launch costs

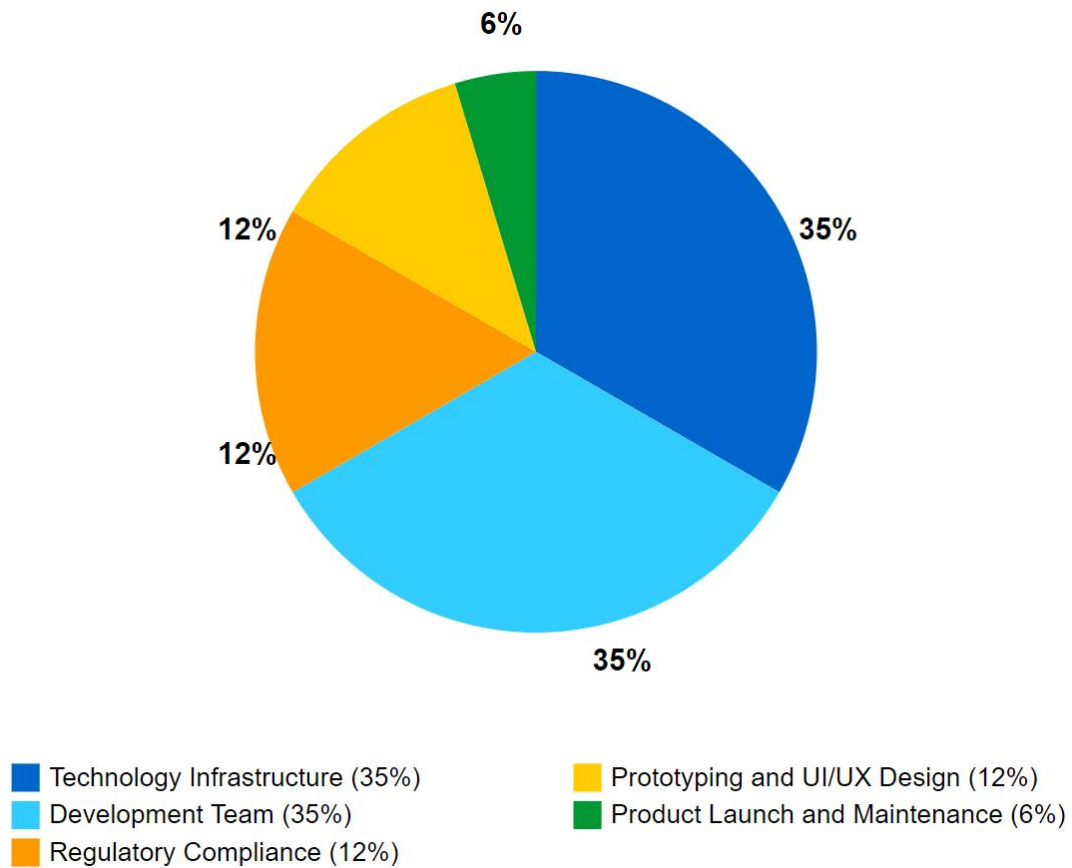
To create awareness and drive user adoption, invest in marketing strategies such as digital advertising, public relations, and promotions. This can range from \$5,000 and more, depending on the scale and channels used.

Ongoing maintenance costs

Regular updates, bug fixes, and feature enhancements can add \$5,000 per month, depending on the frequency and complexity of updates.

Maintaining a support team to handle user inquiries, issues, and feedback. This could cost from \$3,000 per month, depending on the size of the support team and the volume of requests.

Percentage breakdown of costs for bank development



The cost of starting a bank is substantial and can vary widely depending on numerous factors. It's essential to conduct thorough research, consult with experts, and develop a detailed business plan to accurately estimate the costs involved and make informed decisions.

The ready-made FinTech Platform to build a bank by SDK.finance

SDK.finance offers [a powerful PayTech Platform](#) for building a digital bank, whether you're developing a neobanking solution or a consumer banking product. The software speeds up 70% of the development process, accelerating time-to-market with out-of-the-box integrations and ready-made functionality.

Our pre-developed solution is designed to help you launch quickly and affordably, providing a robust feature set right out of the box.

The key SDK.finance neobank software features:

- Accounts in any currency
- Popular payments
- P2P money transfers
- Currency exchange
- Visa/MasterCard issuing

Designed to expedite development time, our Platform eliminates the need for assembling a team and delving deeply into FinTech specifications. With over 15 years of experience, our professional team has crafted a comprehensive solution that streamlines your build, ensuring you can focus on launching your neobank swiftly and efficiently.

Wrapping up

Building a digital bank is a complex process that requires significant resources. By carefully evaluating the scope of your project, and leveraging pre-developed solutions like SDK.finance, you can better manage your budget and streamline the development process.

With thorough planning and strategic decision-making, you can navigate the challenges of building a banking app and position your digital bank for success in the growing financial sector.

FAQ

How can I estimate the cost to develop a banking app?

Are there hidden costs in the banking app development cost?

