Nova Partners

Platform Guide

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Nova Platform Guide

An overview of Nova's products, capabilities, and platform architecture for business decision makers, implementation teams, and partners.

Nova is a white-label financial infrastructure platform that enables businesses to manage global payments, digital wallets, banking services, rewards, and digital assets through a single integrated ecosystem.

This guide provides an overview of Nova's products, capabilities, and platform architecture. It is intended for business decision makers, implementation teams, partners, and anyone seeking to understand how Nova supports modern global financial operations.

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Introduction

Welcome to Nova — a white-label financial infrastructure platform for global payments, digital wallets, banking services, rewards, and digital assets.

Welcome to Nova

Modern businesses are no longer limited by geography. Companies hire remote employees, work with international contractors, sell products in multiple countries, operate global affiliate programs, and serve customers around the world. While opportunities have expanded, managing money across borders remains unnecessarily complex.

Businesses often rely on multiple providers to collect payments, hold funds, pay suppliers, distribute commissions, manage foreign exchange, issue payment cards, and comply with local financial regulations. Each additional provider introduces new integrations, fragmented reporting, higher operational costs, and increased compliance responsibilities.

Nova was created to simplify this landscape.

Nova is a white-label financial infrastructure platform that enables businesses to manage global payments, digital wallets, banking services, rewards, and digital assets through a single integrated ecosystem. Instead of piecing together multiple financial services, organizations can access everything they need from one secure platform while maintaining complete control over their own customer experience and branding.

Whether your business needs to pay contractors in multiple countries, operate a marketplace, launch a fintech product, manage customer rewards, or build an international payment network, Nova provides the financial infrastructure needed to move money quickly, securely, and compliantly.

Our Vision

We believe that access to global financial services should be simple, secure, and accessible regardless of where a business or its customers operate.

Nova's vision is to remove the technical and operational barriers associated with international payments by providing a modern platform that combines traditional banking infrastructure with emerging financial technologies into a single, unified solution.

By simplifying financial operations, businesses can spend less time managing payment systems and more time growing their products, customers, and global reach.

What is Nova?

Nova is an enterprise financial platform that enables organizations to build and operate global payment ecosystems under their own brand.

Through a single platform, businesses can:

- Create secure digital wallets for customers and partners
- Send and receive payments worldwide
- Manage multi-currency balances

- Issue virtual and physical payment cards
- Connect local and international bank accounts
- Support cryptocurrency transactions where available
- Launch customized rewards and incentive programs
- Integrate financial services directly into their own applications through APIs

Nova combines these capabilities into a unified experience that allows businesses to manage financial operations from one platform instead of multiple disconnected systems.

Who Is Nova Designed For?

Nova is designed for organizations that need to move money efficiently across borders while maintaining security, compliance, and operational control.

Typical customers include:

Financial Technology Companies

Businesses building digital financial products without developing complex payment infrastructure from scratch.

Marketplaces

Platforms that need to collect funds from buyers and distribute payments to sellers, vendors, or service providers.

Affiliate & Referral Networks

Organizations that regularly distribute commissions, bonuses, or incentive payments to members worldwide.

Direct Selling Organizations

Companies operating multi-level compensation structures that require automated commission and reward distribution.

Payroll & Workforce Platforms

Businesses paying employees, freelancers, contractors, and consultants across multiple countries and currencies.

Creator & Influencer Platforms

Applications that enable creators to receive earnings, tips, sponsorship payments, and marketplace revenue.

Enterprise Businesses

Organizations seeking a centralized solution for treasury management, supplier payments, customer payouts, and international financial operations.

Why Businesses Choose Nova

Traditional payment infrastructure often requires businesses to combine several independent providers, each responsible for a different part of the payment lifecycle.

Nova consolidates these services into a single platform, providing several key advantages.

Unified Financial Infrastructure

Manage wallets, bank accounts, cards, rewards, and digital assets through one integrated ecosystem rather than multiple disconnected platforms.

Global Reach

Support customers, employees, contractors, and partners across numerous countries using local banking rails, international transfers, and digital payment methods.

Multi-Currency Support

Hold, transfer, and manage funds in multiple currencies while simplifying international financial operations.

Enterprise Security

Protect financial data and transactions using enterprise-grade security controls, strong authentication, encrypted communications, and comprehensive audit capabilities.

Regulatory Compliance

Nova incorporates industry-standard compliance processes, including identity verification, anti-money laundering controls, sanctions screening, and transaction monitoring, helping businesses operate within applicable regulatory requirements.

White-Label Ready

Organizations can launch financial services under their own brand while Nova provides the underlying financial infrastructure.

Core Platform Capabilities

Nova is organized into several integrated financial modules that work together as a unified platform.

Capability	Description
Digital Wallets	Receive, hold, transfer, and manage funds in multiple currencies.
Global Bank Accounts	Access local banking details and transfer funds through domestic and international payment networks.
Peer-to-Peer Transfers	Instantly move funds between Nova wallet users.
Cryptocurrency Services	Buy, hold, send, receive, and convert supported digital assets.

Virtual & Physical Cards	Issue branded payment cards linked to customer balances.
Rewards	Build customized loyalty, cashback, referral, and incentive programs.
Spendback	Allow customers to spend wallet balances directly with participating merchants.

Each capability is discussed in detail in the chapters that follow.

The Nova Ecosystem

Unlike traditional financial products that focus on a single service, Nova provides an interconnected financial ecosystem where every capability works together.

A customer may receive funds into a wallet, transfer part of the balance to a bank account, convert another portion into cryptocurrency, make purchases using a virtual card, and earn rewards through ongoing platform activity—all without leaving the Nova ecosystem.

This integrated approach reduces operational complexity while creating a more seamless experience for both businesses and their customers.

About This Guide

This guide provides an overview of Nova's products, capabilities, and platform architecture. It is intended for business decision makers, implementation teams, partners, and anyone seeking to understand how Nova supports modern global financial operations.

Subsequent chapters explore each platform module in greater detail, including its purpose, key capabilities, business benefits, implementation considerations, and common use cases.

Platform Overview

How Nova brings together the core services required to manage global financial operations through a single, integrated platform.

A Unified Financial Ecosystem

Many organizations build their financial operations by integrating multiple independent providers. One platform is used to accept payments, another to hold customer funds, another to issue payment cards, another to send international transfers, and yet another to manage rewards or digital assets.

While this approach can solve individual business needs, it often creates unnecessary operational complexity. Businesses must manage multiple vendor relationships, maintain several integrations, reconcile data across different systems, and provide customer support across disconnected platforms.

Nova was designed to eliminate this fragmentation.

Rather than functioning as a collection of separate financial products, Nova brings together the core services required to manage global financial operations through a single, integrated platform. Every component is designed to work together, providing businesses with a consistent experience for both administrators and end users.

Whether users are receiving payments, transferring funds, issuing cards, managing digital assets, or earning rewards, every activity takes place within the same ecosystem.

How the Platform Works

At the center of the Nova platform is the user's digital wallet.

The wallet serves as the primary financial account through which funds are received, stored, transferred, and spent. Surrounding the wallet are additional services that extend its capabilities and enable businesses to create complete financial experiences for their users.

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                      Nova Platform

                   +------------------+
                   | Digital Wallet  |
                   +------------------+
                            |
    +--------------+--------+--------+--------------+
    |              |        |        |              |
    v              v        v        v              v
 Bank Accounts    P2P     Crypto   Cards         Rewards
                            |
                            v
                       Spendback
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Each service is tightly integrated, allowing users to move funds between different financial products without leaving the platform.

Platform Components

Nova consists of several core financial modules.

Digital Wallets

Digital wallets provide users with a secure place to receive, hold, transfer, and manage funds in multiple currencies. The wallet serves as the foundation for nearly every financial activity within the platform.

Global Bank Accounts

Users can connect local and international banking services to receive payments, transfer funds, and manage balances using established banking networks.

Peer-to-Peer Transfers

Users can send funds instantly to other Nova wallet holders using simple identifiers without relying on traditional banking infrastructure.

Cryptocurrency Services

Where supported, users can buy, hold, transfer, receive, convert, and withdraw supported digital assets alongside traditional fiat currencies.

Virtual & Physical Cards

Businesses can issue payment cards connected directly to customer balances, allowing users to spend funds anywhere supported card networks are accepted.

Spendback

Spendback allows users to make purchases directly using available wallet balances, reducing the need to withdraw funds before spending.

Rewards

Organizations can create customized reward programs that automatically distribute incentives, loyalty points, cashback, commissions, or promotional credits based on configurable business rules.

The User Journey

Although every implementation differs, most users interact with Nova through a common financial lifecycle.

Step 1

The user creates an account.

Step 2

Identity verification is completed where required.

Step 3

The user receives funds into their Nova Wallet.

Funds may originate from:

- Employers
- Customers
- Affiliate commissions
- Marketplace sales
- Payroll
- Business transfers
- Rewards
- Cryptocurrency
- Bank deposits

Step 4

The user manages available balances.

