Your payment works. Can the business run on it?

The architecture behind a complete fintech operating platform.

- **Compliance + security**
- **Finance + treasury**
- **Reconciliation**
- **Reporting + analytics**
- **Promotions + growth**
- **Payment operations**

Every decision traceable.
Every balance explainable.

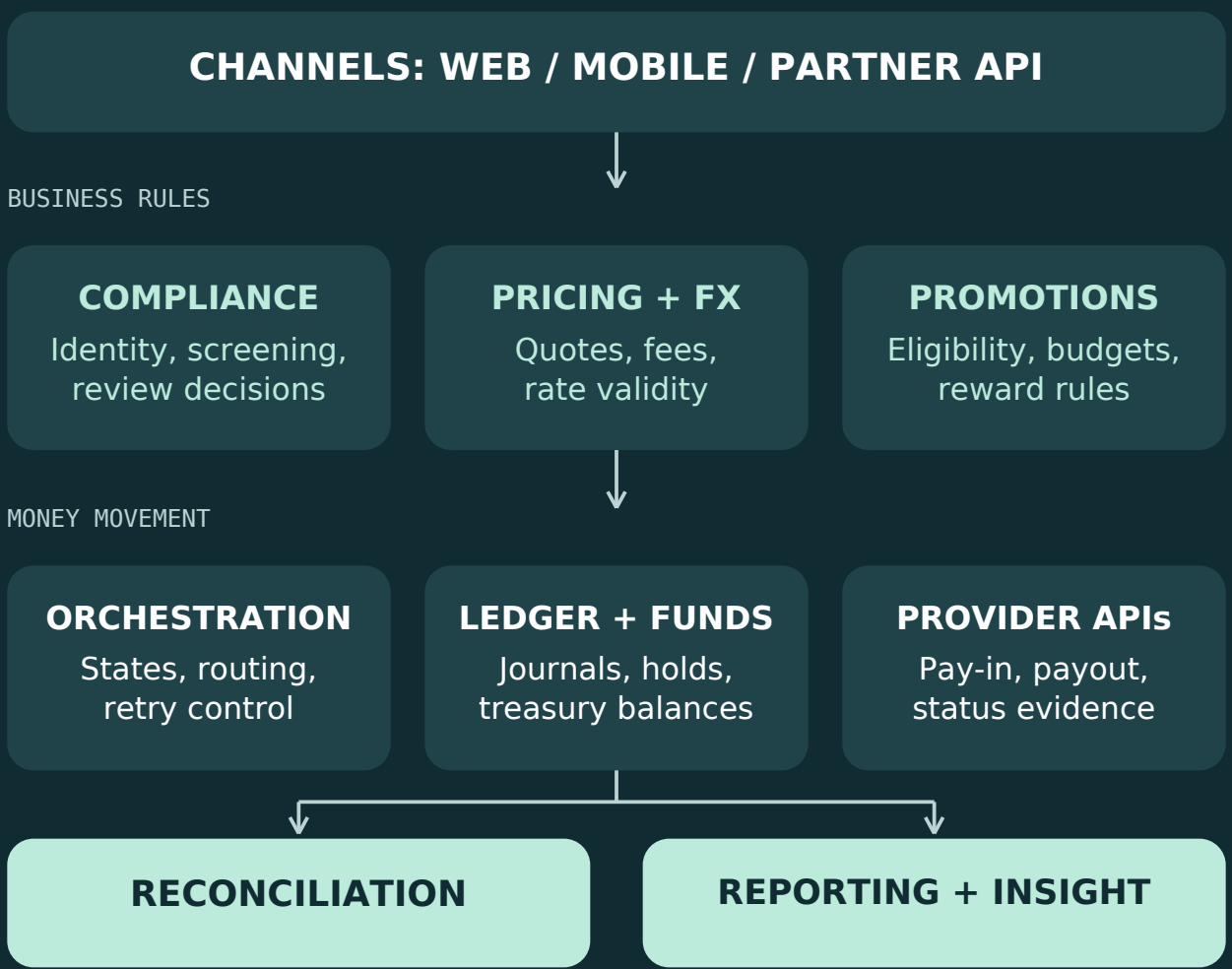
Design choices that become expensive.

SHORTCUT	BUSINESS CONSEQUENCE
Overwrite a balance	No journal explains how the balance changed.
Treat KYC as a flag	Direct API calls can bypass the required workflow.
Launch uncapped promos	Repeat claims and campaign budget leakage.
Report raw totals	Payment volume, revenue and cash get confused.
Add reconciliation later	Unexplained provider and bank differences grow.
Retry uncertain payouts	A timeout can become a duplicate payment.

Build the controls alongside the product.

Design the whole operating system.

Logical modules, with shared payment identifiers and evidence.



Across every module: permissions, audit, monitoring and recovery.

Policies determine whether money moves.

