Agency Banking

Fast, smart & cost-effective
expansion.

SOFTWARE GROUP

The Agency Banking Opportunity

Nearly 2 billion people around the world do not have access to basic financial services, leaving them financially excluded, particularly in developing countries. At the same time, current financial services do not adequately meet the needs of many in terms of convenience, proximity, and affordability. In order to scale sustainably at lower cost ratios, financial service providers (FSPs) need to rethink their business model, looking beyond the expensive brick-and-mortar branch infrastructure to other tech-enabled means of expansion.

Be relevant. Be digital.
Increase your market outreach and impact quickly.

Fast, Smart and
Cost-effective Expansion

What if it was technically possible and commercially justifiable for FSPs to offer services in remote regions with a quick-to-market solution?

With Software Group's end-to-end Agency Banking Solution, FSPs can efficiently equip remote agents with innovative mobile banking technology and enable them to deliver basic financial services to end customers.
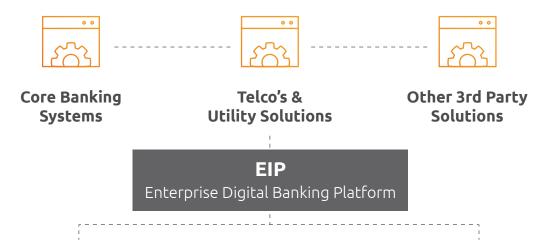
The Benefits of the
Agency Model

Unlock unbanked or underserved markets •

Operate with higher efficiency •

Enhance customer experience •

Promote your brand •

Be ready for your digital transformation •

Mobilize deposits •

Agency Banking
at a Glance

- Flexible agent network administration
- User-centric, intuitive, and device-agnostic agent applications
- Secure agent and end-client biometric authentication
- Integration with any core banking or third-party system

Expand your outreach with a modular, yet holistic solution.

External Solutions

Core Banking Systems

Telco's & Utility Solutions

Other 3rd Party Solutions

EIP
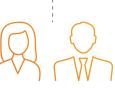Enterprise Digital Banking Platform

Financial Institution Admin

- Business Unit & Agent Hierarchy
- Flexible User Roles & Access Policies
- Comprehensive Fees & Commission Rules
- Float & Liquidity Management
- Reports: Geo, Activity, Commission, Turnover
- Image and Document Management
- Alerst and Campaigns
- AML and Fraud Management

3rd Party Agents

- Customer Creation
- Account Opening
- Cash in/Cash out
- Funds Transfer
- Bill Payments
- Airtime Purchase
- Enquiries/Statements

Individual Customers

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Why Embrace Agency Banking With Software Group?

- Quick-to-market, scalable implementation with fast positive ROI
- Unlimited integration possibilities
- Superior security, reliability and compliance
- Seamless, channel-and-device agnostic user experience
- Your trusted partner in successful digitization

5min
customer onboarding

Customer onboarding was transformed into a 5-minute experience which can be done from anywhere.

x15
multiplied POS

An MFI multiplied its points of sale 15 times with the introduction of delivery channel solutions from Software Group.

↓25%
in transaction cost

Transaction cost at agents around 25 percent less than at branch (IFC).

300k
gained customers

A financial institution expanded their customer base from 200,000 to 500,000 customers.

Driving digital transformation for:

FINCA® Bank

FIDELITY BANK

advans

vnaitas

BancABC
part of
atlasmara

i·Finance

BotswanaPost
We deliver, whatever wherever

AccessHolding
MICROFINANCE AG

Letshego

LAPO
Microfinance Bank
...improving lives

Urwego
Bank

BaOBaB

smep

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