They may choose to:

- Hold funds
- Convert currencies
- Transfer money
- Send crypto
- Withdraw to a bank
- Load a payment card
- Spend directly
- Earn rewards

Step 5

The financial lifecycle continues as funds move throughout the Nova ecosystem while maintaining a complete transaction history.

Platform Architecture

Nova has been designed as a modular platform.

Organizations can deploy only the capabilities they require while expanding functionality as their business grows.

Examples include:

Wallet Only

Organizations using Nova exclusively for international payouts.

Wallet + Cards

Companies issuing branded payment cards connected to customer balances.

Wallet + Rewards

Businesses operating customer loyalty or cashback programs.

Complete Platform

Organizations providing a comprehensive financial ecosystem including wallets, banking services, cards, cryptocurrency, rewards, and embedded payment experiences.

This modular approach enables businesses to introduce new financial services without replacing existing infrastructure.

White-Label Platform

Nova is designed to operate as a fully white-labeled financial platform.

Businesses maintain ownership of their brand, customer relationships, and user experience while Nova provides the underlying financial infrastructure.

Depending on the implementation, organizations can customize:

- Branding
- Logos
- Colors
- Domain names
- Customer communications
- Reward programs
- Supported features
- User permissions
- Business workflows

This allows organizations to deliver a consistent customer experience while reducing the complexity of building regulated financial infrastructure internally.

Security and Compliance

Financial services require strong security and regulatory controls.

Nova incorporates compliance processes throughout the platform, including identity verification, transaction monitoring, anti-money laundering controls, sanctions screening, and comprehensive audit capabilities.

Rather than treating compliance as a separate process, these controls are integrated into the user lifecycle and financial operations to help businesses meet applicable regulatory requirements while reducing operational risk.

A detailed overview of Nova's security and compliance framework is provided in Security & Compliance.

Typical Business Workflows

Nova supports a wide variety of financial workflows across different industries.

Examples include:

Business Need	Nova Solution
International payroll	Wallets, bank accounts, cards
Affiliate commission payouts	Wallets, rewards, P2P transfers
Marketplace settlements	Wallets, bank transfers, multi-currency accounts
Customer loyalty programs	Rewards, Spendback
Cross-border contractor payments	Wallets, bank withdrawals
Embedded fintech applications	APIs, wallets, cards, banking services
Digital asset businesses	Cryptocurrency services, wallets, bank accounts

What's Next

The following chapters examine each component of the Nova platform in greater detail. Each chapter explains the purpose of the product, its primary capabilities, business benefits, common use cases, implementation considerations, and key requirements.

Together, these modules form a unified financial ecosystem that enables organizations to build secure, scalable, and globally accessible financial services from a single platform.

Digital Wallets

The Nova Digital Wallet is the foundation of the Nova financial ecosystem — a centralized hub for receiving, holding, managing, and transferring funds.

Overview

The Nova Digital Wallet is the foundation of the Nova financial ecosystem. Every user receives a secure digital wallet that serves as their primary account for receiving, holding, managing, and transferring funds.

Rather than acting as a simple balance holder, the Nova Digital Wallet functions as a centralized financial hub. It connects users to every major service available within the platform, including bank transfers, peer-to-peer payments, cryptocurrency services, payment cards, rewards, and future financial products.

By consolidating these capabilities into a single account, users gain greater flexibility over how they receive, manage, and spend their money while businesses benefit from simplified financial operations and reduced payment complexity.

Why Digital Wallets?

Traditional banking systems were designed around individual bank accounts, making cross-border payments, currency conversion, and fund distribution both expensive and time-consuming.

Digital wallets modernize this process by allowing funds to move instantly within the Nova ecosystem while still maintaining connectivity to traditional banking networks when required.

For businesses, digital wallets simplify global payouts and financial management.

For users, they provide immediate access to funds without requiring multiple bank accounts or financial providers.

Key Benefits

Centralized Financial Management

Users manage all available balances from a single account regardless of how the funds were received.

Faster Access to Funds

Payments received through the Nova ecosystem become available immediately within the wallet, allowing users to transfer, convert, or spend funds without unnecessary processing delays.

Multiple Withdrawal Options

Users retain full control over how they access their money, whether by transferring funds to a bank account, sending them to another wallet, converting them into supported digital assets, or spending them through an associated payment card.

Multi-Currency Support

Digital wallets can hold balances in multiple supported currencies, reducing the need for unnecessary currency conversions while simplifying international business operations.

Enterprise Security

Every wallet benefits from the same security controls that protect the broader Nova platform, including strong authentication, encrypted communications, transaction monitoring, and comprehensive audit logging.

Core Capabilities

Nova Digital Wallets provide a broad range of financial capabilities that work together within a unified ecosystem.

Receive Funds

Users can receive payments from multiple sources, including:

- Business payouts
- Payroll
- Affiliate commissions
- Marketplace settlements
- Rewards
- Peer-to-peer transfers
- Bank transfers
- Cryptocurrency transfers (where supported)

Once received, funds become available within the wallet for immediate use.

Hold Funds

Users may maintain balances within their wallet without immediately transferring or spending them.

Holding funds within the wallet allows users to:

- Wait for favorable exchange rates
- Consolidate earnings
- Manage cash flow
- Prepare future transfers
- Maintain balances across multiple currencies

Send Funds

Wallet balances can be transferred using several methods depending on the recipient and payment destination.

Available transfer options include:

- Bank transfers
- Peer-to-peer transfers
- Wallet-to-wallet transfers
- Cryptocurrency transfers
- Payment cards
- Other supported payout methods

Convert Currencies

Where supported, users can exchange funds between available currencies directly within the platform.

Currency conversion allows businesses and individuals to operate internationally while reducing the complexity of managing multiple banking relationships.

Transaction History

Every financial activity performed through the wallet is recorded within a detailed transaction history.

Users can review:

- Incoming payments
- Outgoing transfers
- Currency conversions
- Rewards
- Card activity
- Withdrawals
- Deposits

Comprehensive transaction records improve financial visibility while supporting reconciliation and reporting.

Business Use Cases

Digital wallets support a wide variety of business models.

Global Payroll

Organizations distribute salaries to international employees without maintaining local banking relationships in every country.

Contractor Payments

Companies working with freelancers and consultants can pay recipients worldwide while giving them flexibility over how they withdraw or spend their funds.

Affiliate Programs

Affiliate commissions can be credited directly into participant wallets, allowing immediate access while reducing payment processing costs.

Marketplaces

Marketplace operators can receive customer payments, distribute earnings to sellers, and manage platform balances through a unified financial system.

Creator Economy

Content creators receive advertising revenue, sponsorship payments, subscriptions, or tips directly into their wallet before deciding how to use those funds.

Security

Nova Digital Wallets incorporate multiple layers of security designed to protect user funds and account integrity.

These include:

- Secure authentication
- Encrypted communications
- Continuous transaction monitoring
- Fraud detection
- Comprehensive audit trails
- Role-based access controls
- Regulatory compliance measures

Security controls operate continuously while minimizing disruption to the user experience.

Compliance

Certain wallet features may require identity verification depending on the services being used and the applicable regulatory requirements.

Compliance measures may include:

- Know Your Customer (KYC)
- Know Your Business (KYB)
- Anti-Money Laundering (AML)
- Sanctions screening

- Transaction monitoring

Specific requirements vary depending on the financial service being accessed and the jurisdictions involved.

Typical Wallet Lifecycle

The following example illustrates how users commonly interact with a Nova Digital Wallet.

1. The user creates a Nova account.
2. Identity verification is completed where required.
3. Funds are received from one or more supported payment sources.
4. The wallet balance becomes available immediately.
5. The user chooses how to manage those funds by:
   - Holding the balance
   - Sending money to another user
   - Transferring funds to a bank account
   - Converting currencies
   - Purchasing digital assets (where supported)
   - Loading a payment card
   - Making purchases through supported payment methods
6. All transactions remain available through the wallet history for future reference.

Frequently Asked Questions

Can I hold multiple currencies?

Yes. Nova Digital Wallets support holding balances in multiple supported currencies, allowing users to manage international funds more efficiently. Available currencies depend on the services enabled for your organization.

Can I receive payments from multiple sources?

Yes. Wallets can receive funds from various supported payment methods, including business payouts, bank transfers, peer-to-peer payments, rewards, and other supported services.

Do I need a traditional bank account?

Not necessarily. Users can receive and hold funds within their Nova Digital Wallet. However, a bank account may be required to access certain withdrawal methods or financial services.

Is my wallet secure?

Nova incorporates enterprise-grade security measures, including encryption, authentication, transaction monitoring, and compliance controls to help protect user accounts and financial activity.

Summary

The Nova Digital Wallet is more than a place to store money. It serves as the operational center of the Nova ecosystem, connecting users to banking services, peer-to-peer transfers, payment cards, cryptocurrency, rewards, and future financial capabilities through a single, unified financial account.

