

BUSINESS REQUIREMENTS DOCUMENT

Govur Savings Gaming Platform

A gamified savings product in which game economics are designed to transfer value toward the customer's protected savings balance rather than operate as conventional casino revenue.

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Document Status: Concept / Pre-Product Requirements

Version: 1.0 **Date:** 9 August 2026

1. Executive Summary

Govur Financial Technologies Ltd. proposes a consumer savings product that uses game mechanics to make saving more engaging. Customers maintain a normal available balance and a separate protected/locked savings balance. Games may create outcomes that feel similar to casino play, but the core product objective is not to make the platform's profit depend on customer losses.

The defining principle is: **the customer should be able to experience game excitement without the business taking customer savings as ordinary gambling revenue.** The business instead earns through transparent platform economics such as subscriptions, permitted service fees, or other approved revenue streams.

This BRD intentionally treats the concept as a regulated financial-product project. Legal, licensing, custody, payments, responsible-gaming, AML/KYC, consumer-protection and safeguarding requirements must be resolved before any real-money launch.

2. Product Vision

Working proposition: Make disciplined saving feel like playing a game, while structurally protecting money that the customer has committed to save.

The product should reverse the conventional casino relationship. In a traditional casino, the house benefits from the player's expected loss. In this concept, the 'house' is economically aligned with the customer's savings objective. The platform must not rely on an unlimited liability promise or an assumption that customer losses will always fund customer winnings.

3. The Critical Economic Question — Can the Business Lose on Jackpots?

Yes, it can, if the product is designed incorrectly. A savings-oriented game cannot simply promise that every customer loss goes into savings while the company also pays unlimited jackpots. A single large win could otherwise create a material liability for the business.

Therefore, the business must never be the uncapped counterparty to jackpot risk. The game engine must have bounded liability, mathematically defined payout rules, and sufficient reserves/hedging or an external regulated arrangement where legally required.

The cleanest architecture is to separate three things: (1) customer savings, which remain customer property; (2) the game wallet, whose balance and risk are governed by explicit game rules; and (3) company revenue/reserves, which fund legitimate operating and payout obligations.

A game can have a positive expected value to the customer's savings objective without giving the customer an unlimited positive expected monetary return. The product must be designed so that the aggregate payout obligation is measurable and controllable.

Illustrative Risk Model

Component	Purpose	Business exposure
Locked savings	Customer's protected savings balance	Should not be used to fund game payouts
Playable balance	Funds explicitly exposed to game outcomes	Bounded by customer limits
Prize pool	Defined game payout pool	Must have a hard maximum or funded reserve
Platform revenue	Fees/subscription/approved revenue	Business income
Risk reserve	Funds for known payout obligations	Sized using game mathematics and stress tests

4. Business Objectives

- Create a differentiated savings product built around game mechanics.
- Increase the frequency and consistency of customer saving.
- Prevent the company from being structurally exposed to unlimited jackpot liabilities.
- Generate sustainable revenue without depending primarily on customer financial losses.
- Provide transparent, auditable game mathematics and savings accounting.
- Build the product so that regulated financial services can be integrated without commingling customer funds.

5. Customer Problem

Many consumers understand that saving is beneficial but find conventional savings products passive and easy to abandon. A game-based interface can provide immediate feedback, progression, anticipation and short-term engagement while the underlying financial behavior remains saving.

The product must, however, avoid presenting gambling as a guaranteed path to wealth or disguising risk. Customers must understand exactly which funds are locked, which funds are playable, what can be lost, what can be won, and when money can be withdrawn.

6. Target Users

- Consumers who want stronger saving discipline.
- Younger digital-first consumers attracted to gamified financial experiences.
- Users who enjoy games but want a financially constructive outcome.
- Existing savers who want engagement and milestones around their savings.

7. Core Product Components

7.1 Customer Wallet

A standard available balance showing money available for permitted use. The wallet must maintain a clear transaction ledger and must never ambiguously combine savings, prizes, and playable funds.

7.2 Locked Savings Account

A distinct savings balance representing funds the customer has committed to a lock period or savings objective. The product must clearly disclose lock duration, withdrawal conditions, applicable fees, interest/yield treatment, and any applicable protections.

7.3 Game Wallet

A separate balance for gameplay. The system must enforce configurable limits for deposits, wagers, losses, session duration and other responsible-use controls.

7.4 Game Engine

Games must use documented and independently testable mathematics. Every game should define its probability distribution, maximum payout, expected payout, exposure per round, and maximum aggregate liability.

7.5 Savings Mechanism

Game-related economic value intended for saving should be automatically transferred or allocated to the customer's protected savings ledger according to clearly disclosed rules. The transfer must not be represented as

a guaranteed investment return unless legally and contractually supported.

7.6 Prize / Jackpot Mechanism

Any jackpot must be a bounded liability. Preferred mechanisms include fixed prize pools, capped progressive pools with explicit funding rules, or externally managed/insured risk arrangements where legally available. The system must reject or suspend gameplay if a payout obligation would exceed permitted exposure.

8. Key Functional Requirements

ID	Requirement	Description
FR-01	Separate ledgers	Maintain distinct ledgers for available funds, locked savings, gameplay funds, prizes and company revenue.
FR-02	Immutable transaction history	Every deposit, transfer, wager, outcome, prize and lock/unlock event must be auditable.
FR-03	Hard limits	Enforce customer-level and system-level exposure limits.
FR-04	Game mathematics	Store versioned probability, payout and liability parameters for every game.
FR-05	Jackpot protection	Prevent payout exposure from exceeding the funded/approved jackpot liability.
FR-06	Savings transfer	Automatically record qualifying game outcomes and savings allocations.
FR-07	Lock controls	Enforce lock periods and permitted early-withdrawal rules.
FR-08	Responsible use	Provide spending, wagering, time, cooling-off and self-exclusion controls.
FR-09	Transparency	Show customers the rules, probabilities, fees, lock conditions and balances before participation.
FR-10	Reconciliation	Reconcile customer liabilities against safeguarded/custodied funds and game obligations.