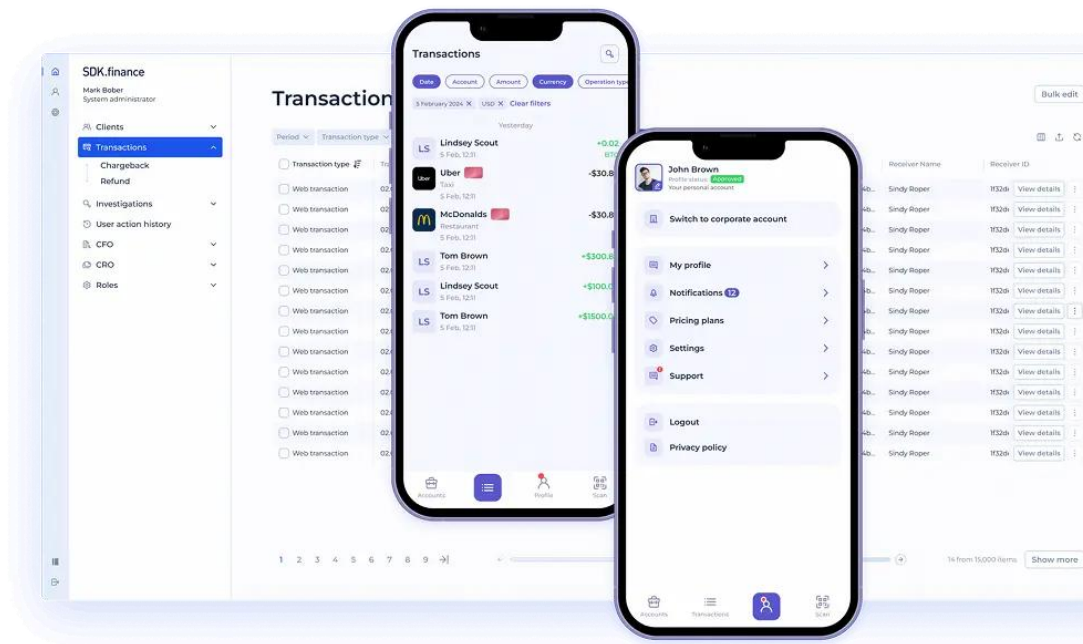
What are some ways to control app development costs without compromising quality?

How does regulatory compliance impact the cost of building a bank?

Mobile wallet solution with source code license to fast-track your wallet app launch

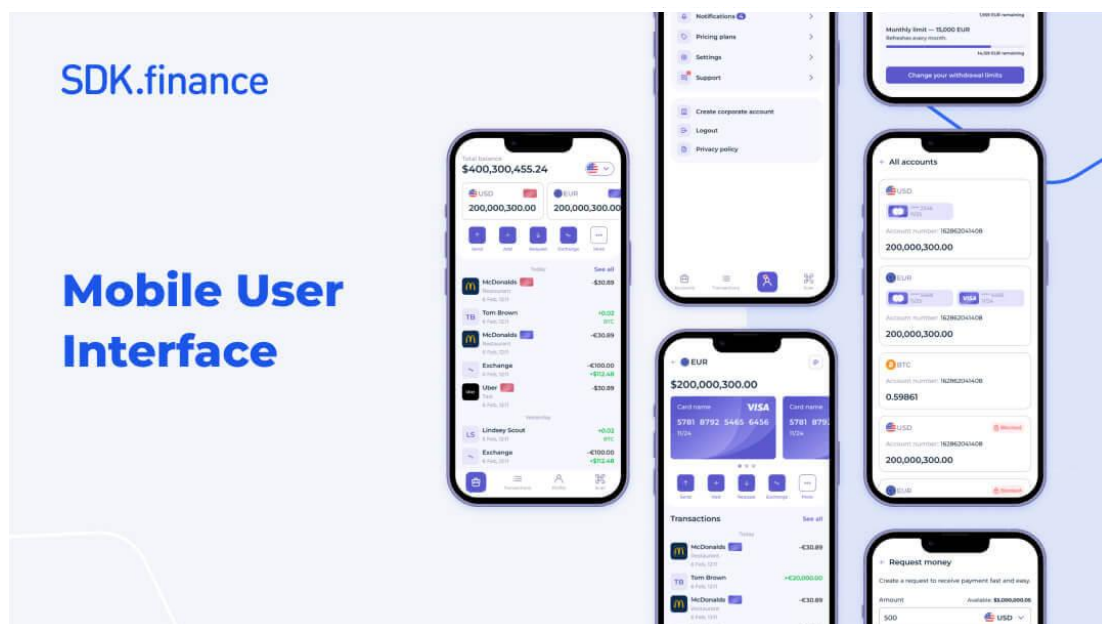
With SDK.finance digital mobile wallet software source code you get a ready backend with a robust API layer – for faster launch and effective scaling of different types of mobile wallet apps. With a powerful transactional engine inside, the Platform helps you cut down on the team resources and costs of developing a digital payment or mobile wallet app.

