CloudWinks

CLOUDWINKS · BUSINESS, FINANCE & COMMERCE

Zibit

Technical brief

Zibit is an e-wallet for people and companies. It lets people hold, send, gift and lend money and donate to charity, lets vendors offer deals and gift cards and pledge a share of their sales to charity, and hands company money movements to the books in BeanCounter.

1. Architecture in brief

Zibit is a Financial app with both personal and company tenancy and the zibt_ prefix. One ledger records every money event as a movement with append-only wallet entries that sum to zero; balances, holds and available amounts are computed server-side and never stored. Zibit extends Crux persons and companies with its own extension records. The licensed provider holds the funds in custodial accounts; Zibit mirrors provider balances, records signed provider events and runs a daily reconciliation. Limits, holds, loan schedules and postings are server functions; the client never computes money.

2. Service boundary and intake

A movement is created through one function that checks limits and holds, writes the entries in a single transaction and is idempotent; in-person payments and redemptions are confirmed with a two-minute one-time code. Sign-up runs identity verification through the provider, and the verification level sets the limit tier. Deposits, transfers and repayments run through the provider, whose signed webhooks are verified through TheIntegrator before a movement posts. Loan requests can include a credit check through the provider only with the borrower’s explicit consent; Zibit stores the result band and a reference, not the report. Completed movements of company wallets post once to BeanCounter through the shared posting function; personal wallets post only when that person keeps BeanCounter books. Each sale under a vendor pledge posts a charity_contribution movement of the pledged percentage to the charity’s wallet, and each direct customer donation is a charity_donation movement from the customer’s wallet to the chosen charity’s wallet.

3. Data handled

The model holds wallets, movements and wallet entries, limits and limit tiers, deals and deal redemptions, deal areas and location consents, gift cards (only a hashed one-time redemption code, never a card number or PIN), loans with repayment schedules and consented credit-check bands, vendor charity pledges (a percentage of the sale) and direct customer donations, each to a charity the customer picks (a Crux company), identity-verification status, encrypted underwriting fields (income, employer and guarantor), a security log with retention, and provider accounts, events and reconciliations. Every money row carries a Crux currency code. Older tables, including the old budget and category tables, are kept as retired shells; nothing is deleted.

4. Integrations and ownership

Crux supplies persons, companies and currency codes; Rolodex is the address book used to pick counterparties and trusted contacts. KeyKook provides sign-in, step-up verification, provider keys and the encryption key for underwriting fields. GoldenRule supplies jurisdiction rate caps, lending limits and transaction monitoring rules. TheBoss runs the manual-review workflow. BigTalk sends payment, request, limit, fraud, deal, loan and gift-card notices by each person's channel preference. Roady supplies deal places, MediaMogul stores loan agreements, TheIntegrator carries provider calls and webhooks, and BeanCounter receives company postings and owns budgets. Murphy receives errors without money amounts or personal data.

5. Security and access

Bank, card and PIN data stay with the provider and KeyKook and are never stored in Zibit tables. Underwriting fields are encrypted with a KeyKook key, shown masked, and visible to a lender only by the borrower's grant; reveals are logged. Views are owner-filtered and fail closed, and nothing is granted to PUBLIC. Vendors see aggregate deal counts and their own sales only. Marketing notices are sent only with opt-in, and the server never keeps a location history.

Competitive context

ALTERNATIVE	ITS FOCUS	CLOUDWINKS PRODUCT FOCUS
Venmo	Person-to-person payments, gift cards from partner brands and business profiles.	Payments, vendor deals, gift cards, loans and charity giving in one ledger that posts company money straight to the books.
Cash App	Instant person-to-person transfers and a debit card with merchant offers.	Vendor deals with opt-in location alerts, and lending with rate caps and repayment schedules, on shared CloudWinks identity and access.

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