As the foundation of the platform, the wallet enables businesses to deliver flexible, scalable, and globally accessible financial services while providing users with a simple and consistent experience for managing their funds.

Global Bank Accounts

Connect users to the traditional banking system with dedicated banking details in supported currencies, without opening separate bank accounts in every country.

Overview

While the Nova Digital Wallet provides users with a central place to receive and manage funds, Global Bank Accounts extend those capabilities by connecting users to the traditional banking system.

Through Nova, eligible users can access dedicated banking details in supported currencies without opening separate bank accounts in every country where they operate. This allows businesses and individuals to receive domestic and international payments, manage balances across multiple currencies, and move funds efficiently between banking networks and the Nova ecosystem.

By combining modern financial infrastructure with established banking rails, Nova simplifies international banking while reducing the operational complexity typically associated with cross-border financial services.

Why Global Bank Accounts?

Managing international banking relationships can be expensive, time-consuming, and administratively complex.

Businesses operating globally often need to:

- Open bank accounts in multiple countries
- Manage different banking partners
- Handle multiple currencies
- Reconcile payments across several institutions
- Navigate varying regulatory requirements

Nova simplifies this process by providing access to global banking capabilities through a unified platform.

Instead of managing multiple banking relationships, businesses can manage funds through a single financial ecosystem.

Key Benefits

Access Local Banking Services

Receive funds using local banking details in supported jurisdictions, helping reduce friction for customers, partners, and payment providers.

Simplify International Operations

Operate across multiple countries without establishing a traditional banking relationship in every market.

Centralized Financial Management

Manage banking activities alongside wallets, cards, rewards, cryptocurrency, and other Nova financial services from one platform.

Improve Cash Flow

Receive payments, hold balances, convert currencies, and distribute funds without constantly moving money between unrelated financial providers.

Global Scalability

As businesses expand into new markets, banking capabilities can grow alongside their operational requirements.

Core Capabilities

Receive Domestic Payments

Users can receive payments using local banking rails where available.

Receiving domestic payments often reduces settlement time while providing a more familiar payment experience for customers and business partners.

Receive International Transfers

Nova supports international payment networks that enable businesses to receive funds from organizations and individuals operating in different countries.

This helps simplify cross-border business while reducing the complexity traditionally associated with international banking.

Hold Multi-Currency Balances

Funds may be maintained in supported currencies without requiring immediate conversion.

This provides greater flexibility for businesses operating internationally while reducing unnecessary foreign exchange activity.

Transfer Funds

Users can move funds between:

- Nova Wallets
- External bank accounts
- Business accounts
- Supported payment destinations

Transfers can be initiated directly from available account balances using supported payment methods.

Foreign Exchange

Where supported, users can convert between available currencies directly within the Nova platform.

Currency conversion enables organizations to manage international operations more efficiently while reducing dependence on external foreign exchange providers.

Integration with Other Nova Services

Global Bank Accounts work seamlessly with other Nova products.

For example:

- Receive customer payments into a bank account.
- Transfer funds into a Nova Wallet.
- Issue a payment card linked to available balances.
- Send funds to another user.
- Withdraw cryptocurrency proceeds.
- Distribute rewards.
- Pay international contractors.

This integration eliminates unnecessary movement between disconnected financial systems.

Typical Business Use Cases

International Payroll

Organizations paying employees across multiple countries can distribute salaries using local banking infrastructure while managing funds centrally through Nova.

Supplier Payments

Businesses can pay domestic and international suppliers using supported banking networks without maintaining numerous banking relationships.

Marketplace Settlements

Marketplace operators can collect payments from buyers and distribute seller earnings using integrated banking services.

Cross-Border Commerce

Businesses selling internationally can receive payments in supported currencies before deciding when and how to convert funds.

Treasury Management

Organizations can centralize balances, manage liquidity, and optimize currency exposure through a single financial platform.

Security

Global Bank Accounts benefit from the same enterprise-grade security framework that protects the rest of the Nova platform.

Security measures include:

- Strong user authentication
- Encrypted communications
- Continuous transaction monitoring
- Fraud prevention controls
- Detailed audit logging
- Role-based permissions

These controls help protect both users and organizations while maintaining operational efficiency.

Compliance

Banking services operate within applicable regulatory frameworks.

Depending on the services being accessed, users or organizations may be required to complete identity verification or business verification processes before certain banking capabilities become available.

Compliance measures may include:

- Know Your Customer (KYC)
- Know Your Business (KYB)
- Anti-Money Laundering (AML)
- Sanctions screening
- Ongoing transaction monitoring

Requirements vary depending on jurisdiction, account type, and the financial services being used.

Frequently Asked Questions

Do I need to open a separate bank account?

No. Nova provides access to banking capabilities through the platform, allowing eligible users to manage funds without establishing traditional banking relationships in every supported country.

Can I receive payments from overseas?

Yes. Global Bank Accounts support receiving domestic and international payments through supported banking networks.

Can I hold multiple currencies?

Yes. Users can maintain balances in multiple supported currencies, providing greater flexibility for international business operations.

Can I convert currencies?

Yes. Where available, Nova provides integrated foreign exchange services, allowing users to convert between supported currencies directly within the platform.

Are Global Bank Accounts connected to my Nova Wallet?

Yes. Banking services integrate directly with the Nova Digital Wallet, allowing users to move funds seamlessly between banking services and the broader Nova ecosystem.

Summary

Global Bank Accounts bridge the gap between modern digital finance and traditional banking infrastructure.

By combining local banking capabilities, international payment networks, multi-currency balances, and integrated financial services within a single platform, Nova enables businesses to simplify cross-border banking while maintaining flexibility, security, and operational control.

Whether receiving customer payments, paying suppliers, managing treasury operations, or supporting international expansion, Global Bank Accounts provide the banking foundation needed to operate confidently in today's global economy.

Peer-to-Peer Transfers

Send and receive funds instantly between Nova digital wallets without relying on traditional banking infrastructure.

Overview

Peer-to-Peer (P2P) Transfers allow Nova users to send and receive funds instantly between digital wallets without relying on traditional banking infrastructure.

Instead of requiring bank account numbers, routing information, or lengthy settlement times, funds can be transferred directly between eligible Nova users using a simple identifier, such as an email address or another supported account identifier.

Because transfers occur entirely within the Nova ecosystem, recipients receive immediate access to their funds while businesses benefit from lower operational costs and a more seamless payment experience.

Whether transferring money between colleagues, paying contractors, distributing commissions, or moving funds between business accounts, Peer-to-Peer Transfers provide a fast, secure, and efficient way to move money.

Why Peer-to-Peer Transfers?

Traditional bank transfers can involve multiple intermediaries, varying settlement times, transaction fees, and different banking standards across jurisdictions.

Peer-to-Peer Transfers remove much of this complexity by allowing funds to move directly between Nova wallets.

For businesses, this means faster payouts and reduced payment processing overhead.

For users, it provides immediate access to funds without waiting for traditional banking settlement cycles.

Key Benefits

Instant Transfers

Funds are transferred directly between eligible Nova wallets, providing recipients with immediate access to available balances.

Simple Recipient Identification

Instead of collecting banking information, users can send funds using a supported wallet identifier, reducing administrative effort and minimizing input errors.

Reduced Payment Costs

Transfers completed within the Nova ecosystem avoid many of the costs associated with traditional banking networks.

Global Accessibility

Businesses can transfer funds to eligible recipients regardless of geographic location, subject to supported jurisdictions and regulatory requirements.

Integrated User Experience

Peer-to-Peer Transfers operate as a natural extension of the Nova Wallet, allowing users to manage incoming and outgoing transfers from a single platform.

Core Capabilities

Send Funds

Users can transfer available wallet balances directly to another Nova user.

Transfers are processed electronically within the Nova platform without requiring external banking infrastructure.

Receive Funds

Recipients receive transferred funds directly into their Nova Wallet.

Once received, funds become immediately available for other supported wallet activities, including withdrawals, card spending, currency conversion, and additional transfers.

Internal Network Transfers

Because transfers remain within the Nova ecosystem, businesses can efficiently distribute funds among employees, contractors, affiliates, partners, and customers without relying on multiple banking providers.

Transaction History

Every Peer-to-Peer Transfer is recorded within the user's transaction history.

Records include:

- Sender
- Recipient
- Date and time
- Amount
- Currency
- Transfer status
- Transaction reference

This provides users and organizations with a transparent record of all internal fund movements.

Typical Business Use Cases

Internal Expense Reimbursements

Organizations can reimburse employees instantly for approved expenses without initiating external bank transfers.

Affiliate Commission Payments

Affiliate commissions can be distributed immediately upon approval, allowing partners to access earnings without banking delays.

Contractor Payments

Businesses working with freelancers or consultants can transfer project payments directly into their Nova Wallet.

Recipients remain free to decide how and when to withdraw or spend those funds.

Marketplace Transactions

Marketplace operators can settle transactions between buyers and sellers quickly while maintaining all funds within the Nova ecosystem.