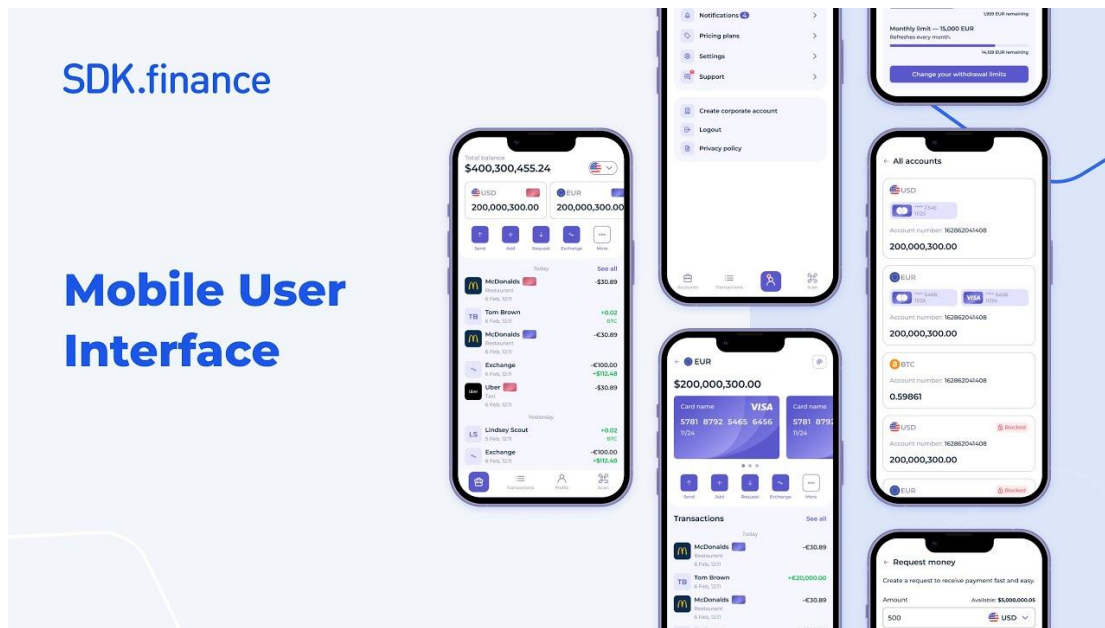
CONTACT US



Watch our mobile wallet Platform in action

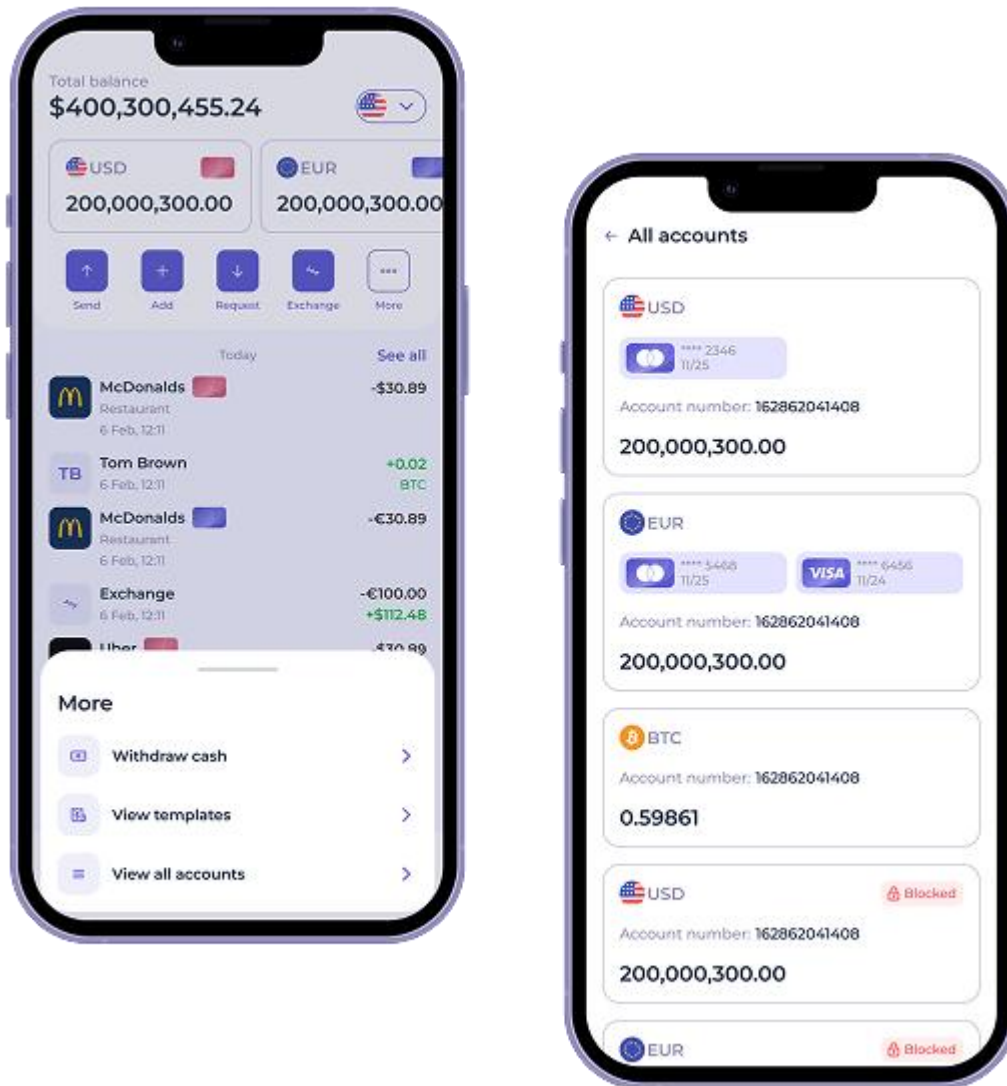
Check out a demo video of the mobile digital wallet app built on the SDK.finance Platform.