IDENTITY + EVIDENCE
KYC/KYB, screening and required supporting records.

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DECISION + APPROVAL
Limits, risk rules, review cases and policy version.

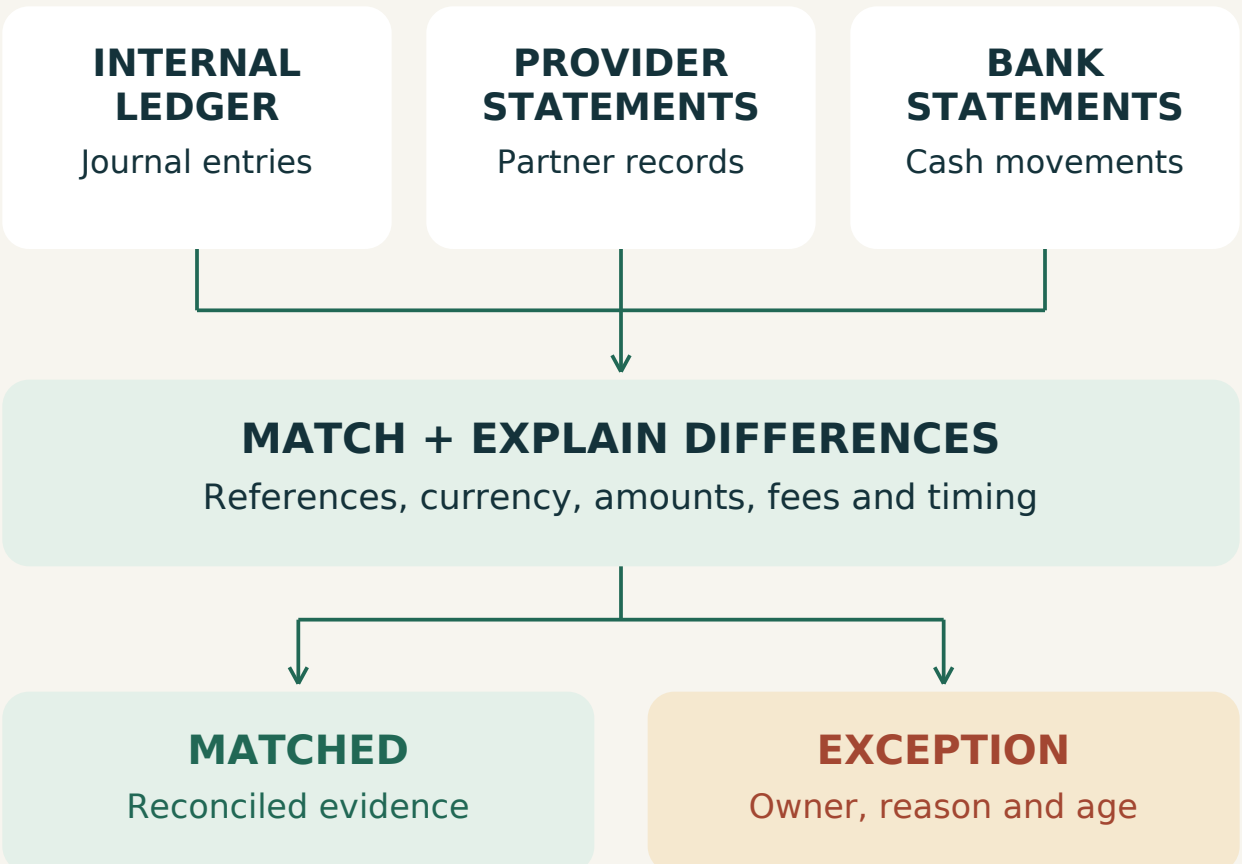
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FINAL EXECUTION GATE
Recheck the approved instruction before dispatch.

Missing approval or failed policy: hold for review.

Enforce tenant and object permissions server-side.
Protect secrets and sensitive data; record who changed what.
Configure workflows for each jurisdiction and business model.

Know where the money actually is.



Track balances by currency and payment leg.
Resolve differences with approved, traceable adjustments.

Promotions spend real money.

