



Qulix

An EWallet Solution for a Commodity Investment Company

Case Study

Business Model

Funding short-term trading deals secured with tokenized physical commodities (RWA).

Main commodities include petroleum products, coal, gas, diamonds, cotton, wheat, corn, and meat.

Note: For more details about related products, please contact Qulix team via request@qulix.com or visit our [website](#).

The Client Overview

Company



Location

Singapore

Industry

Commodity Investment

The Project — STATER EWallet

Objective

Develop a feature-rich eWallet solution for both investors and regular users.

Platforms

Desktop, iOS, Android

Target Users

- Individual Clients
- Businesses

Industries Served

- Banking
- Retail
- ECommerce

EWallet Functionality

● Registration and Verification

● Accounts and Cards

● Operations

● Management Portal



Registration and Verification



Registration for individual and business clients

Quick integration with a third-party KYC service for extra security and fewer fraud risks.



Verification

A semi-automatic process. Clients need to enter company data, submit documents, and wait for the admin approval (approvals are manual).

STATER

Create your account

First name *

First name

Last name *

Last name

Country *

Supported countries

E-mail *

E-mail

Password*

Password

Create account

STATER

Log in to your account

E-mail *

Your e-mail

Password *

Forgot password?

Log in

Don't have an account? [Register](#)

Accounts and Cards

01 | Account opening

Consumers can open an e-Wallet account in a national currency.