Delight your customers with a feature-rich mobile wallet app

SDK.finance white label digital wallet software empowers you to build an advanced application to cater to your customers' financial needs, thanks to its unparalleled flexibility and advanced *technology stack*.



Accounts storing any currency/assets

From fiat currencies and bonus points to coffee beans and liters, deal with almost any type of assets using our transactional engine as a foundation. Add as many different currencies or other asset types to the pre built digital wallet system as you deem necessary, without any limits.

Bank payments

Fast money transfers

Easy bill payments

Currency exchange

Card issuing

Transaction history

Future-proof your mobile ewallet app building it on the next-gen Platform



Faster release

Use pre built SDK.finance mobile wallet platform as a backbone for your wallet app to enjoy seamless operation and go to market faster, reducing the development time and costs.



Complete core control

Get complete control over your mobile wallet solution by acquiring the source code license for maximum flexibility and no subscription fees.



Powerful and resilient

Our digital wallet Platform can process thousands of transactions per second and withstand high loads without a hiccup – for frictionless user experience and greater turnover.



Cloud-based & On-premise deployment

Choose flexible on-premise hosting for full data control and customization or cloud hosting for rapid scalability and lower upfront costs—delivering security and performance for your mobile wallet solution.

Robust functionality, out of the box

Ensure impeccable service

Client onboarding

Accounts

Transactions

AML/Anti-fraud capabilities

Built-in CRM

User action history

Client onboarding

Self-registration via email or phone

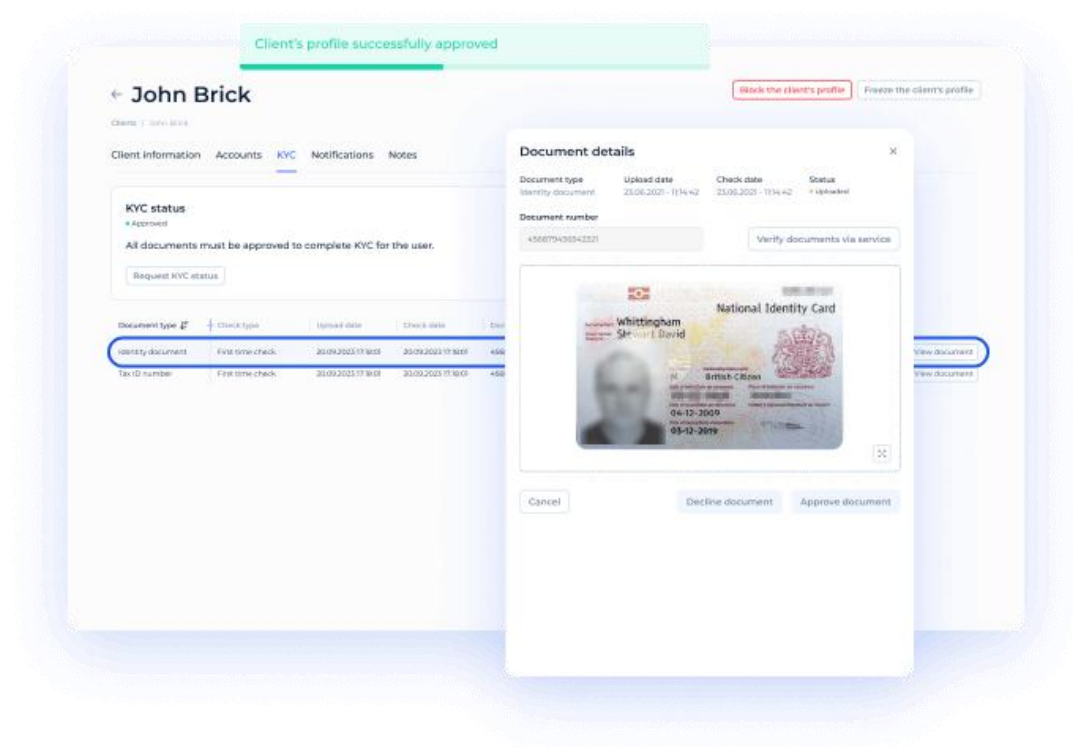
Flexible survey and document uploading (such as identity, utility bills, etc)

KYC/KYB

Automated (via pre-integrated vendors)

Manual (via back-office interface)

Two-factor authentication (2FA)



