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# Microfinance

Financial Inclusion for Anyone, Anywhere



# Use SmartVista Microfinance services to increase your reach and boost financial inclusion

For potential clients in rural, underserved, or excluded communities and market segments, access to financial services can be an issue. So when microfinance institutions (MFIs) connect their digital microfinance infrastructure to these areas, not only do the MFIs gain new customers, they're also developing financial inclusion.

Wherever your potential clients are, you can reach them with access to microfinance.

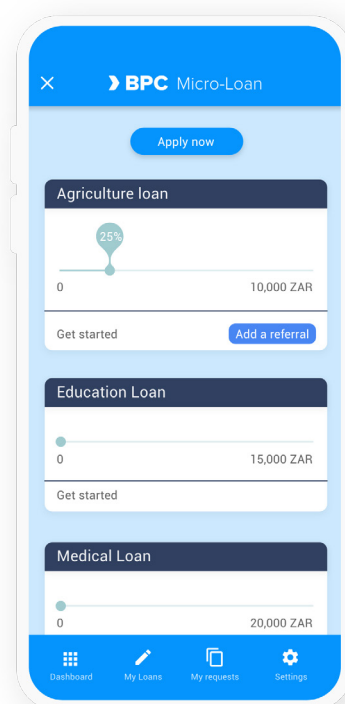


# Making valuable connections and driving growth

SmartVista for Microfinance supports a wide range of microfinance schemes and services. From individual credit to solidarity lending, factoring, financing and more, with unrivalled scalability, built-in security, and complete flexibility.

## How it works...

- SmartVista's microfinance infrastructure uses existing technology and access points such as mobile phones, mobile internet, Point-of-Sales devices, and ATMs.
- MFI agents can perform customer identification and verification digitally, through workflow-based user-configurable KYC processes.
- Customers can go through self-registration using biometrics data (photos, fingerprint scans) and automated background checks.
- SmartVista OLTP engine supports various cashless transaction types.
- Customer profiling module uses a neural network engine to accept and use arbitrary data and connect to partner credit scoring solutions.
- Depending on the needs of the different customer segments, MFIs can deliver credits, loans, guarantees, and forward contracts.
- SmartVista Microfinance solution connects both lenders and borrowers on the same platform providing transparent choices of the available offers.





# Key benefits of Microfinance

- › **Smart orchestration around micro-lending**
- › **Microcredits**
- › **Alternative and flexible credit scoring model**
- › **Self-service, agent, kiosk, marketplaces**
- › **Simplified KYC with account opening**
- › **Matrix-based**
- › **Crowdfunding**
- › **Islamic programmes of microfinance (Murabaha, Ijarah, Zakat)**
- › **Instant loan calculation**
- › **Real time configuration**
- › **Multi-loan application across multiple banks**
- › **Tailored business rules**

## Financial institutions...

- Increase their reach to underserved communities
- Boost financial inclusion
- Build strong customer relationships

## Customers...

- Benefit from greater financial inclusion
- Get access to multiple financial products
- Enjoy easy-to-use digital services



# Power your transactions with BPC



Start benefiting from SmartVista Microfinance alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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# Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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