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# MAMBU

## The SaaS Banking Engine

### Features & Services

New financial technology is opening up previously unserviceable markets, raising customer expectations and accelerating the pace of change. Financial institutions tethered to legacy systems lack the agility to keep up. Mambu changes this.

We allow our clients to operate like a tech company rather than like a bank. Powered by Mambu our clients have the freedom to harness the latest technology and the ability to quickly build, launch and iterate products or services.

They are transforming existing operations, starting new ventures, expanding into new markets and launching new products to offer leading digital banking and lending experiences.

### Powering Modern Digital Financial Services

Mambu is the leading SaaS banking engine powering modern financial services, the lean alternative to legacy core banking systems.

Our cloud native solution is the driving force behind modern, modular banking architectures. Empowering our clients to rapidly realise value for their businesses and customers.

Launched in 2011, Mambu powers over 6000 live loan and deposit products, which serve nearly 9 million end customers. Our clients range from fintechs to top tiers banks, and we manage a portfolio of over \$4 billion on their behalf. Mambu is powering the leading financial service providers as they grow, scale and meet evolving digital banking demands around the globe.



## The Essentials

### Lending

Launching and servicing consumer, business and marketplace lending from revolving credit to structured finance.

### Deposits

Quickly and simply configure your chequing, money market and savings accounts with features like flexible interest calculation and custom fields for meta-information and tracking.

### Customers

Track and store all customer data with fully configurable fields, multiple clients types and relationships.

### Accounting

Full balance sheet, profit and loss and trial balance visibility and transaction-level traceability on all account activity.

### Reporting

Highly flexible custom views, lookups, filters and sorting on all data across all object types including custom fields.

### Documents

Automatically generate statements and contracts, store all KYC and supporting documents for your customers.

### Notifications

Automated SMS and emails to inform customers of key account activity.

### Permissions

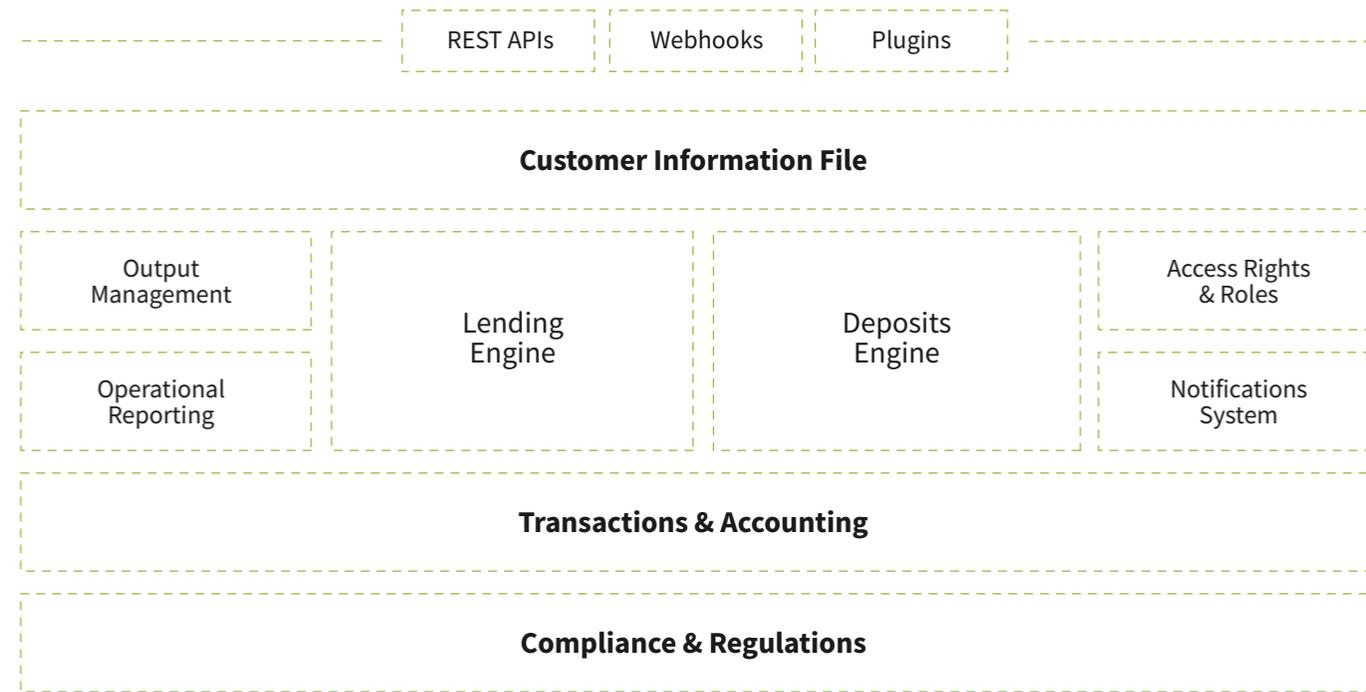
Multi-level user and permission management down to the field level limiting access and change rights.