01 Validate eligibility on the server.

02 Reserve campaign budget atomically.

03 Enforce claim limits with unique constraints.

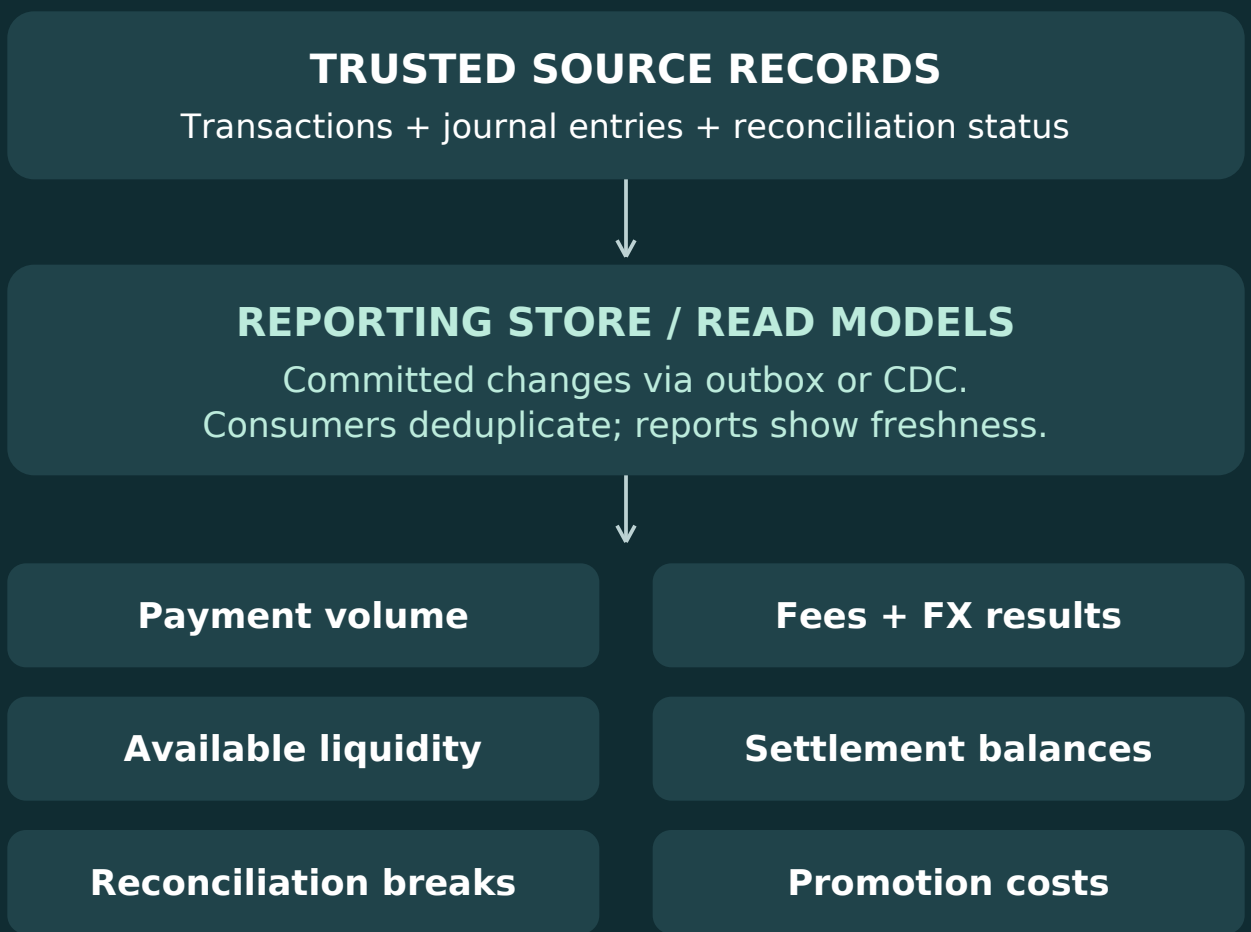
04 Journal rewards and approved reversals.

ILLUSTRATIVE PER-TRANSFER CONTRIBUTION

Fee + realised FX income	$5
Processing / provider costs	-$2
Reward subsidy	-$4
CONTRIBUTION BEFORE OTHER COSTS	**-$1**

More transactions can deepen losses when the economics fail.

Reports your finance team can reproduce.



Agree definitions, cut-off times and revenue rules with finance. Every financial total needs a path back to supporting records.

Billion-dollar ambition. Prove the capacity.

Annual payment volume alone is not a capacity test.

SCENARIO	EVIDENCE TO DEMAND
Peak traffic	Sustained throughput and measured p95 latency.
Hot wallets + retries	Correct balances and no duplicate financial effects.
Provider outage	Bounded queues and controlled recovery.
Restore exercise	Measured recovery time and recoverable data gap.
Financial close	Balanced journals and tracked reconciliation breaks.

Payment volume is not revenue.
Revenue needs customers and a monetisation model.
Profit also depends on costs and losses.

Building or rebuilding a fintech platform?

Brajkishor Pandey | Around 18 years in technology

I connect payment engineering with the controls needed to run the business.

- **Architecture + delivery**
- **Payment integrations**
- **Ledger + reconciliation**
- **Security + DevOps**

Connect with me. Share your corridors, payment channels and current bottleneck.

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TECHNICAL REFERENCES

OWASP | Business logic security
OWASP | Authorization controls
OWASP | Sensitive business flows
AWS | Transactional outbox pattern
Stripe | Balance reconciliation reports
FATF | International AML/CFT framework