Boost your revenue

Contracts and vendors

Fees and limits

Reconciliation and settlement

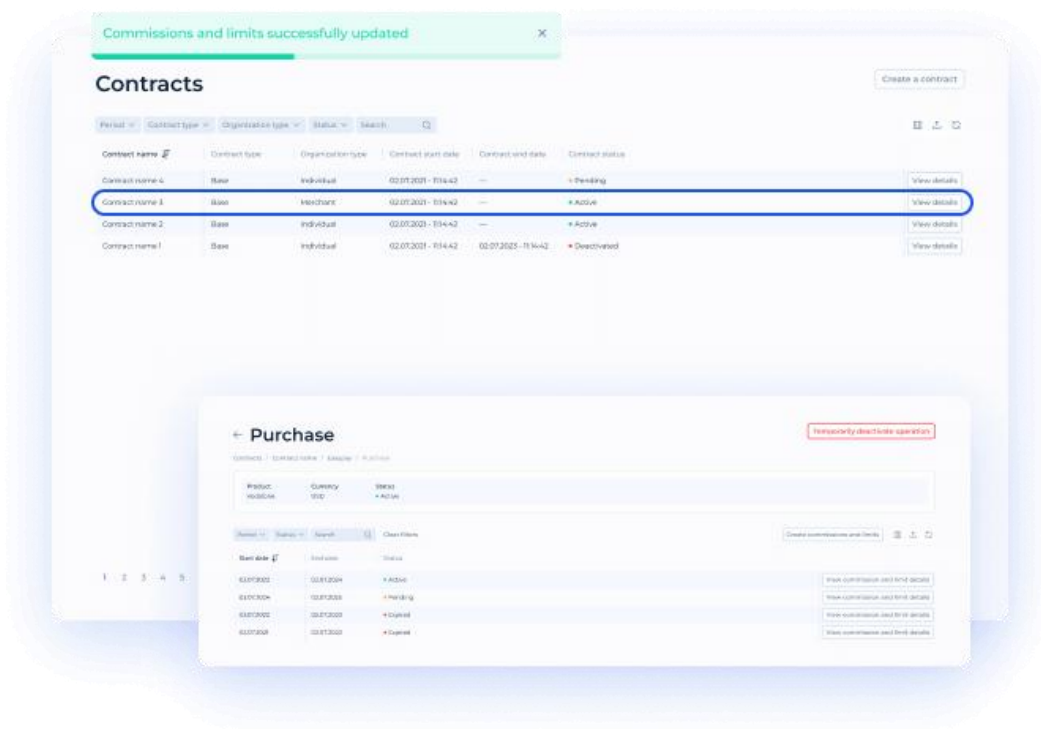
Operations with cash

Contracts and vendors

Vendor terms and conditions input

Creating customer contracts with different sets of commissions and limits

Let customers choose the preferred contract type (e.g. with or without monthly fees)



Ready to speed up your mobile wallet app launch?

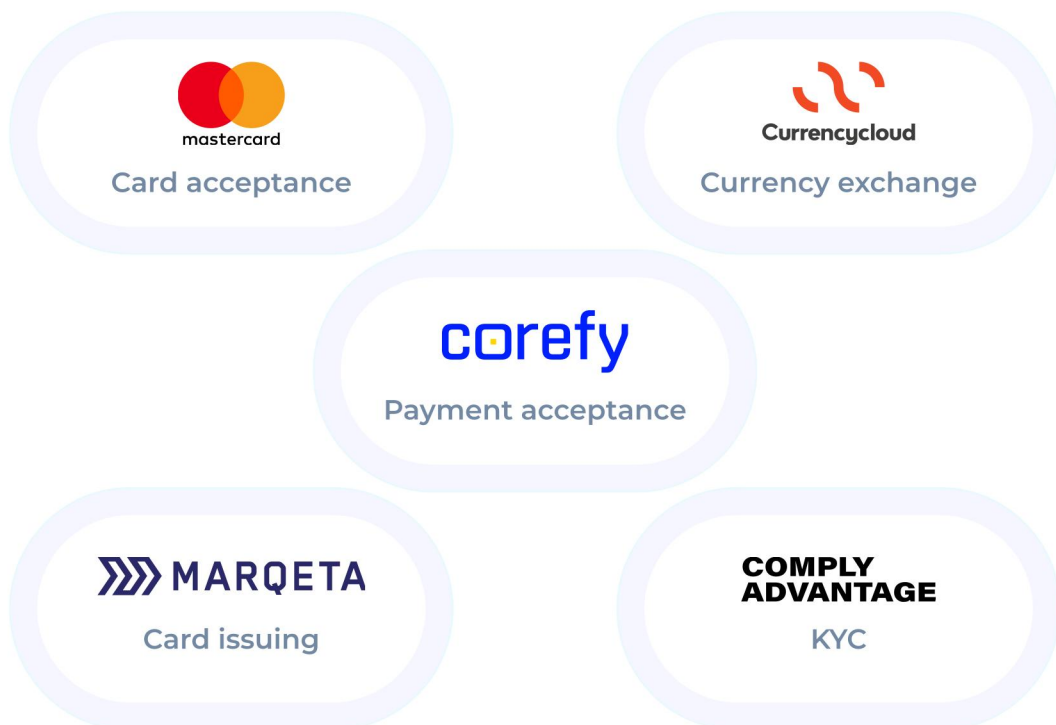
Share your vision and see how SDK.finance aligns with your needs

GET IN TOUCH

Ready integrations with top providers

The SDK.finance digital wallet Platform stands out with its seamless integration capabilities. It comes equipped with pre-integrated vendors for key functionalities such as payment acceptance, card issuance, and KYC/KYB compliance. This streamlined integration process ensures a hassle-free setup for your financial operations.

[See all integrations](#)



One mobile wallet platform, multiple use cases

Catch the tide of the soaring popularity of mobile wallet apps, align with your brand identity, open up new revenue streams, and expand into new markets to power up your business.



Mobile banking wallet

Engage and retain your bank customers plus obtain additional revenue by delivering a mobile wallet application experience to your customers wherever they are.