### Auditing

Full traceability on all activity in the system from every changed field to every user action for easy auditing.

## Mambu Functional Landscape

Mambu offers core banking and lending capabilities in a modern SaaS engine



### Rich Developer Tools

#### REST APIs

Simple yet incredibly powerful tools for all essential actions from clients to accounts and transactions. Allowing any developer to drive the Mambu engine programmatically.

#### Webhooks

Secured conditional notification callouts from Mambu to any external systems allowing for event-driven architectures.

#### Developer SDKs

Test our new API 2.0 with full developer SDKs in every major programming language from .NET to Java, Ruby and Python.

#### Open Data Dictionary

Fully transparent and well-documented public data dictionary which provides a deep understanding of the data structure for reporting and business insights purposes.

#### Near Real-Time Insights

FastData-enabled Streaming APIs facilitate unlimited reporting, data warehousing and business intelligence capabilities.

#### Custom Apps

Extend the Mambu user interface via contextual custom apps with your own screens, data fields and forms which can be built and hosted anywhere.

### Consultative Services & Support

#### Consultative Implementation

Our in-house experts will guide you through the configuration of your Mambu environment. Passing on their knowledge of industry best practices gained from hundreds of successful implementations.

#### Technical Integration Assistance

Mambu engineers will assist from architectural concepts to API usages to testing best practices. They will work with you to ensure your ecosystem is optimised and bullet-proof.

#### Follow The Sun Support

Fully in-house application support from consultants in EMEA, APAC and the Americas.

#### Enterprise SLA

Uptime, response time and priority ticketing support ensure the highest level of service agreement to meet the needs of today's financial institutions.

#### Continuous Innovation

With input from our clients, partners and the industry Mambu is adding and rolling out major improvements every quarter.

#### External Penetration Testing

Tested at least twice a year by third party ethical hackers for weaknesses and vulnerabilities.

## The Driving Force Behind Modern Banking Architectures



### Managed SaaS Infrastructure

#### Shared or Dedicated Mambu Environment

Save costs in a shared environment with other Mambu clients or opt for higher enterprise controls, access rights and custom update windows in your dedicated Mambu environment in a separate AWS Virtual Private Cloud (VPC).

#### Managed Software & Hardware Updates

Fully managed between Mambu and AWS to ensure you're using the latest, most secure and high performance technology stack under the hood.

#### Data Backups & Redundancy

Up to second database rollbacks, backups and multi-zone redundancy ensures no data loss.

#### 99.99%+ Uptime

Auto-scaling systems, automatic failover and exhaustive testing ensure enterprise-level uptimes, publically reported at status.mambu.com.

#### Scalable Infrastructure

Automatic horizontally scaling infrastructure from DNS to load balancer over application server to database read replicas and vertically scalable master database server. All delivered as a managed service by Mambu and AWS.

#### Multiple Sandbox Environments

Develop new integrations, test new products, train new staff or preview new features in a sandbox environment.

#### Information Security & Data Protection

Financial regulators across many regions have approved the outsourcing of regulated financial workloads to Mambu. ISO/IEC 27001:2013 certified Information Security Management System (ISMS) and supportive of GDPR compliance.