Customer Incentives

Businesses can distribute promotional credits, referral bonuses, cashback, or goodwill payments directly to customer wallets.

Security

Peer-to-Peer Transfers are protected by Nova's enterprise security framework.

Security controls include:

- Secure authentication
- Encrypted communications
- Fraud monitoring
- Transaction verification
- Audit logging
- Risk assessment

These measures help ensure that transfers remain secure while minimizing disruption to the user experience.

Compliance

Although Peer-to-Peer Transfers occur within the Nova platform, all transfers remain subject to applicable regulatory controls.

Compliance measures may include:

- Anti-Money Laundering (AML) screening
- Sanctions screening
- Transaction monitoring
- Risk assessment

- Identity verification where required

Depending on the services being accessed, additional verification requirements may apply before funds can be withdrawn from the platform.

Best Practices

To help ensure successful transfers, users should:

- Verify recipient information before sending funds.
- Confirm the transfer amount and currency.
- Review transaction details before submitting.
- Monitor transaction history for completed transfers.
- Report unexpected activity immediately.

Frequently Asked Questions

How quickly are Peer-to-Peer Transfers processed?

Transfers between eligible Nova wallets are typically completed immediately, allowing recipients to access available funds without traditional banking delays.

Can I send money internationally?

Yes. Peer-to-Peer Transfers are designed to support eligible users across supported jurisdictions, subject to applicable regulatory requirements.

Do I need bank account information?

No. Peer-to-Peer Transfers use supported Nova wallet identifiers rather than traditional banking details.

Can I reverse a transfer?

Once a completed transfer has been processed, it may not be reversible. Users should carefully verify recipient information before confirming a transaction.

Are Peer-to-Peer Transfers secure?

Yes. Transfers benefit from Nova's security controls, including authentication, encryption, transaction monitoring, and comprehensive audit records.

Summary

Peer-to-Peer Transfers provide one of the fastest and most efficient ways to move money within the Nova ecosystem.

By allowing eligible users to transfer funds instantly between digital wallets, businesses can simplify internal payments, reduce processing costs, and improve the overall user experience. Whether supporting payroll, affiliate programs, marketplaces, or customer rewards, Peer-to-Peer Transfers help organizations deliver faster and more flexible financial services while maintaining the security, compliance, and transparency expected of a modern financial platform.

Cryptocurrency Services

Integrate digital assets into your financial operations through the same platform used to manage traditional currencies.

Overview

Nova's Cryptocurrency Services enable eligible businesses and users to integrate digital assets into their financial operations through the same platform used to manage traditional currencies.

Rather than treating cryptocurrency as a separate ecosystem, Nova brings together fiat currencies, digital assets, banking services, and digital wallets within a unified financial platform. This allows organizations to choose the payment methods that best support their business while maintaining a consistent user experience.

Depending on the services enabled for an organization, users may be able to buy, hold, receive, send, convert, and withdraw supported cryptocurrencies directly through their Nova account.

Why Cryptocurrency?

Digital assets have become an increasingly important component of global finance.

Organizations use cryptocurrencies for a variety of reasons, including:

- Faster international settlements
- Reduced cross-border payment costs
- Treasury diversification
- Global contractor payments
- Stablecoin-based payouts
- Digital asset investment
- Blockchain-based financial products

By integrating cryptocurrency alongside traditional banking services, Nova gives organizations greater flexibility without requiring them to adopt separate platforms or specialized infrastructure.

Key Benefits

Unified Financial Experience

Users manage traditional currencies and supported digital assets from a single account rather than maintaining separate financial platforms.

Faster Cross-Border Transfers

Digital assets can provide an efficient alternative for moving value internationally where supported by applicable regulations.

Flexible Payment Options

Organizations may choose whether to pay recipients using traditional currencies, supported cryptocurrencies, or a combination of both.

Integrated Conversion

Where available, users can convert between supported fiat currencies and digital assets directly within the Nova platform.

Enterprise Security

Digital assets benefit from the same enterprise-grade security framework that protects the rest of the Nova ecosystem.

Core Capabilities

Buy Cryptocurrency

Eligible users can purchase supported cryptocurrencies using available fiat balances, subject to applicable regulatory requirements and supported jurisdictions.

Hold Digital Assets

Supported cryptocurrencies can be securely held within the Nova platform until users choose to transfer, convert, or withdraw them.

Send Cryptocurrency

Users may transfer supported digital assets to compatible cryptocurrency wallets, subject to network availability and applicable compliance requirements.

Receive Cryptocurrency

Eligible users can receive supported digital assets from external cryptocurrency wallets into their Nova account.

Convert Between Fiat and Crypto

Nova supports the conversion of supported traditional currencies and digital assets through integrated exchange services.

This enables users to move between fiat and cryptocurrency without leaving the platform.

Stablecoin Payouts

Organizations that distribute international payments may choose to send supported stablecoins to eligible recipients, providing an alternative to traditional banking transfers in certain markets.

Institutional Trading

For organizations managing significant transaction volumes, Nova may provide access to institutional-grade liquidity for larger cryptocurrency conversions, helping improve pricing and execution efficiency.

Supported Digital Assets

The cryptocurrencies available within Nova depend on the services enabled for each organization and may vary over time.

Examples of supported digital assets include:

- Bitcoin (BTC)*
- Ethereum (ETH)*
- USD Coin (USDC)
- Tether (USDT)

*Availability depends on the services enabled by your organization and applicable regulations.

Additional cryptocurrencies may become available as the platform evolves.

Typical Business Use Cases

International Contractor Payments

Organizations paying freelancers and contractors in different countries may use supported digital assets as an alternative payment method where appropriate.

Treasury Management

Businesses may hold a portion of their treasury in supported digital assets as part of their broader financial strategy.

Marketplace Settlements

Marketplaces serving digital asset businesses can provide participants with additional payout options through cryptocurrency.

Fintech Platforms

Organizations building financial applications can integrate cryptocurrency alongside traditional banking services through a unified user experience.

Global Commerce

Businesses operating internationally may leverage stablecoins to simplify selected cross-border transactions.

Security

Nova applies enterprise-grade security controls to cryptocurrency services.

These include:

- Secure wallet infrastructure
- Encryption of sensitive information

- Multi-factor authentication
- Transaction monitoring
- Fraud detection
- Comprehensive audit logging
- Continuous security reviews

Security measures are designed to protect digital assets while supporting regulatory compliance and operational resilience.

Compliance

Because cryptocurrency services operate within regulated financial environments, additional verification requirements generally apply before users can access digital asset functionality.

Depending on the jurisdiction and services being used, organizations and users may be required to complete:

- Know Your Customer (KYC)
- Know Your Business (KYB)
- Anti-Money Laundering (AML) screening
- Sanctions screening
- Ongoing transaction monitoring
- Source of funds verification where applicable

Access to cryptocurrency services may not be available in all jurisdictions.

Risk Considerations

Digital assets differ from traditional currencies and may be subject to market volatility.

Organizations should consider:

- Regulatory obligations
- Price fluctuations
- Tax implications
- Internal financial policies
- Custody requirements
- Operational risk

Nova provides the infrastructure required to manage digital assets but does not provide financial, investment, or tax advice.

Organizations should consult qualified professionals before making financial decisions involving cryptocurrency.

Frequently Asked Questions

Do I need to use cryptocurrency?

No. Cryptocurrency is an optional service. Organizations may choose to enable or disable cryptocurrency functionality based on their business requirements.

Can I continue using traditional banking services?

Yes. Cryptocurrency services complement traditional banking capabilities rather than replacing them.

Are all cryptocurrencies supported?

No. Nova supports selected digital assets. The available cryptocurrencies depend on your organization's configuration and applicable regulations.

Is identity verification required?

Yes. Access to cryptocurrency services generally requires additional verification to comply with applicable regulatory requirements.

Can I convert cryptocurrency back into fiat currency?

Where supported, users can convert eligible digital assets into supported fiat currencies directly within the Nova platform.

Summary

Nova's Cryptocurrency Services extend the platform beyond traditional financial infrastructure by enabling eligible organizations to work with both fiat currencies and digital assets through a single integrated ecosystem.

By combining secure custody, cryptocurrency transfers, stablecoin payouts, integrated conversion, and enterprise compliance within the broader Nova platform, businesses gain greater flexibility in how they move, manage, and distribute value across global markets.

Whether used for treasury management, contractor payments, cross-border settlements, or embedded fintech applications, cryptocurrency services provide organizations with additional financial tools while maintaining the same security, compliance, and user experience that define the Nova ecosystem.

Virtual & Physical Cards

Issue virtual and physical payment cards linked to wallet balances, allowing funds to be spent anywhere supported card networks are accepted.

Overview

Nova enables organizations to issue virtual and physical payment cards directly to eligible users through a fully integrated card management platform.

Cards can be linked to a user's available wallet balance, allowing funds to be spent anywhere supported card networks are accepted. This creates a seamless connection between digital financial services and everyday purchases, giving users immediate access to their money without first transferring funds to an external bank account.