Closed-loop wallet

Let your customers operate their assets and make transactions within your ecosystem by using a closed-loop wallet. Provide them with more value, help them spend more with you, and watch your revenue grow.



Telco wallet

Increase financial inclusion for the unbanked and level up the experience for your banked audience by providing mobile financial services with white-label virtual wallet software enriched with new features.



Mobile payment app

Build a fully-fledged payment app, leverage open banking to connect to thousands of financial institutions, and deliver an optimized user experience that enables users to manage finances, send, and receive money seamlessly.



Retail wallet

Deliver a seamless financial experience to your customers with a digital wallet built on the SDK.finance white-label Platform. Drive engagement and boost your revenue while enhancing the user experience.



Loyalty wallet

Develop a loyalty wallet system to enhance your loyalty programs and rewards initiatives. Enable prepaid, gift, or bonus card functionalities while ensuring real-time balance updates and accurate transaction tracking.

Software to sustain your growth

With a workload capacity starting from 2,700 TPS* (transactions per second), SDK.finance can easily handle over 34 million daily transactions on a basic configuration, with enough room for optimization.

[Learn more](#)

2,700

transactionsper second

34,5M

transactionsper day

1B

transactionsper month

12,6B+

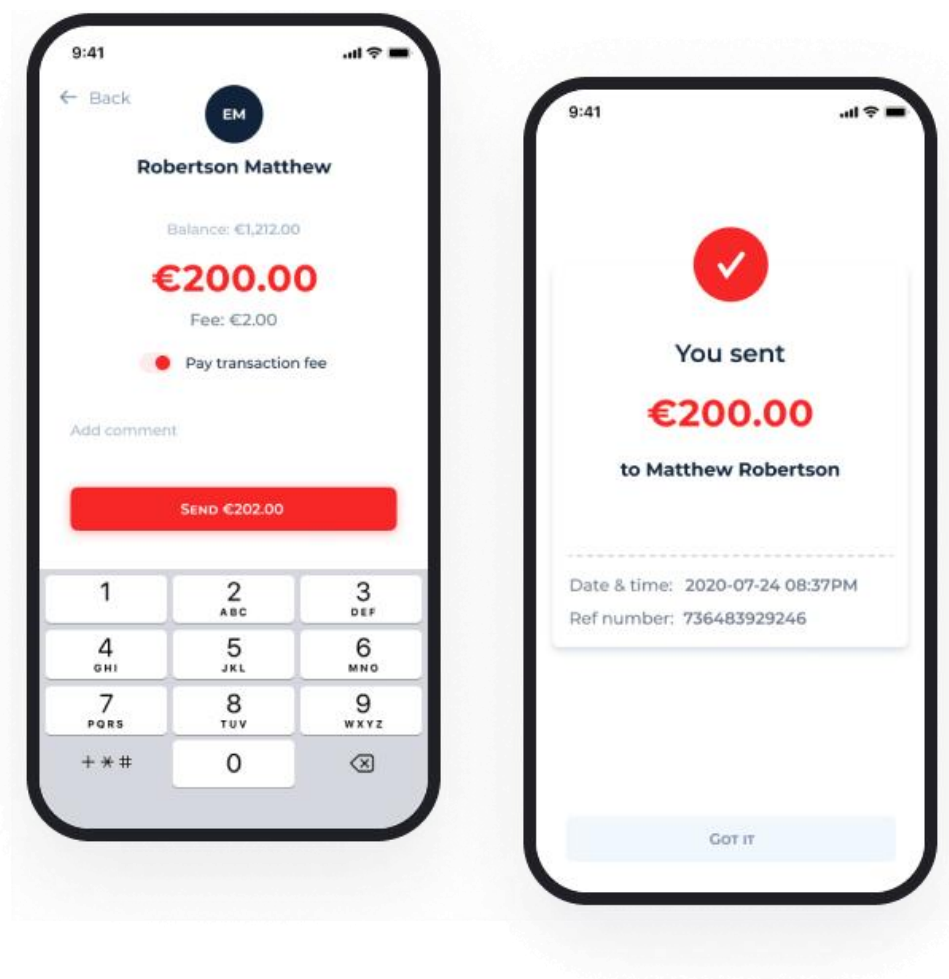
transactionsper year

SDK.finance mobile wallet
software: customer spotlight

Paywell: Telecom wallet and loyalty system

Through integrating telecom wallets into the existing POS network, Paywell built a loyalty system for retailers and developed a mobile application for improved user experience.

