

# DIGITIZING AFRICA'S SERVICES INDUSTRY

Effortless Borderless Banking



BankOne



Bankone is Africa's foremost Banking-as-a-Platform (BaaP) solution built to achieve end-to-end automation of African Financial Institution operations and enabling the delivery of services to end customer via digital and alternative channels



Bankone is enabling the digital transformation in the African banking sector by providing a platform for Financial Institutions like SACCOs, Microfinance Institutions, Fintechs and even Commercial Banks to implement digital ideas and disruptive solutions with unprecedented Go-To-Market Road maps and timelines.



<b>Core Value Proposition</b>
Complete end to end digitization of back-office operations including Accounting and Customer Account management, Credit Automation, Regulatory (and other) Reporting etc.
BaaS offering on the cloud with limited requirement for IT infrastructure and expertise
Technology, Environment and Tools for Secure Banking operations
Consolidated digital delivery channels including USSD, mobile, web, ATM.

## Benefits

1. Elimination of fraud by the enforcement of global best practices in technology and operations.
2. Maximum operational efficiency by the automation of all back-office operations.
3. Shrunk IT Infrastructure costs and incredibly improved profitability.
4. Streamlined operations by engaging one vendor for most software needs.
5. A Digital and API-ready platform ideal for collaboration in the emerging Digital ecosystem.
6. Ability to roll out novel, innovative and niche financial products in unprecedented record times.
7. New Fintechs/Digital Banks can go from conception to full blown operations in just a few weeks.

**Allows retail financial institutions like MFIs, consumer lenders & Fintechs function in a fully digital way that doesn't require any Branches or acquisition of IT infrastructure**

Western Originated Banking Solutions		ERPs
01	Purpose built for the automation of operations of Western Financial Institutions and leaves major operational gaps when adapted for use by African Banks.	Broadly built for corporate business process automation, and leaves major security and operational gaps when adapted for Banking process automation
02	API and tools usually available.	Proper Integration and collaboration is difficult to implement.
03	Most capital-intensive option.	Relatively Costlier to implement
04	Huge IT costs and relatively broad and complex IT departments are required for this option.	Relatively high IT costs with minimal technological efficacy
05	Usually provides just the core banking so other Digital channel solutions must be acquired and integrated.	Deploying Digital channels will be very challenging

Bankone	
01	Purpose built for the Automation of the operations of African Financial Institutions.
02	Comes fully embedded with APIs and tools necessary for FIs to collaborate and play in the emerging Digital ecosystem.
03	Most affordable option despite being the richest in value.
04	Most efficient option as FIs can operate at global technological levels while running lean Engineering and IT departments and budgets.
05	Bankone is a Banking-as-a-Platform (BaaS) solution. It comes with a suite of channel services beyond the core, to enable FIs deploy all other Digital Channels without separate integrations



## BankOne Product Features

1. Financial accounting
2. Customer Management
3. CASA Management
4. Savings & Current Product Management
5. Loan Accounts
6. Loan Product Management
7. Treasury Management
8. End of Day Month Year Automation
9. Fees, Interests & Penalties
10. Depreciation & Amortization
11. Fixed Assets Management
12. Robust Reports & Report Builders
13. Automated Regulatory Reporting
14. Digital Channel Applications- Web, Mobile-USSD
15. Debit Card Management| Payments and Transfers
16. Automated Credit Assessment
17. API Gateway



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