Whether an organization is building a digital banking solution, paying employees, rewarding customers, or providing expense cards to staff, Nova's card services offer a flexible and scalable way to deliver modern payment experiences.

Why Payment Cards?

For many users, the ability to spend funds directly is just as important as receiving them.

Traditional payment workflows often require users to:

- Receive money
- Transfer funds to a personal bank account
- Wait for settlement
- Spend the money later

Nova simplifies this process by allowing users to access their available wallet balance directly through an issued payment card.

This reduces friction, improves cash flow, and creates a more convenient user experience.

Card Types

Nova supports multiple card options depending on the services enabled for your organization.

Virtual Cards

Virtual cards are issued electronically and are available immediately after activation.

They are ideal for:

- Online purchases
- Subscription payments
- Mobile wallets

- Digital services
- Business expenses

Because no physical card needs to be produced or shipped, virtual cards can typically be made available much faster than traditional payment cards.

Physical Cards

Physical cards allow users to make purchases in retail stores and, where supported, withdraw cash from ATMs.

Organizations may issue branded cards that reinforce their customer experience while providing access to global payment networks.

Physical cards are well suited for:

- Employee payroll
- Customer banking programs
- Expense management
- Marketplace sellers
- Contractor payments
- General consumer spending

Key Benefits

Immediate Access to Funds

Users can spend available wallet balances without transferring funds to another financial institution.

Unified Financial Experience

Wallets, cards, bank accounts, rewards, and other Nova services operate within a single financial ecosystem.

White-Label Branding

Organizations can provide payment cards under their own brand, strengthening customer recognition and loyalty.

Global Acceptance

Cards can be used anywhere supported payment networks are accepted, subject to local regulations and merchant acceptance.

Flexible Spending Controls

Businesses can define spending policies appropriate for their operational requirements.

Core Capabilities

Issue Cards

Organizations can issue virtual or physical payment cards to eligible users through the Nova platform.

Card issuance may be integrated directly into customer onboarding workflows depending on implementation.

Link Cards to Wallet Balances

Cards are connected directly to available wallet balances.

As funds are received into the user's Nova Wallet, those balances become available for spending using the linked card.

This eliminates the need for manual balance transfers between separate financial systems.

Make Purchases

Users can use their Nova card for eligible purchases at merchants that accept the supported payment network.

Transactions are reflected within both the card activity and wallet transaction history.

Mobile Wallet Support

Where supported, virtual cards can be added to compatible digital wallet applications, allowing users to make contactless payments using their mobile devices.

Card Management

Users can manage their cards directly through the Nova platform.

Available controls may include:

- View card details
- Freeze or unfreeze cards
- Replace lost cards
- Review transactions
- Manage spending controls
- Monitor activity

The exact functionality available depends on the organization's implementation.

Spending Controls

Organizations may configure spending policies that align with their business requirements.

Examples include:

- Daily spending limits

- Monthly spending limits
- Merchant category restrictions
- Geographic restrictions
- ATM withdrawal controls
- Online purchase permissions
- Contactless payment controls

These controls help organizations reduce risk while providing users with appropriate financial flexibility.

Typical Business Use Cases

Payroll Programs

Employees receive salaries directly into their Nova Wallet and immediately access those funds through an issued payment card.

Expense Management

Businesses issue payment cards to employees while maintaining centralized control over spending policies and transaction visibility.

Marketplace Sellers

Marketplace participants receive earnings into their Nova Wallet and spend funds directly using their Nova card.

Customer Banking Solutions

Organizations launching digital financial services can provide branded payment cards as part of their customer offering.

Rewards Programs

Cashback, loyalty rewards, or promotional incentives can be credited directly to wallet balances and spent immediately using an associated payment card.

Security

Card security is integrated throughout the Nova platform.

Security measures include:

- Secure card issuance
- Encrypted communications
- Fraud detection
- Transaction monitoring
- Multi-factor authentication

- Card controls
- Comprehensive audit logging

Organizations maintain visibility over issued cards while users benefit from enterprise-grade protection against unauthorized activity.

Compliance

Card services are subject to applicable financial regulations.

Depending on the services enabled and the jurisdiction involved, users may be required to complete identity verification before receiving or activating a payment card.

Compliance requirements may include:

- Know Your Customer (KYC)
- Know Your Business (KYB)
- Anti-Money Laundering (AML)
- Sanctions screening

Additional requirements may apply depending on local regulations and card program rules.

Frequently Asked Questions

What is the difference between a virtual card and a physical card?

A virtual card exists only in digital form and is primarily intended for online purchases and mobile wallet payments. A physical card can also be used for in-store purchases and, where supported, ATM withdrawals.

Where can I use my Nova card?

Nova payment cards can generally be used anywhere the supported payment network is accepted, subject to local regulations, merchant acceptance, and your organization's configuration.

Can I control spending limits?

Yes. Organizations may configure spending controls and usage policies based on their operational requirements.

Is my card connected to my Nova Wallet?

Yes. Cards are linked directly to your available Nova Wallet balance, allowing you to spend available funds without transferring them to another financial institution.

Can I temporarily disable my card?

Depending on your organization's implementation, users may be able to freeze and unfreeze cards directly through the Nova platform.

Summary

Nova's Virtual and Physical Cards extend the capabilities of the Digital Wallet by allowing users to access and spend their available balances directly through globally accepted payment cards.

Whether issuing employee expense cards, enabling customer banking experiences, supporting marketplace sellers, or providing modern payroll solutions, Nova delivers a flexible and scalable card platform that integrates seamlessly with wallets, bank accounts, rewards, and other financial services.

By combining real-time wallet integration, configurable spending controls, enterprise-grade security, and white-label branding, Nova enables organizations to deliver payment experiences that are both convenient for users and manageable for administrators.

Rewards

Design, automate, and manage customized reward programs from within the same ecosystem used to manage payments, wallets, cards, and banking services.

Overview

Customer acquisition, retention, and engagement are essential to the success of any modern business. Whether rewarding loyal customers, incentivizing referrals, motivating affiliates, or recognizing employee performance, incentive programs have become a key component of sustainable business growth.

Nova's Rewards platform enables organizations to design, automate, and manage customized reward programs from within the same ecosystem used to manage payments, wallets, cards, and banking services.

Rather than relying on disconnected loyalty systems or third-party applications, businesses can create reward programs that are fully integrated into their financial operations.

Rewards can be issued automatically based on business-defined events, credited directly into a user's Nova account, and redeemed through supported financial services, creating a seamless experience for both organizations and their users.

Why Rewards?

Traditional loyalty and incentive programs often involve multiple systems that do not communicate effectively with one another.

Organizations frequently manage:

- Separate loyalty platforms
- Manual reward calculations
- External gift card providers
- Cashback services
- Affiliate payment systems
- Promotional campaigns

Nova consolidates these activities into a single integrated platform, allowing rewards to become part of the broader customer financial experience.

Key Benefits

Increase Customer Engagement

Reward users for meaningful interactions that encourage ongoing participation and strengthen customer relationships.

Automate Incentives

Automatically issue rewards when predefined business conditions are met, reducing manual administration and operational overhead.

Improve Customer Retention

Reward programs encourage repeat engagement by providing users with tangible benefits for continued activity.

Fully Integrated Experience

Rewards are managed alongside wallets, cards, payments, and other Nova financial services, creating a consistent user experience.

Flexible Program Design

Organizations maintain complete control over how rewards are earned, distributed, and redeemed.

Core Capabilities

Reward Distribution

Organizations can distribute rewards directly into eligible user accounts.

Rewards may be issued:

- Immediately after a qualifying event
- On scheduled intervals
- Following manual approval
- Through automated business workflows

Configurable Reward Rules

Reward programs can be tailored to meet specific business objectives.

Examples include rewarding users for:

- Purchases
- Referrals
- Sales performance
- Membership milestones
- Customer loyalty
- Promotional campaigns
- Employee achievements
- Business performance indicators

Organizations define the conditions that trigger reward distribution.

Flexible Reward Types

Depending on the organization's implementation, rewards may be issued in various forms.

Examples include:

- Cash rewards
- Wallet credits
- Loyalty points
- Cashback
- Promotional credits
- Gift cards
- Supported digital assets

The available reward types depend on the organization's configuration and supported services.

Wallet Integration

Rewards are credited directly into the user's Nova Wallet.

Once received, eligible rewards may be:

- Held
- Transferred
- Converted
- Spent using a linked payment card
- Used through supported Spendback merchants
- Withdrawn where permitted

This integration creates a seamless financial experience that eliminates the need for separate loyalty accounts.

Reporting

Organizations can monitor reward activity through centralized reporting.

Reporting may include:

- Rewards issued
- Rewards redeemed
- Campaign performance
- Outstanding balances
- User participation

- Historical activity

These insights help organizations evaluate the effectiveness of their incentive programs.

Typical Business Use Cases

Customer Loyalty Programs

Reward customers for repeat purchases and long-term engagement.

Cashback Programs

Provide customers with a percentage of eligible purchases as wallet credits or other supported rewards.