02 | Foreign currency accounts

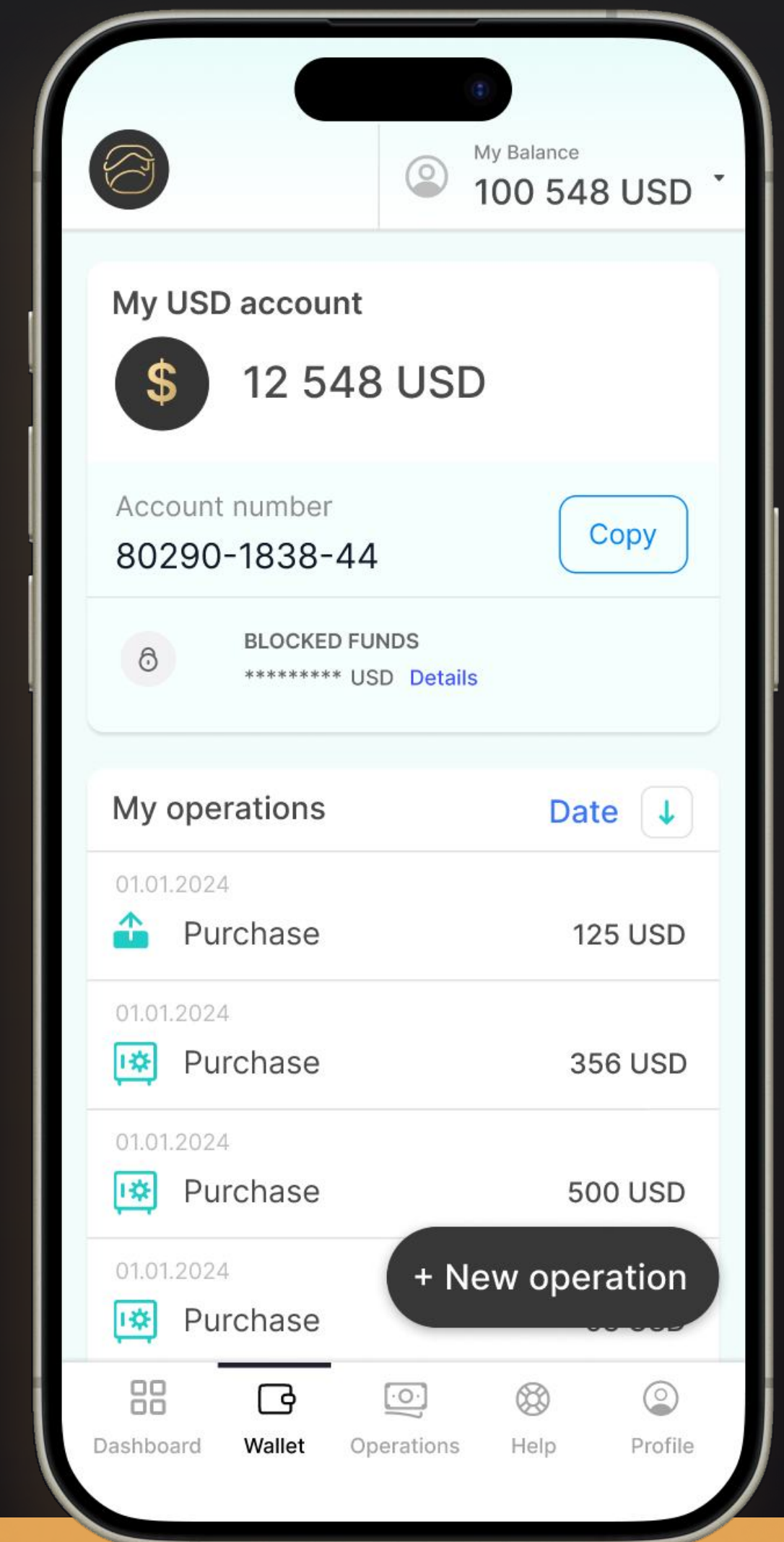
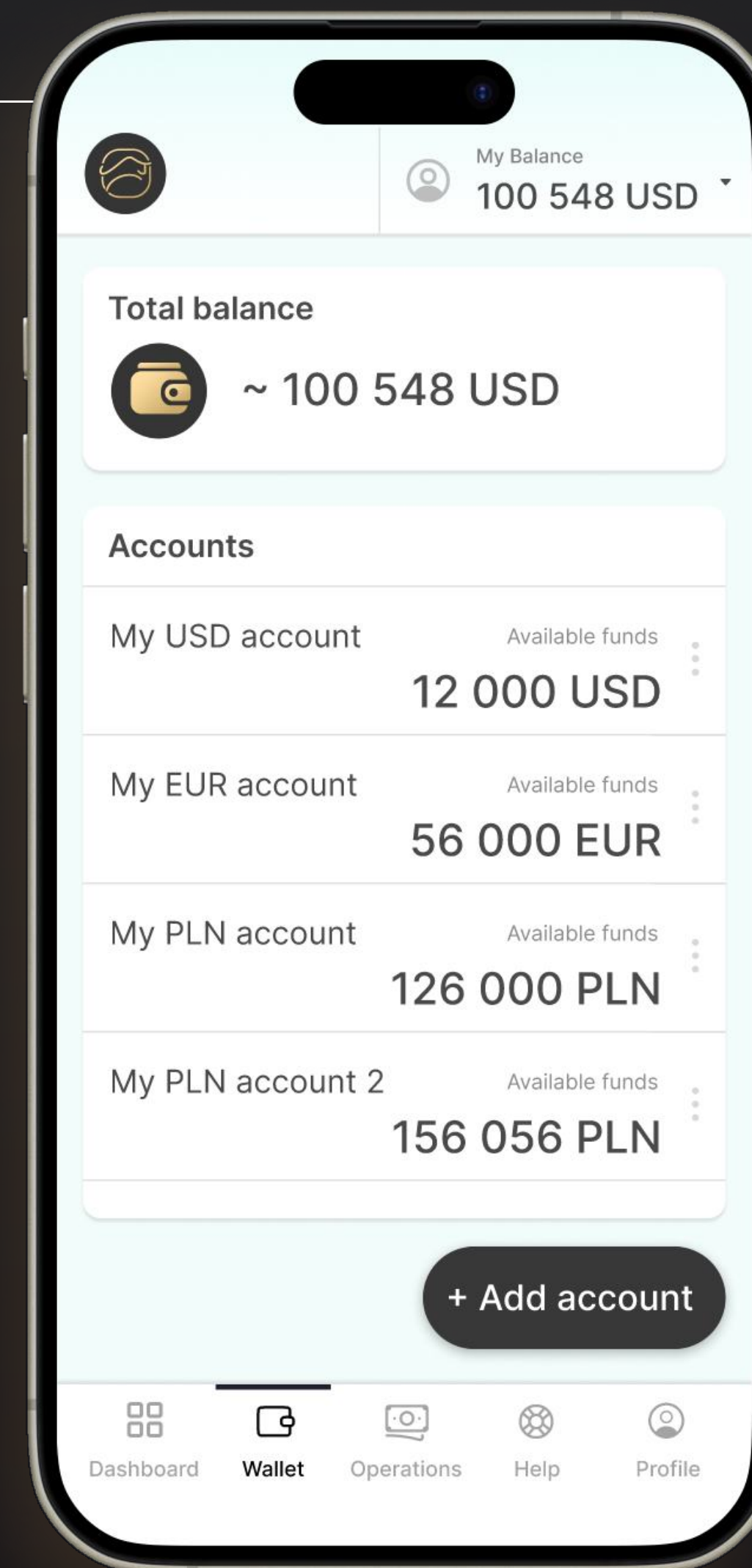
The eWallet supports 50+ currencies (USD, EUR, GBP, CNY, SGD, KRW, JPY, AED, and others).