9. Business Model

The preferred business model is **not** to treat customer gameplay losses as the primary source of company profit. Candidate revenue sources include a subscription fee, transparent platform fees, permitted financial-service revenue sharing, B2B licensing, sponsorships that do not distort game outcomes, and other legally permissible revenue.

The company should model revenue independently from customer principal. Customer funds must never be counted as company revenue merely because they are held on the platform.

10. Jackpot Economics & Risk Controls

Design rule: never launch an uncapped jackpot funded by the company's balance sheet.

- Set a maximum payout per game and per customer.
- Set a maximum aggregate outstanding jackpot liability.
- Fund prizes before or as they become payable rather than relying on future customer deposits.
- Run Monte Carlo/stress simulations across extreme winning scenarios before launch.
- Maintain a separate operational/risk reserve.
- Use external risk transfer only where the arrangement is legally valid and commercially viable.
- Implement a circuit breaker that pauses the affected game if liability thresholds are reached.
- Never use locked customer savings to settle a jackpot.

A crucial product principle is that **customer savings and company solvency must not depend on each other**. If a customer wins a huge jackpot, the event should be treated as a predefined game liability, not as a claim on customer savings.

11. Regulatory & Legal Workstream

Before implementation, Govur should obtain specialist Nigerian legal and regulatory advice on the exact structure. The project may implicate financial services, payment services, deposit-taking/custody, gaming/gambling, consumer protection, AML/KYC, data protection, taxation and advertising requirements.

The product should not launch real-money gameplay until the relevant licensing/partnership structure, custody model, customer-fund safeguarding, game authorization and responsible-gaming obligations have been established.

12. Non-Functional Requirements

- Security: strong authentication, encryption, fraud detection and least-privilege access.
- Reliability: financial transactions must be idempotent and recoverable.
- Auditability: complete immutable financial and game-event audit trails.
- Availability: wallet and ledger services should be highly available.
- Performance: game outcomes and balance updates should be near real-time.
- Integrity: no client-side component may be trusted to determine monetary outcomes.
- Observability: real-time monitoring of balances, exposure, payout liabilities and anomalies.

13. High-Level System Architecture

Mobile/Web Client → API Gateway → Identity/KYC → Wallet & Double-Entry Ledger → Game Engine → Risk/Exposure Engine → Savings Ledger → Regulated Custody/Payment Partner

Supporting services: fraud monitoring, responsible-use controls, notification service, reporting, reconciliation, analytics, audit logs and administration.

14. Success Metrics

- Savings retention rate.
- Average customer savings balance.
- Percentage of deposits remaining locked through the intended term.
- Customer savings frequency.
- Customer acquisition cost and lifetime value.
- Revenue per active customer.
- Game engagement without harmful escalation.
- Maximum and average payout exposure.
- Customer-fund reconciliation accuracy.
- Responsible-use intervention rate.
- Fraud and chargeback rate.

15. Principal Risks

Risk	Impact	Primary mitigation
Large jackpot liability	Critical	Hard payout caps, funded pools, reserves, stress testing

Risk	Impact	Primary mitigation
Customer-fund misuse	Critical	Segregated custody and double-entry ledger
Regulatory non-compliance	Critical	Legal review and licensed/regulated partners
Problem gambling / harmful behavior	High	Limits, cooling-off, self-exclusion, monitoring
Fraud / multi-accounting	High	KYC, device/risk controls, transaction monitoring
Liquidity mismatch	High	Liquidity planning and liability reconciliation
Misleading savings claims	High	Plain-language disclosures and compliance review

16. MVP Scope

- Customer registration and identity verification.
- Available wallet and locked savings ledger.
- One game with fully bounded and independently testable economics.
- Game wallet with strict deposit and loss limits.
- Savings lock and maturity workflow.
- Fixed, capped prize structure rather than an uncapped jackpot.
- Transaction history and customer statements.
- Admin risk dashboard showing outstanding payout exposure.
- Basic responsible-use controls.
- Full reconciliation and audit reporting.

17. Out of Scope for MVP

- Uncapped progressive jackpots.
- Credit-funded gameplay.
- Using customer savings to finance prizes or operating expenses.
- Complex multi-game casino catalog.
- Cryptocurrency-based wagering.
- Unverified peer-to-peer prize transfers.
- Any launch structure that depends on regulatory assumptions not yet validated.

18. Recommended Product Principle

“We are not building a casino that happens to save money. We are building a savings product that uses game mechanics — with the customer’s money protected and the company’s risk explicitly bounded.”

19. Next Decisions Required

- Determine whether the game is legally classified as gambling, a financial product, or both under the intended Nigerian structure.
- Choose the licensed custody/payment arrangement.
- Define the exact game mathematics and maximum company exposure.

- Choose the business revenue model.
- Define lock periods and withdrawal rules.
- Commission independent legal, compliance and mathematical review.
- Build a financial model that stress-tests extreme jackpot events before any production launch.

20. Document Conclusion

The concept is viable only if the economic architecture is designed around **bounded business liability**. The business should not promise to pay arbitrary jackpots from its own balance sheet, and customer savings should never be the source of those payouts. The game layer should have mathematically constrained exposure, while the financial layer should preserve customer ownership and safeguarding.

This structure allows Govur to explore a differentiated product where the business can benefit from increased savings behavior while avoiding the fundamental casino problem of being exposed to potentially unlimited jackpot losses.

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Concept document. Not legal, regulatory, investment, or financial advice. Final product structure requires professional regulatory and legal review.