Referral Programs

Automatically reward users when referred customers complete qualifying activities.

Affiliate Networks

Distribute commissions and performance bonuses directly into affiliate wallets.

Employee Recognition

Recognize employee achievements through financial incentives linked to measurable business outcomes.

Promotional Campaigns

Launch limited-time reward campaigns to increase product adoption, customer engagement, or seasonal sales.

Reward Lifecycle

A typical reward follows a simple lifecycle:

1. An organization defines the reward criteria.
2. A user completes a qualifying activity.
3. Nova automatically evaluates the reward rules.
4. The reward is credited to the user's account.
5. The user views the reward within their Nova Wallet.
6. Eligible rewards may then be held, spent, transferred, or redeemed according to the organization's policies.

This automated process minimizes manual administration while providing users with immediate feedback.

Security

Reward programs benefit from the same enterprise-grade security framework that protects the Nova platform.

Security measures include:

- User authentication

- Transaction logging
- Fraud monitoring
- Role-based permissions
- Audit trails
- Secure administrative controls

These measures help ensure rewards are distributed accurately and protected against unauthorized activity.

Compliance

Depending on the nature of the reward program, organizations may be subject to regulatory, financial, or tax obligations.

Nova provides the infrastructure required to administer reward programs, while organizations remain responsible for ensuring their programs comply with applicable laws and regulations within their operating jurisdictions.

Frequently Asked Questions

What types of rewards can I offer?

Organizations may configure different reward types depending on their implementation, including wallet credits, cashback, loyalty points, promotional credits, gift cards, or supported digital assets.

Can rewards be automated?

Yes. Reward distribution can be triggered automatically based on business-defined rules and qualifying events.

Can users spend rewards immediately?

Depending on the organization's configuration, eligible rewards may be available for immediate spending, transfer, or redemption through supported Nova services.

Can I create multiple reward programs?

Yes. Organizations may operate multiple reward programs simultaneously, each with its own eligibility rules, earning criteria, and redemption policies.

Can rewards expire?

Organizations may define expiration rules, redemption windows, or other program conditions based on their business requirements.

Summary

Nova's Rewards platform enables organizations to build meaningful customer, employee, and partner engagement through fully integrated incentive programs.

By combining automated reward distribution, flexible program design, wallet integration, and centralized reporting, businesses can create loyalty experiences that strengthen relationships while reducing administrative complexity.

Whether rewarding customers for purchases, affiliates for referrals, employees for performance, or partners for achieving business objectives, Nova transforms rewards from a standalone loyalty feature into an integrated component of a modern financial ecosystem.

Spendback

Allow eligible users to pay participating merchants directly using the funds available in their Nova Wallet.

Overview

Traditional payment journeys often require users to withdraw funds from a digital wallet before they can spend them. This additional step introduces delays, increases transaction costs, and creates unnecessary friction for both businesses and customers.

Spendback eliminates this barrier by allowing eligible users to pay participating merchants directly using the funds available in their Nova Wallet.

Rather than moving money out of the Nova ecosystem before making a purchase, users can complete transactions directly from their available wallet balance. This creates a faster, more seamless payment experience while helping organizations reduce payment processing costs and keep value circulating within their own financial ecosystem.

For businesses building customer communities, loyalty programs, marketplaces, or digital financial platforms, Spendback provides an alternative payment experience that strengthens customer engagement and encourages continued platform participation.

Why Spendback?

Most digital payment journeys follow a familiar process:

1. Receive funds.
2. Transfer money to a bank account.
3. Wait for settlement.
4. Spend the funds using a debit or credit card.

Each step introduces additional processing time, operational complexity, and potential transaction fees.

Spendback simplifies this process by allowing eligible users to spend their wallet balance directly with participating merchants.

The result is a faster payment experience for users and greater efficiency for businesses.

Key Benefits

Immediate Access to Funds

Users can spend eligible wallet balances directly without first transferring money to an external bank account.

Reduced Payment Processing Costs

Keeping transactions within the Nova ecosystem can reduce reliance on traditional card networks and associated processing fees.

Improved Customer Experience

Removing unnecessary withdrawal steps creates a faster and more convenient purchasing experience.

Increased Platform Engagement

By encouraging users to spend funds within the Nova ecosystem, organizations can strengthen customer retention and increase overall platform activity.

Flexible Integration

Spendback can be incorporated into websites, mobile applications, and e-commerce platforms through available integration options.

Core Capabilities

Wallet-Based Payments

Eligible users can pay participating merchants directly using available Nova Wallet balances.

Payments are completed within the Nova ecosystem, providing immediate confirmation for both buyers and merchants.

Merchant Acceptance

Organizations can enable participating merchants to accept wallet payments alongside traditional payment methods.

This allows businesses to offer customers additional flexibility while expanding available payment options.

Integrated Checkout

Spendback can be incorporated into supported checkout experiences, allowing users to complete purchases without leaving the merchant's application or website.

The checkout process remains consistent with the rest of the Nova financial ecosystem.

Subscription Payments

Organizations may use wallet balances to support recurring payments for eligible subscription services.

This enables businesses to reduce payment interruptions caused by expired cards or insufficient external account balances while providing users with a convenient way to manage ongoing subscriptions.

Connected Financial Services

Spendback works seamlessly with other Nova capabilities.

For example:

- Rewards can be credited into a wallet and spent immediately.
- Payroll funds can be used directly for purchases.
- Marketplace earnings become instantly spendable.

- Cashback rewards can be applied without additional transfers.
- Wallet balances can be used alongside other supported payment methods.

This integration helps create a unified financial experience for both organizations and their users.

Typical Business Use Cases

Loyalty Programs

Customers earn rewards that can be spent directly within participating merchant networks.

Digital Marketplaces

Buyers use wallet balances to purchase products and services without relying exclusively on traditional payment cards.

Membership Platforms

Organizations offering memberships or subscription services can enable members to pay recurring fees directly from available wallet balances.

Employee Benefits

Businesses distributing allowances or expense reimbursements can allow employees to spend those funds immediately using participating merchants.

Community Ecosystems

Organizations operating closed financial ecosystems can encourage members to transact directly within their own network, strengthening customer engagement and increasing transaction activity.

Business Benefits

Spendback delivers advantages for both organizations and users.

For Organizations

- Lower payment processing costs
- Increased customer retention
- Greater platform engagement
- Reduced payment friction
- Faster transaction completion
- Additional monetization opportunities

For Users

- Faster purchases
- Immediate access to funds
- Simplified checkout experience
- No need for intermediate bank transfers
- Centralized financial management

Security

Spendback transactions benefit from Nova's enterprise-grade security framework.

Security measures include:

- Secure user authentication
- Encrypted payment communications
- Transaction monitoring
- Fraud detection
- Audit logging
- Merchant verification
- Risk management controls

These controls help protect both buyers and merchants while maintaining a smooth payment experience.

Compliance

Wallet-based payments remain subject to applicable financial regulations and organizational policies.

Depending on the services being accessed, compliance measures may include:

- Know Your Customer (KYC)
- Know Your Business (KYB)
- Anti-Money Laundering (AML)
- Transaction monitoring
- Sanctions screening

Organizations remain responsible for ensuring their implementation complies with local regulatory requirements.

Frequently Asked Questions

What is Spendback?

Spendback allows eligible users to pay participating merchants directly using the funds available in their Nova Wallet, eliminating the need to withdraw funds before making a purchase.

Do I need a bank account?

Not necessarily. Eligible purchases can be completed directly from available wallet balances where Spendback has been enabled.

Can Spendback be used for subscriptions?

Yes. Depending on the organization's implementation, wallet balances may be used to fund recurring subscription payments.

Can organizations choose where Spendback is accepted?

Yes. Organizations control how Spendback is implemented, including the merchants, products, or services where wallet payments are accepted.

Is Spendback secure?

Yes. Spendback transactions benefit from the same enterprise-grade security, authentication, monitoring, and compliance controls that protect the broader Nova platform.

Summary

Spendback transforms the Nova Wallet from a place to store funds into a complete payment solution.

By allowing users to spend available balances directly with participating merchants, organizations can simplify payment journeys, reduce transaction costs, increase customer engagement, and strengthen their financial ecosystem.

Whether supporting loyalty programs, digital marketplaces, membership platforms, or embedded financial services, Spendback enables businesses to deliver a more connected payment experience while keeping value circulating within the Nova platform.

Security & Compliance

Nova is designed with security and compliance as foundational principles — layered controls that protect users, organizations, and financial transactions.

Overview

Financial services depend on trust.

Whether processing payments, managing digital wallets, issuing payment cards, or handling digital assets, organizations need confidence that customer data and financial transactions are protected by strong security controls and operate within applicable regulatory frameworks.

Nova has been designed with security and compliance as foundational principles rather than optional features. Every component of the platform is built to help organizations protect sensitive information, reduce operational risk, and meet the regulatory obligations associated with modern financial services.

