

Overview

Save Now, Buy Later (SNBL) is a fintech platform designed to encourage financial discipline while boosting customer loyalty. It allows users to save money through flexible methods — including installments, round-ups, and one-time deposits — and rewards them with cashback for future purchases. For businesses, SNBL acts as a customer acquisition and retention tool, offering wallet-based integrations and brand-aligned savings experiences.

Problem Statement

Consumers often lack engaging, low-friction tools to build savings for specific purchases. At the same time, businesses struggle to maintain customer loyalty and predictable revenue without high marketing overhead. Traditional buy-now models emphasize spending, but neglect financial planning and long-term engagement.

Solution Offered

SNBL offers users a flexible, reward-based savings platform with embedded cashback incentives. Customers can track savings progress, earn rewards, and redeem them directly with partnered brands. For merchants, the platform integrates with WooCommerce, Zid, and other sales channels to provide branded wallets, embedded loyalty systems, and insights into user saving behavior — all without disrupting existing workflows.

Core Features

- ★ Multiple savings modes: round-ups, scheduled installments, or lump-sum deposits
- ★ Cashback rewards added to savings contributions
- ★ Wallet dashboard showing balances, progress, and rewards
- ★ Secure payment gateways and encrypted transaction handling
- ★ Partner brand integrations for seamless fund redemption
- ★ Savings-based access to exclusive deals and discounts
- ★ User referral system with bonus cashback incentives
- ★ Arabic and English multilingual support
- ★ Transferable savings between brands and wallets

Technical Challenges

- Dynamic Savings Logic  
Designed and implemented a flexible algorithm to calculate variable cashback rewards based on multiple savings methods and user behavior.
- Secure Transaction Ecosystem  
Ensured end-to-end encryption, fraud prevention, and compliance-grade data security to protect users' financial information across web and mobile apps.

Conclusion

SNBL successfully merges savings with rewards, helping users plan future purchases while providing brands with a powerful loyalty tool. With multi-platform support, secure processing, and white-label flexibility, it enables financial wellness for consumers and recurring revenue streams for merchants — redefining the intersection of fintech and customer engagement.

Screenshots