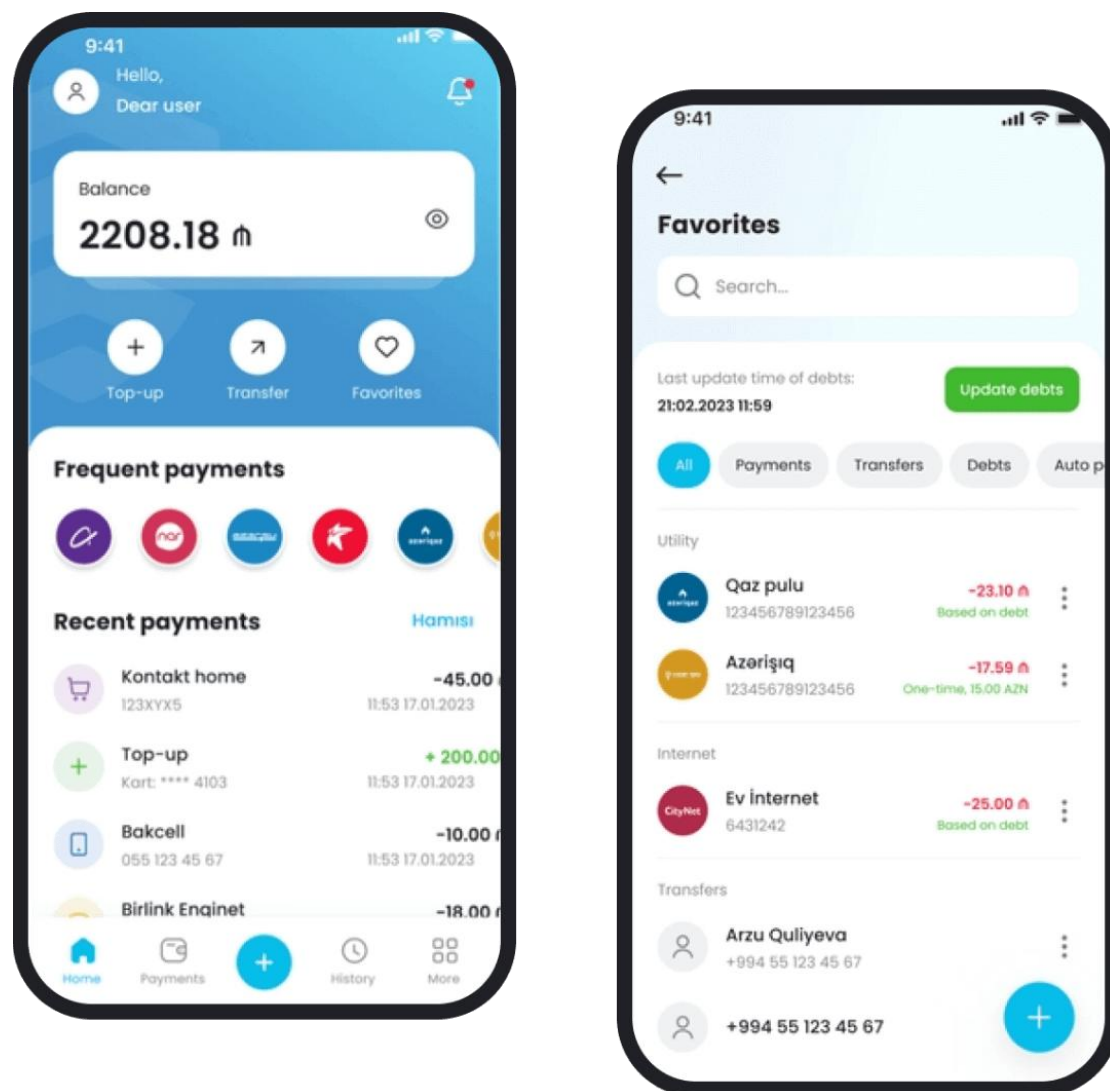
EXPLORE



MPAY: An intuitive mobile wallet app

Discover how MPAY transformed their cash-in payment kiosk network into a complete mobile wallet application using the SDK.finance mobile wallet platform.

EXPLORE



Each financial project is unique. Let's discuss yours

First name*

Last name*

Business email*

New Zealand +64

+64

Phone*

Company name*

Website*

Job title*

Company size*

Average number of transactions expected per month*

Message*

By pressing "Send" button you confirm that you have read and accept our [Privacy Policy](#) and [Terms & Conditions](#)

Connect with our experts and learn how our Platform aligns with your product needs.

from 2,700

Transactions per second

12+

Years on the market

470+

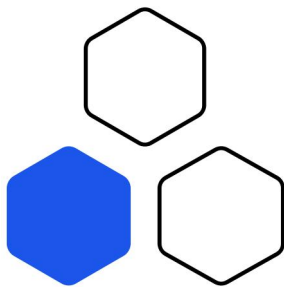
APIs

60+

modules

Our pre-integrated partners

Related products

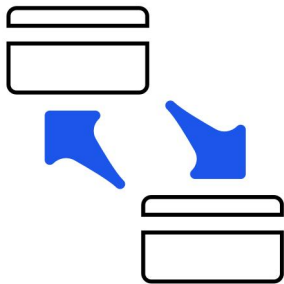


Neobank

Available

Get your digital-only bank on the rails and turn the first several years of development into the first years of growing your customer base and revenue.

[View product page](#)



Money transfer service

Available

Offer your customers a fast, secure, and convenient way to send and receive money across borders and currencies.

[View product page](#)

SDK.finance white label mobile wallet platform FAQs

Is there a demo of the SDK.finance mobile wallet platform available?

Yes, we offer demos of the [backoffice for your team](#) and [mobile app for your clients](#).

If you need more details about our mobile wallet payment solution or have any questions, do [reach out to us](#) and we'll be in touch with you shortly.

Are there any location-related restrictions for using your mobile wallet SDK?

Is SDK.finance mobile wallet solution cloud-based or on-pre



The financial sector is experiencing substantial technological, structural, and regulatory shifts. To swiftly adapt, numerous institutions are embracing cloud-hosted solutions. This shift towards digital transformation is not merely a response to change but a significant opportunity to achieve agility in an intensely competitive marketplace. Lightbulb moment.