While specific compliance requirements vary by jurisdiction and the services enabled for each organization, Nova provides the infrastructure needed to support secure and compliant financial operations at scale.

Security by Design

Security is integrated throughout the Nova platform.

Rather than relying on isolated security features, multiple layers of protection work together to safeguard users, organizations, and financial transactions.

These layers include:

- Identity verification
- Strong authentication
- Encryption
- Access controls
- Continuous monitoring
- Fraud detection
- Audit logging
- Risk management

This defense-in-depth approach helps reduce security risks while maintaining a smooth user experience.

Identity & Access Management

Protecting user accounts begins with verifying identity and controlling access.

Depending on the services being used, Nova may support:

- Multi-factor authentication (MFA)

- Secure password management
- Session management
- Device verification
- Role-based access control
- Administrative permission management

Organizations can define user roles and permissions appropriate for their operational requirements, helping ensure users have access only to the resources they need.

Data Protection

Nova applies industry-standard security practices to protect sensitive information.

These include:

- Encryption of data in transit
- Encryption of sensitive data at rest
- Secure communication channels
- Controlled access to confidential information
- Secure credential management

These measures help protect customer information from unauthorized access while supporting data privacy obligations.

Transaction Monitoring

Financial transactions are continuously monitored to help identify unusual or potentially fraudulent activity.

Monitoring may include:

- Suspicious transaction detection
- Velocity monitoring
- Behavioral analysis
- Risk scoring
- Automated alerts
- Manual review workflows

This proactive approach helps organizations identify risks before they become significant issues.

Fraud Prevention

Nova incorporates multiple fraud prevention mechanisms designed to reduce financial crime and unauthorized activity.

Examples include:

- Authentication controls
- Identity verification
- Transaction monitoring
- Sanctions screening
- Risk assessments
- Secure administrative workflows

Fraud prevention measures are continually reviewed and updated as financial threats evolve.

Regulatory Compliance

Financial regulations differ between countries and services.

Depending on the organization's implementation and operating jurisdictions, Nova supports compliance with commonly adopted financial regulatory requirements.

These may include:

- Know Your Customer (KYC)
- Know Your Business (KYB)
- Anti-Money Laundering (AML)
- Counter-Terrorist Financing (CTF)
- Sanctions screening
- Transaction monitoring
- Ongoing customer due diligence

Organizations remain responsible for ensuring that their own business processes comply with applicable local laws and regulations.

Audit & Reporting

Transparency is essential for regulated financial services.

Nova maintains comprehensive records of platform activity to support operational oversight and regulatory reporting.

Audit information may include:

- User activity

- Login history
- Administrative actions
- Financial transactions
- Wallet activity
- Card transactions
- Reward distributions
- Configuration changes

These records help organizations investigate issues, satisfy audit requirements, and maintain accountability.

Operational Resilience

Reliable financial services require more than strong security.

Nova is designed to support operational continuity through resilient infrastructure and ongoing monitoring.

Key operational principles include:

- High platform availability
- Continuous system monitoring
- Secure backup procedures
- Disaster recovery planning
- Incident response processes
- Infrastructure redundancy where applicable

These measures help organizations maintain service continuity even during unexpected events.

Shared Responsibility

Security is a shared responsibility between Nova and the organizations that use the platform.

Nova provides secure infrastructure and platform controls, while organizations are responsible for:

- Protecting user credentials
- Assigning appropriate user permissions
- Following internal security policies
- Meeting applicable legal obligations
- Training administrators and employees
- Reporting suspicious activity promptly

Working together helps maintain a secure environment for everyone using the platform.

Frequently Asked Questions

Is Nova secure?

Yes. Nova is designed with multiple layers of security, including encryption, authentication, transaction monitoring, fraud detection, and comprehensive audit logging.

Does Nova support regulatory compliance?

Nova provides the infrastructure needed to support compliance with common financial regulatory requirements, including KYC, KYB, AML, CTF, sanctions screening, and transaction monitoring where applicable.

Who is responsible for regulatory compliance?

Nova provides the platform and supporting compliance capabilities, while each organization remains responsible for ensuring its own operations comply with applicable laws and regulations.

Is customer information encrypted?

Sensitive information is protected using industry-standard encryption and secure communication protocols.

How does Nova detect fraud?

Nova combines identity verification, authentication controls, transaction monitoring, behavioral analysis, and risk management processes to help identify and reduce fraudulent activity.

Summary

Security and compliance are fundamental to every service offered through the Nova platform.

From digital wallets and global bank accounts to payment cards, rewards, cryptocurrency, and Spendback, each capability is supported by a consistent security framework designed to protect users, safeguard financial transactions, and support regulatory compliance.

By combining layered security controls, identity verification, fraud prevention, operational resilience, and comprehensive audit capabilities, Nova enables organizations to build modern financial services on a platform designed with trust, reliability, and compliance at its core.

Supported Countries & Currencies

Where Nova services are available, which currencies are supported, and the factors that determine service availability.

Overview

Nova is designed to support organizations operating across multiple countries and currencies through a unified financial platform.

The availability of individual services—including digital wallets, bank accounts, payment cards, cryptocurrency, and payment capabilities—depends on several factors, including your organization's configuration, applicable regulations, and the jurisdictions in which you operate.

As the platform continues to expand, additional countries, currencies, and financial services may become available.

Service Availability

Not every feature is available in every country.

Availability depends on factors such as:

- Regulatory requirements
- Licensing
- Banking partners
- Payment network support
- Card program availability
- Cryptocurrency regulations
- Organization configuration

For this reason, organizations should consult their Nova representative regarding the services available in their target markets.

Supported Countries

Nova supports organizations operating internationally across a growing number of jurisdictions.

Depending on the services enabled for your organization, supported countries may include regions across:

- North America
- Europe
- Asia-Pacific
- Latin America

- Middle East
- Africa

The exact list of supported countries continues to evolve as additional banking and payment partnerships are introduced.

Note: Availability of individual services may vary by country.

Supported Currencies

Nova supports multiple fiat currencies to help organizations manage international financial operations.

Depending on the services enabled, users may be able to:

- Hold balances
- Receive payments
- Send transfers
- Exchange currencies
- Spend funds using payment cards

The list of supported currencies varies by service and jurisdiction.

Examples may include:

- US Dollar (USD)
- Euro (EUR)
- British Pound (GBP)
- Canadian Dollar (CAD)
- Australian Dollar (AUD)
- Singapore Dollar (SGD)

Additional currencies may be supported depending on the organization's implementation.

Cryptocurrency Availability

Cryptocurrency services are available only where permitted by applicable regulations.

Supported digital assets and available functionality vary based on:

- Country
- Regulatory requirements
- Organization configuration
- Compliance status

Some jurisdictions may support custody but not trading, while others may support conversions but not withdrawals.

Organizations should review local regulatory requirements before enabling cryptocurrency services.

Payment Card Availability

Virtual and physical card programs are subject to regional availability.

Factors affecting card availability include:

- Card network coverage
- Local regulatory approvals
- Card issuer support
- Shipping availability for physical cards

Virtual cards may be available in markets where physical cards are not yet offered.

Banking Services

Bank account availability varies depending on:

- Supported countries
- Banking partners
- Currency
- Regulatory approvals

Organizations may receive access to one or more domestic or international account options depending on their implementation.

Foreign Exchange

Currency conversion services are available only for supported currency pairs.

Exchange rates, supported currencies, and conversion options depend on:

- Market availability
- Liquidity
- Regulatory requirements
- Organization configuration

Expansion Strategy

Nova continues to expand its global financial network.

As new banking relationships, payment partners, and regulatory approvals are established, additional:

- Countries
- Currencies
- Card programs
- Banking services
- Digital asset capabilities

may become available without requiring organizations to migrate to a different platform.

Frequently Asked Questions

Is every Nova feature available worldwide?

No. Service availability depends on the country, applicable regulations, and your organization's configuration.

Can my organization operate in multiple countries?

Yes. Nova is designed to support organizations operating across multiple jurisdictions, subject to regulatory requirements.

Which currencies are supported?

Supported currencies vary by service. Your organization will have access only to the currencies enabled for its implementation.

Are cryptocurrency services available everywhere?

No. Cryptocurrency availability depends on local regulations and the services enabled for your organization.

Will additional countries and currencies be added?

Yes. Nova continues to expand its supported markets through new banking, payment, and regulatory partnerships.

Summary

Nova is designed to support organizations with international operations by providing access to a growing network of countries, currencies, banking services, payment capabilities, and digital assets.

Because financial regulations and banking infrastructure differ across jurisdictions, the availability of individual services varies according to local requirements and each organization's implementation.

As Nova continues to expand its global ecosystem, organizations can benefit from an increasingly comprehensive set of financial services while maintaining a consistent user experience across supported markets.

Business Use Cases

How different types of organizations leverage Nova's capabilities to solve common business challenges.

Overview

Every organization has unique financial workflows, customer journeys, and operational requirements. Nova provides a flexible financial platform that can be adapted to a wide range of industries and business models without requiring organizations to build complex financial infrastructure from scratch.