03 | Card issuance

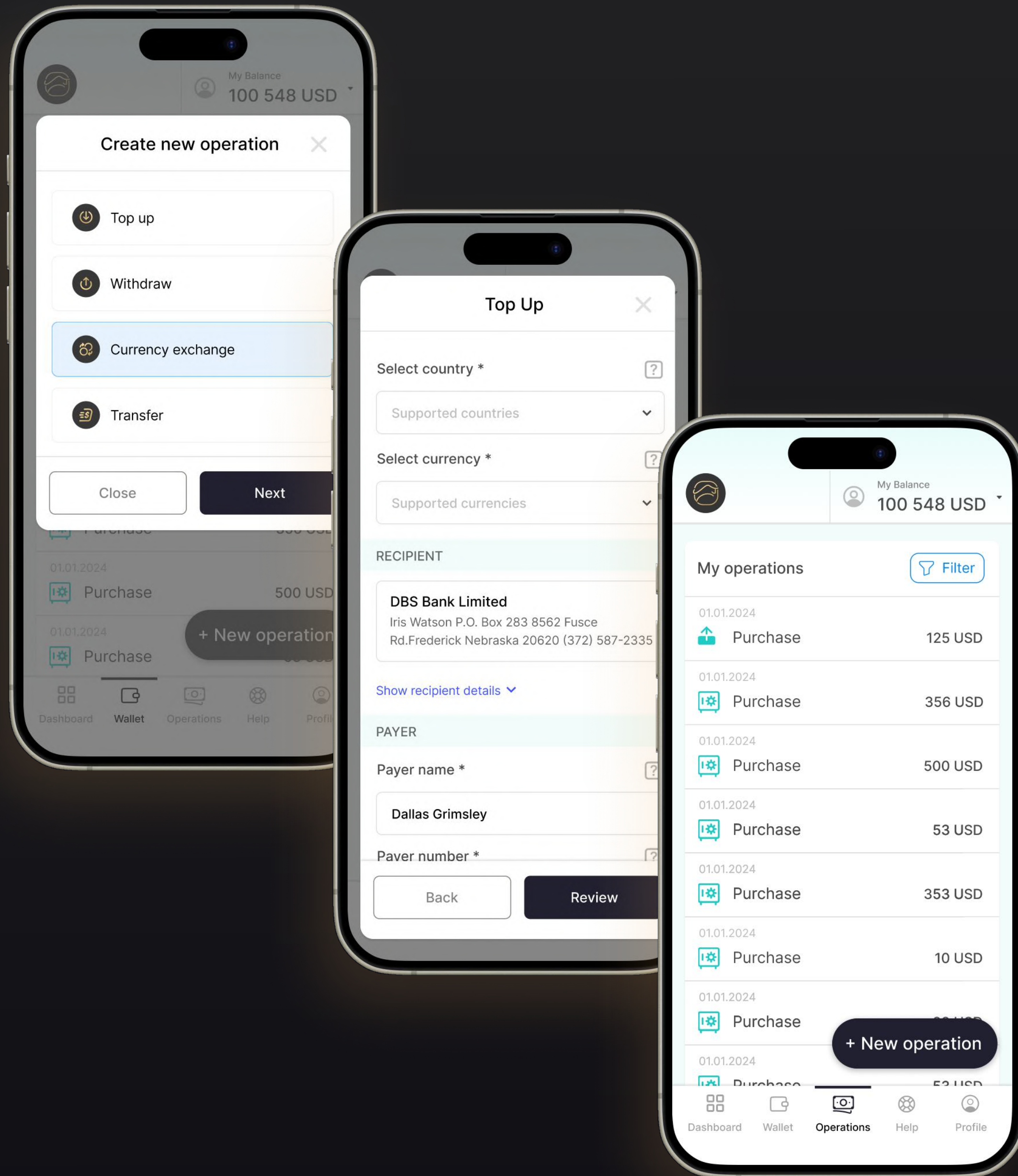
The opportunity to obtain virtual cards. The STATER eWallet supports Visa, MasterCard, UnionPay, and a number of other payment systems.

04 | Linking bank accounts

It is possible to connect existing accounts to an eWallet for easy account management, i.e., top up and withdrawal operations.



