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# Digital Banking & Super Apps

Bridging Real Life to a Single  
Digital Experience



# Accelerate your digital transformation with BPC digital banking in a Super App environment

Create a seamless experience for end users thanks to digital banking and Super App services, powered by BPC's SmartVista, delivering intuitive customer journeys, easy access, and convenience at their fingertips.

Super Apps are the next generation of apps, integrating multiple specialised services into one advanced, high-tech platform. They offer more than just 'the bank in a pocket', users can access multiple services, not just financial, such as lifestyle, business, and health.



# The right partnership for digital transformation

Digital banking in a Super App environment is a complex yet rewarding way of expanding your client offerings. As well as requiring state-of-the-art technical knowledge, you need to be confident that everything is taken into account, from trends and behaviours to responsibilities and liabilities. BPC builds, launches, onboards, and maintains large marketplace environments, and we have exactly what it takes to build yours.

## Feature highlights...

Financial institutions can design and configure their app's front end and process flows, thanks to hundreds of customisable UX templates and customer journeys.

An AI-based chatbot with both speech-to-text and text-to-speech capabilities makes for friendly and inclusive interactions.

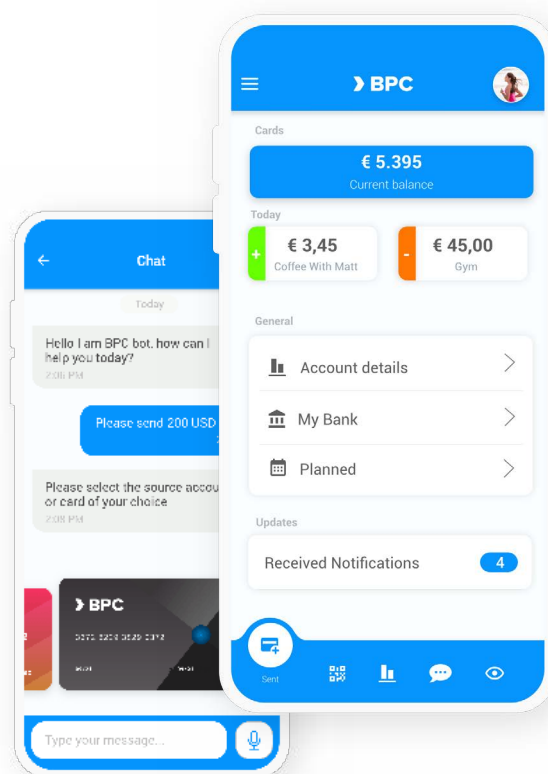
Integration with third-party investment apps and local exchange houses means users can track, organise, buy, and sell investments without having to switch apps.

Comprehensive personal finance management capabilities give users an innovative, personalised way of managing their financial health and wellness.

QR payments feature that can be embedded to any device, with static and dynamic QR support and multiple QR code handling.

Customer goals can be blended with loyalty features to allow financial institutions to offer relevant products and services to their customers while driving business growth.

Consumer, merchant, SoftPOS and agent banking apps all combined in one agile platform.





# Key benefits of SmartVista Digital Banking

- › Multi-role app that switches between consumer, business, agent and powered by a single digital back-end
- › Integrated chatbot and speech-to-text in multi-languages virtual advisor
- › Ecosystem building and smart marketplaces
- › Cards, accounts, wallets management
- › End to end digital processes from KYC onboarding to digital contracts
- › A digital ID issued via a blockchain platform that can be used to remotely verify credentials to guard against identity & payments theft.
- › White labelled UI/UX templates
- › Payments, transfers, remittance, top ups, and withdrawals
- › Integrated marketing and segmentation tools
- › Digital analytics and marketing with customer segmentation
- › Supervised products for parents and companies
- › Personal finance management and goals, investments, and trading

## Financial institutions...

Benefit from quick implementation.  
Gain greater cost and time efficiencies.  
Achieve faster time-to-market on products and services.  
Get a full 360 degree client view.

## Consumers...

Enjoy a frictionless, unified experience.  
Access and pay for a variety of products with a swipe or tap of the finger.  
Benefit from personalised environments and services.



# Power your transactions with BPC



Start benefiting from your own mobile banking Super App 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 Banking Technologies and one of our experts will be in touch to book your 1-2-1 workshop.

[bpcbt.com](http://bpcbt.com) | [info@bpcbt.com](mailto:info@bpcbt.com)