By combining digital wallets, global banking, payment cards, cryptocurrency services, rewards, and integrated payment capabilities, Nova enables businesses to create financial experiences tailored to their customers, employees, and partners.

The following examples illustrate how different types of organizations can leverage Nova's capabilities to solve common business challenges.

Digital Banking Platforms

Organizations launching digital financial services can use Nova as the foundation for a modern banking experience.

Typical capabilities include:

- Customer onboarding
- Digital wallets
- Multi-currency accounts
- Payment cards
- Domestic and international transfers
- Currency exchange
- Rewards and loyalty programs

Instead of integrating multiple financial providers, organizations can deliver these services through a single platform.

Payroll & Workforce Payments

Businesses with distributed workforces often need a faster and more flexible way to pay employees and contractors.

Nova enables organizations to:

- Distribute payroll to digital wallets
- Pay international contractors
- Issue employee payment cards

- Reimburse expenses
- Manage allowances
- Automate recurring payments

Employees gain immediate access to funds while employers reduce payment complexity.

Marketplace Platforms

Marketplaces managing buyers and sellers can simplify financial operations by keeping payments within a unified ecosystem.

Nova supports workflows such as:

- Seller onboarding
- Receiving customer payments
- Holding marketplace balances
- Distributing earnings
- Managing commissions
- Supporting direct wallet spending

This reduces reliance on multiple payment providers and improves the overall marketplace experience.

Customer Loyalty Programs

Businesses seeking to improve customer retention can integrate financial incentives directly into their customer experience.

Examples include:

- Cashback
- Loyalty rewards
- Referral bonuses
- Promotional campaigns
- Membership benefits

Rewards can be credited directly to customer wallets and immediately used through supported Nova services.

Affiliate & Referral Networks

Organizations operating affiliate or ambassador programs can automate commission payments through Nova.

Common workflows include:

- Tracking qualified referrals

- Calculating commissions
- Distributing payouts
- Managing recurring rewards
- Monitoring payment history

This reduces manual administration while providing affiliates with faster access to earnings.

Cross-Border Businesses

Organizations operating internationally often manage multiple currencies, payment providers, and banking relationships.

Nova helps simplify international operations by supporting:

- Multi-currency balances
- Global transfers
- Foreign exchange
- International payouts
- Cross-border collections
- Centralized financial management

This enables businesses to operate more efficiently across multiple regions.

Subscription Businesses

Businesses offering recurring products or services can integrate financial services directly into their customer lifecycle.

Nova may support:

- Recurring wallet payments
- Subscription billing
- Membership benefits
- Customer rewards
- Payment cards
- Integrated account management

Customers enjoy a smoother payment experience while organizations reduce payment interruptions.

Fintech & Embedded Finance

Organizations building financial applications can integrate Nova's services into their own products.

Potential use cases include:

- Digital wallets
- Banking services
- Payment cards
- Customer payments
- Merchant payouts
- Financial marketplaces
- White-label financial products

Nova allows organizations to focus on their customer experience rather than the complexity of financial infrastructure.

Corporate Expense Management

Businesses can issue payment cards linked to employee wallets while maintaining centralized oversight of spending.

Common scenarios include:

- Travel expenses
- Project budgets
- Department spending
- Employee allowances
- Temporary spending limits
- Contractor expenses

Administrators gain greater visibility while employees benefit from simplified expense management.

Community & Membership Ecosystems

Organizations building member communities can create self-contained financial ecosystems.

Members can:

- Receive rewards
- Earn incentives
- Hold balances
- Spend through participating merchants

- Receive referral bonuses
- Access branded payment cards

These capabilities help increase engagement while encouraging members to remain active within the organization's ecosystem.

Choosing the Right Services

Every organization has different priorities.

Some may require only digital wallets and payment cards.

Others may focus on international banking and cross-border payments.

More advanced implementations may combine multiple services into a fully integrated financial platform.

Nova is designed to support both simple deployments and complex enterprise financial ecosystems, allowing organizations to expand their capabilities over time without replacing their underlying infrastructure.

Frequently Asked Questions

Does my organization need every Nova service?

No. Organizations can enable only the services that support their business objectives and expand their implementation as their needs evolve.

Can Nova support international businesses?

Yes. Nova is designed to support organizations operating across multiple countries, subject to applicable regulations and service availability.

Is Nova suitable for startups?

Yes. The platform is designed to scale from growing businesses to large enterprises, allowing organizations to start with a focused implementation and expand over time.

Can Nova be customized?

Yes. Organizations can configure available services, branding, user experiences, and financial workflows according to their operational requirements.

Which industries can use Nova?

Nova is suitable for a wide range of industries, including fintech, marketplaces, payroll providers, loyalty platforms, digital commerce, membership organizations, and businesses seeking embedded financial capabilities.

Summary

Nova is more than a collection of financial products—it is a flexible platform that enables organizations to design financial experiences around their own business models.

Whether supporting digital banking, international payroll, customer loyalty, marketplace payments, embedded finance, or cross-border commerce, Nova provides the building blocks needed to deliver secure, scalable, and modern financial services.

By combining configurable financial capabilities within a unified ecosystem, organizations can reduce operational complexity, improve customer experiences, and adapt their financial infrastructure as their business grows.

Glossary

Definitions of the financial, technical, and regulatory terms used throughout the Nova Platform Guide.

Overview

This glossary explains the financial, technical, and regulatory terms used throughout the Nova Platform Guide.

Definitions are written in plain language to help both technical and non-technical readers understand the platform and the financial services it supports.

Account Identifier

A unique value used to identify a user or account when sending or receiving funds within the Nova platform.

Affiliate

An individual or organization that promotes products or services in exchange for commissions or other incentives based on qualifying activities.

AML (Anti-Money Laundering)

Regulatory processes designed to detect and prevent money laundering and other forms of financial crime.

API (Application Programming Interface)

A set of software interfaces that allows different applications to communicate and exchange information securely.

Audit Log

A chronological record of actions performed within the platform, used for monitoring, troubleshooting, and regulatory compliance.

Cashback

A financial reward that returns a percentage of an eligible purchase to a user's account.

Card Issuance

The process of creating and providing virtual or physical payment cards to eligible users.

Cryptocurrency

A digital asset that uses cryptographic technology and blockchain networks to facilitate secure electronic transactions.

Currency Conversion

The process of exchanging one currency for another using the applicable exchange rate.

Digital Wallet

A secure account that allows users to hold, receive, send, and manage funds within the Nova platform.

Fiat Currency

Government-issued currency such as the US Dollar (USD), Euro (EUR), or British Pound (GBP).

Foreign Exchange (FX)

The process of converting one currency into another.

Global Bank Account

A bank account provided through Nova that enables users to receive, hold, and transfer funds in supported jurisdictions.

KYC (Know Your Customer)

Identity verification procedures used to confirm the identity of individuals before they access regulated financial services.

KYB (Know Your Business)

Verification procedures used to confirm the identity and legitimacy of business entities.

Merchant

A business that accepts payments for goods or services.

Multi-Currency Account

An account capable of holding balances in more than one supported currency.

Payment Card

A virtual or physical card linked to a user's available wallet balance for making eligible purchases.

Peer-to-Peer (P2P) Transfer

A direct transfer of funds between two eligible Nova users without relying on traditional banking infrastructure.

Spendback

Nova's wallet-based payment capability that allows users to pay participating merchants directly from their available wallet balance.

Stablecoin

A cryptocurrency designed to maintain a relatively stable value by referencing another asset, such as a fiat currency.

Transaction Monitoring

The ongoing analysis of financial transactions to identify suspicious or potentially fraudulent activity.

Wallet Balance

The amount of funds currently available within a user's Nova Wallet.

White-Label

A product or service provided by one organization that is branded and presented as another organization's own offering.

Conclusion

Building the future of financial services with Nova, and the next steps for your organization.

Building the Future of Financial Services

Financial services are evolving rapidly. Organizations today expect more than payment processing—they need flexible financial infrastructure that can adapt to changing customer expectations, regulatory requirements, and global business opportunities.

Nova brings together digital wallets, global banking, payment cards, cryptocurrency services, rewards, and integrated payment capabilities within a single platform, enabling organizations to build modern financial experiences without the complexity of managing multiple providers.

Whether launching a new fintech product, expanding into international markets, streamlining workforce payments, or creating customer engagement programs, Nova provides a scalable foundation that grows alongside your business.

By combining enterprise-grade security, configurable financial services, and a unified user experience, Nova empowers organizations to focus on innovation while relying on a platform designed for reliability, compliance, and long-term growth.

Next Steps

To learn more about how Nova can support your organization:

- Contact your Nova representative.
- Request a platform demonstration.
- Explore implementation options for your business.
- Discuss available services for your target markets.
- Review the latest documentation and integration resources.

Every organization has unique requirements. Nova is designed to provide the flexibility needed to build financial experiences that align with your business goals today while supporting future growth as your needs evolve.