



OPEN BANKING, OMNICHANNEL & DISRUPTIVE TECHNOLOGIES

# CloudBank reinvents core banking

Full featured digital corebanking system  
for Microfinance and Credit Union

CloudBank supports the bank in its digital transformation  
to meet the new evolving needs of customers definitely  
transformed by technology



# CloudBank

## Digital CoreBanking

- Generating New Revenues with a Next Generation Core Banking Platform
- Using next generation digital core banking platforms to define and deliver optimized, targeted and dynamic value-added digital banking services.
- Simplifying the processes and applications essential to your bank's everyday operations.
- Service-oriented architecture
- Enabling financial institutions to supply their customers with new innovative financing
- Designed to adapt to new market requirements. real-time processing of key financial transactions



## BackOffice

Loan  
Finance & Accounting  
Credit & Risk  
Salaries  
Term deposit  
Diverse operations



## FrontOffice

Customer Management  
Current Account  
Saving Account  
Cash deposit & withdrawal  
Payments & Cheques  
Transfer  
Currency  
Teller



## Reporting

Reports and Analytics  
General ledger  
prudential ratio



## Annexes

Budget  
Fixed assets  
Remittance  
Security & Alerts  
MobileMoney

# Key Benefits

# 1

## **DIGITAL PLATFORM**

Rapid low code development, automation with advanced workflow engine, easy and seamless integration into the banking environment

# 2

## **OMNICHANNEL APPROACH**

New customer experience, having access to bank with any imaginable digital interface.

# 3

## **BUILT ON MICROSERVICES**

Functionalities developed and delivered as a series of Microservices. Each one can be deployed on a standalone basis. Enabling a bank to progressively go-live with only functionalities needed for each stage.

# 4

## **CLOUD NATIVE**

Because CloudBank is cloud-native, Bank can take advantage of the latest advancements in cloud security, monitoring, resiliency, operational analytics and regulation. Also, CloudBank can be easily deployed on public cloud, private cloud or in premise.

# 5

## **OPEN APIs**

Allow our customers **to add, upgrade, and swap components** easily without any proprietary constraints; and the ability to keep up with rapid technological changes. Here is the freedom to innovate and partner with all institutions of the ecosystem.

# Key Attributes

✓ Effective customer onboarding

✓ 24x7 Availability

✓ Multi-channel & Multi-lingual

✓ In-built workflow management and fund management

✓ Real-time monitoring of financial metrics

✓ Customised MIS and Regulatory reports



# Why choose CloudBank ?



## Flexibility

enables configuration over customization



## Scalability

Solution helps to grow from small to large client base



## Agility

Modular Cloud-solution & Open-API ease of expansion & integration



## Cost Reduction

Minimal customization, integration and bespoke development team



## Short time-to-market

due to highly flexible product configuration



## Great customer Relations

Allows banks to focus on the front-end experience instead of back-end stack



## Faster Decision Making

Immediate access to analytical dashboards to support management decisions



## New Revenue Streams

Drive revenue Upsell and Cross sell personalised products as per customers needs



## Enhanced customer experience

Deliver Seamless experience: multiple banking channel

## OUR CUSTOMERS





## OUR OFFICES

### **CAMEROON**

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