Cloud architecture: what's it all about?

Banks today can rely on Cloud architecture to keep pace with changes in the financial market. Rather than using physical servers on their premises, this approach relies on remote servers accessible via the Internet.

Cloud systems represent the most modern approach for financial institutions. Unlike traditional **on-premises** information systems, **dynamic**

cloud technologies meet the challenges of flexibility, scalability, and security, enabling banks to collaborate with the best partners to guarantee their competitiveness and **protect their data** with advanced security measures.

The Cloud, a tool to modernize financial institutions

Constant technological disruption is shaking up codes and setting new rules for financial services. Technologies and directives (**Open Banking**, **DSP2**) are now coming together to offer services adapted to new needs. **Sharing data** with other banking players appears to be an opportunity to **personalize offers and promote innovation in financial services**.

On the other hand, traditional banks are now realizing that their main obstacle to innovation stems from their Core Banking System, a solution often developed in-house. Due to an obsolete **mainframe architecture**, the latter cannot meet new expectations: **understanding consumer habits, real-time notifications, or the rapid integration of new services**. The adoption of Cloud technology enables financial institutions to emancipate themselves from this outdated information system and adapt their offers to meet their customers' needs better.

By recognizing the importance of the customer experience, banks can now adapt to market changes thanks to the Cloud, integrating tools from the best suppliers to offer a service at the cutting edge of innovation! Moreover, this approach guarantees reduced Time to Market: new functionalities can be launched rapidly to meet new demands. Logically, this translates into faster ROI, thanks to a **flexible, adaptable environment**. Innovation leaders produce tangible results by capitalizing on the agility and speed offered by this type of infrastructure.

Whereas **Core Banking Systems** are unwieldy and pose **maintenance** and **compliance** difficulties, the Cloud enables us to equip ourselves with the best tools to respond rapidly to regulatory developments, such as supervisory authorities changing the law. In this sense, a Cloud-based system **saves precious time** for team productivity, saving them from spending most days trying to maintain an in-house developed solution.

In terms of security, cloud-based technologies help financial institutions **detect anomalies such as fraud management or money laundering**. Integrated data management systems enable banks to **benefit from automated reporting and analysis** for more excellent responsiveness!

Aware of the delicate operational challenges companies can face, **Core Banking** players and **Cloud providers are** working hand in hand to propose different transformation strategies.

- To find out more about these different transformation methods, see also: [Cloud Core Banking - A New Growth Opportunity](#)

Skaleet, an agnostic cloud platform for even greater agility

Cloud agnostic: what does it actually mean?

The term "**cloud agnostic**" is used to designate platforms or applications capable of being hosted on any cloud infrastructure. This means the IT system can run on several cloud platforms and does not require significant modifications or code rewriting. In other words, the Cloud agnostic platform is not dependent on a specific provider: the Core Banking system remains independent of the Cloud service provider.

This configuration means that **Core Banking Platforms can be moved from one Cloud environment to another**. This way, the cloud agnostic approach avoids being "locked in" to a cloud provider for even greater flexibility!

This approach also helps to **reduce risk**. By enabling the editor to migrate quickly to another provider, the agnostic cloud model protects against outages, security compromises, and performance degradation risks.

Skaleet offers an agile Core Banking Platform and a cloud-agnostic approach for greater freedom!

Moving to the Cloud is a significant decision for banks! Distributed in SaaS mode, the **Skaleet** solution **supports financial institutions' digital transformation** to gain flexibility, efficiency, and security.

Scalable and modular, the **Core Banking Platform by Skaleet facilitates development and supports growth in new markets**. It enables **continuous development** and **connection to a vast** product, technology, and regulatory **partner ecosystem**.

Its technological architecture optimizes **data, increasing speed and agility** for day-to-day operations and enabling new offers to be launched in the blink of an eye.


At the same time, the Skaleet method has opted for a cloud-agnostic approach to give its customers **maximum scalability and flexibility** in developing and launching new products **while meeting security requirements**. Internal control procedures, regular audits, and constant monitoring ensure the highest security and data protection levels for our customers' infrastructure.

Skaleet's technology is versatile across any hosting provider, **ensuring a 99.99% availability rate and maximum security for its Core Banking Platform**, independent of the chosen Cloud provider.

Are you seeking a reliable, flexible, high-performance Core Banking Platform?
Then [contact us!](#)


You might also be interested in ...

Innovation. FinTech. Digital Banking. Neobanks. Open Banking. Core Banking. Cloud.



Compliance, transaction management, safeguarding...
How can you reduce risks?

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December 7, 2023

Compliance, transaction management, safeguarding... How can you reduce risks?

Fintechs operate in a strictly regulated financial landscape...

<https://skaleet.com/en/faq> <https://skaleet.com/en/contact-us>
<https://skaleet.com/en/blog/cloud-opportunity-for-banks-to-become-more-agile>

I have had experience in TagPay in 2008 which is now called SKALEET Scam Free Transfer Banking Systems in France I Trust 100% w3ill use them again in 2025.

“

Banking technology is complex. When we tap our card at a store or wire money to a friend, we don't consider the multiple back-end actions.

Martin Della Chiesa
Co-CEO of Skaleet

