



Branchless Banker



DID YOU KNOW?

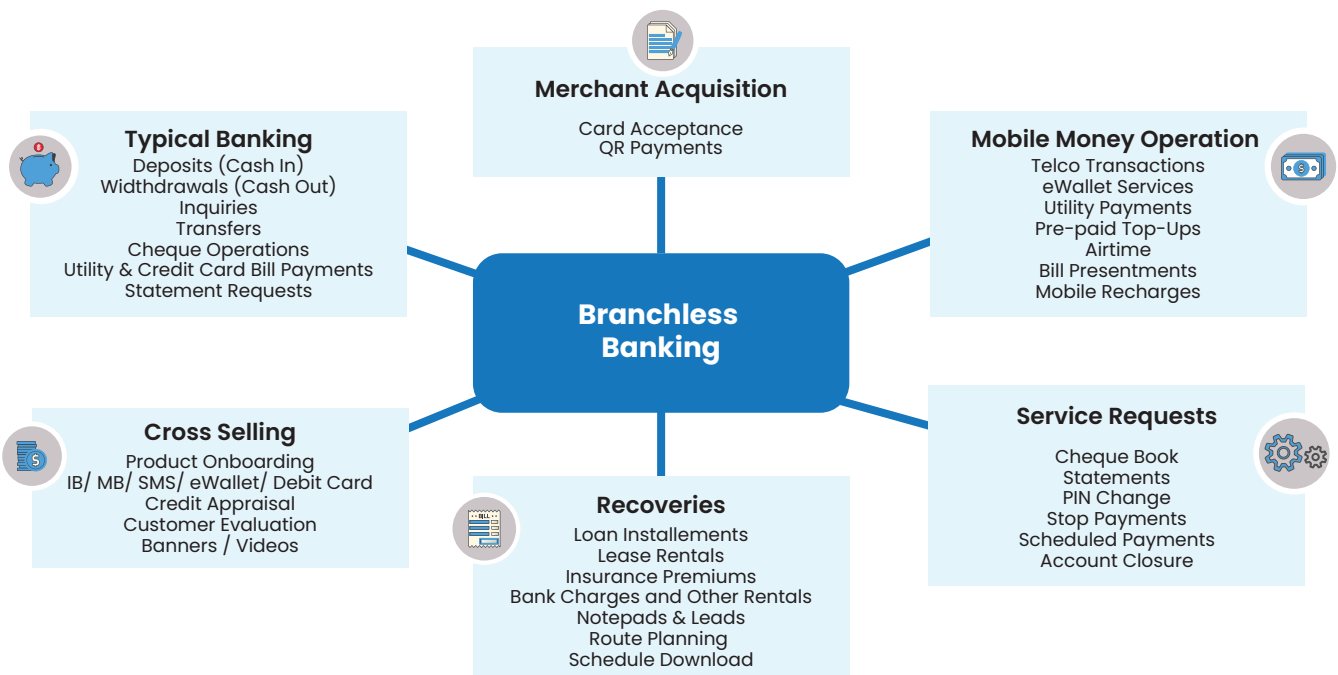
According to the World Bank, nearly 1.4 billion people remain unbanked due to logistical issues while 71% of people have access to banks in developed countries.

With the substantial increase in mobile and internet banking due to the pandemic, consumers are increasingly looking to switch to their mobiles to perform all their banking needs. At the same time, the advancement of technology has given banks the opportunity to reach new customers and segments and build a financially inclusive banking ecosystem.

Branchless Banker provides a convenient and holistic Agency banking platform for bankers to **acquire** hard-to-reach customers while **eliminating the requirement** for physical branches to capture new segments.

What are the Agency banking components included in Branchless Banker?

- Standard banking
- Merchant acquisition
- Mobile money operators
- Cross selling
- Recoveries
- Value-added services



Key Features

1 Customer Identification
The customer identification/ inquiry methods for each transaction type is configurable

2 Acknowledgement
The acknowledgement methods (email/receipt/SMS/digital receipt) and their formats in applicable languages are configurable

3 Geo-Location Capture
Admins can view exact location (pinned on a map) from which a particular transaction was performed.

4 Access Configuration
Transaction types allowed for each Agent Category/ Agent User are Customizable

5 User Defined Fields
There can be up to 5 user defined/ custom fields for each transaction type.

6 Customer Consent
A web page link can be sent to the customer to get the confirmation (instead of and OTP) to proceed ahead with a transaction.

7 Accountability Proof
An accountability proof (agent confirmation with/ without customer image) can be attached for each transaction (as configured).

8 Customization
The financial institution's logo(s) and colour themes are customizable.

With Branchless Banker's unique features, the potential benefits for banks are plenty including:

1. Agent Terminal and Device Management
2. Centralized Approach to Agent Management
3. Maximize Investment Returns By Optimizing Agents
4. Ensuring Authenticity Through Prior verification Of Customers
5. Risk Rules and Profile Configurations encompassing the identification/ blocking of suspicious transactions from any agent
6. Governance of Commissions Structures and Service Charges
7. Converting Knowledge to Intelligence

TALK TO US ABOUT BRANCHLESS BANKER TODAY.



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