Operations



Transfers

Seamless bank-to-bank, wallet-to-bank, and P2P wallet transfers, both local and international.

Top up

We made it possible for STATER users to add balance to the account via any method that works for them best: bank transfers (manual confirmation by an operator required), credit cards, debit cards, etc.

Withdraw

Clients can move funds from an eWallet to a bank account (manual processing on the operator's side) or to a debit card.

Payments

The STATER eWallet solution enables consumers to pay for a variety of goods and services (subject to local regulation).

Transaction history

Clients can view details of payments and other spendings, like time, date, amount, etc.

Digital receipts generation

The product allows to generate electronic receipts for online payments on the spot.

Contracting

Integrated functionality (e-sign service DocuSign) to sign papers before certain operations (wallet account opening, top up, etc.).

QR code generation

To transfer funds with e-Wallets, users can just scan a QR code. They don't need to request banking details of the recipient to make a transaction.

Management Portal

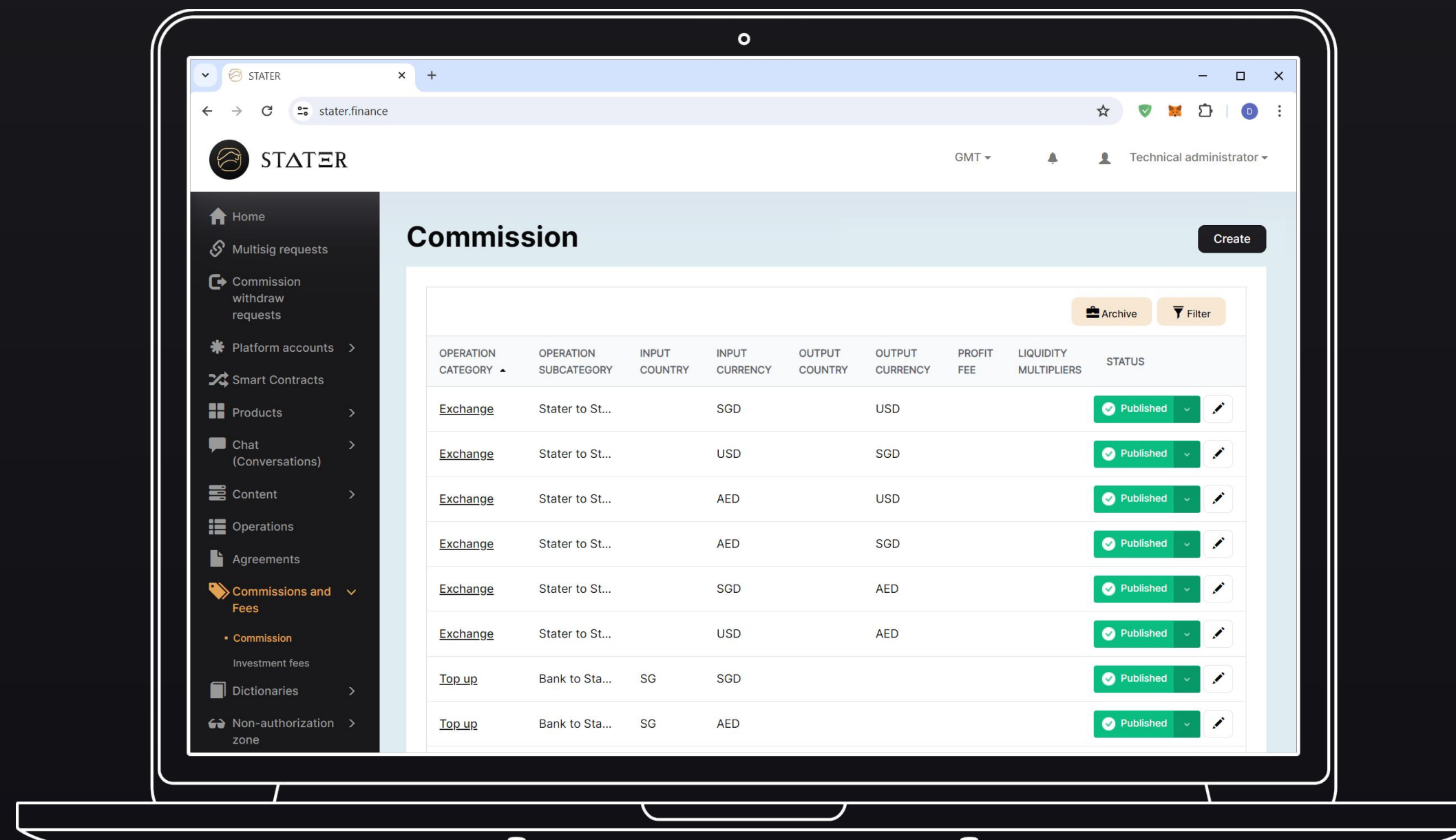
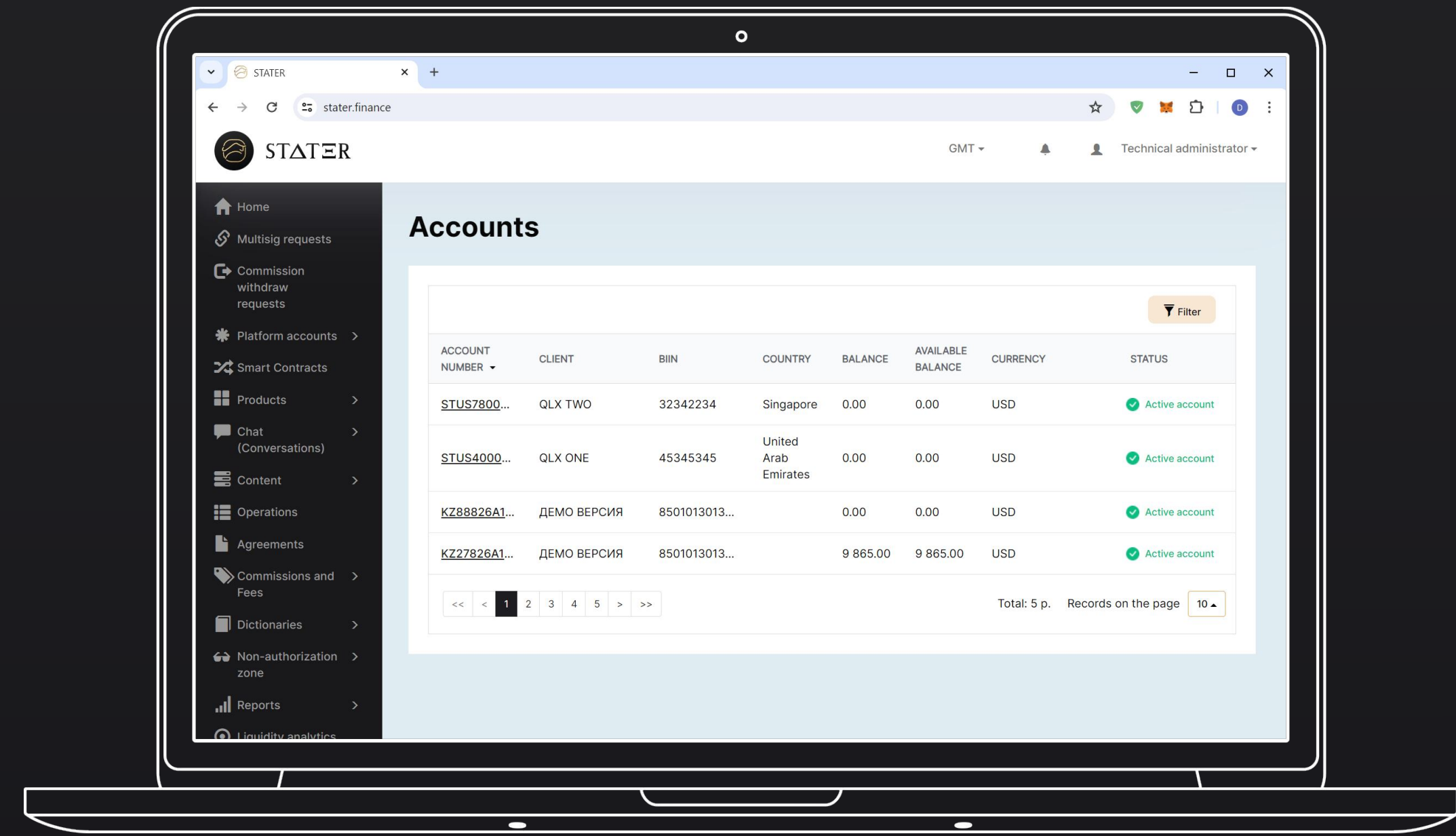
The STATER eWallet comes with a management portal that helps to control user data, enhance security and safety of operations, and track performance. It includes such features as:

- verification of business applications for the e-Wallet opening

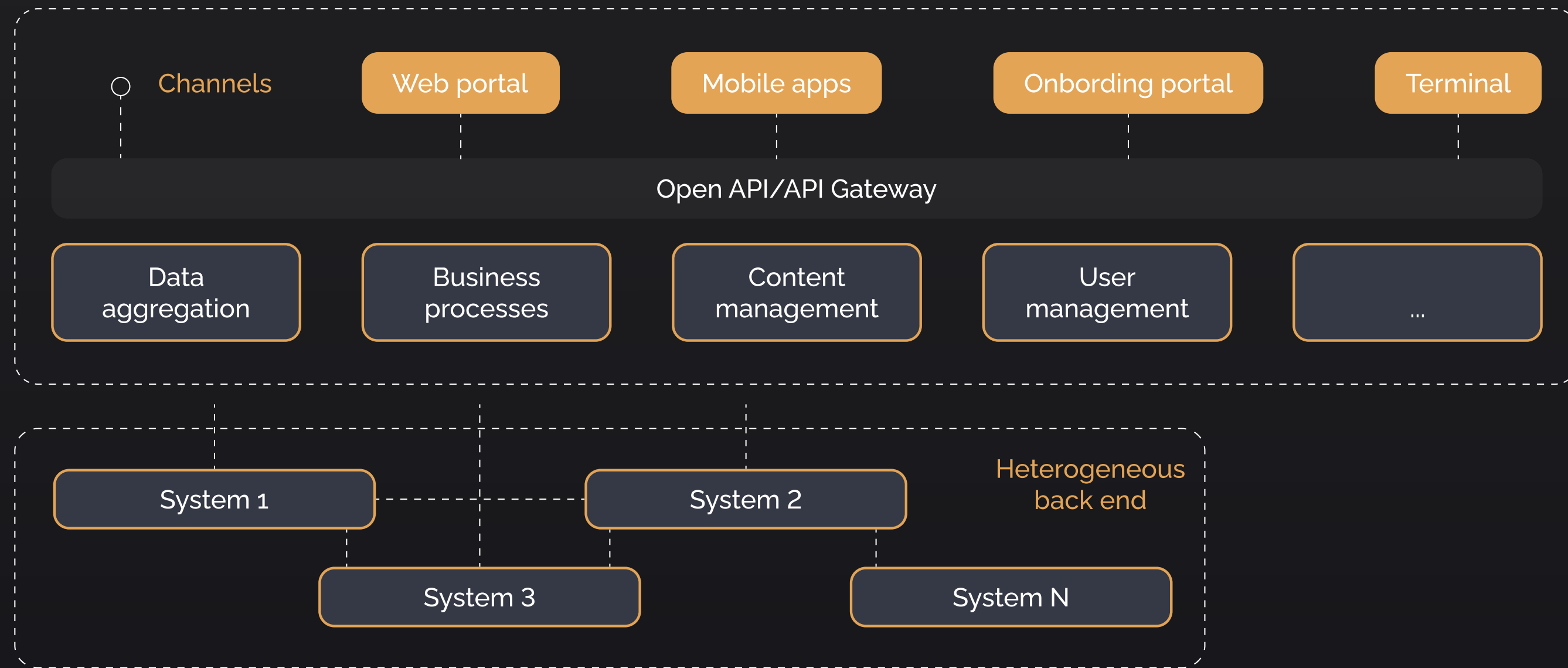
- registration of inflows/outflows for money operations

- role-based access/permissions management

- analytics and reporting



EWallet Architecture



Technology Stack

- Java
- React
- PostgreSQL
- AWS (Amazon)
- Kubernetes
- Docker
- Kafka (for certain projects)

Blockchain (for digital asset wallets):

- Solidity
- RUST
- GetBlock
- blockchain scanners

Android

- Kotlin

iOS

- Swift

Why Qulix?



Selected for The Global Outsourcing 100 list by IAOP (2020, 2022, 2023, 2024)

Full-cycle development in domains from eCommerce to adtech

80%

of projects are fintech solutions

20+

years in the market

200+

clients from 30 countries across the world

500+

qualified in-house engineers

Contacts

Feel free to contact us to learn more details about other projects.

The Qulix logo is positioned in the top right corner of the page. It consists of the word "Qulix" in a bold, white, sans-serif font. The background of the entire page is a dark grey with a subtle, glowing world map composed of small white dots and faint white lines representing latitude and longitude. Three bright yellow dots are placed on the map, corresponding to the office locations listed in the footer: one in the United Kingdom, one in Poland, and one in Uzbekistan.

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