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Agent Banking

Bring Your Bank to the People



Expand revenue areas by delivering your services to everyone, wherever and whoever they are

There are more than 1 billion unbanked adults, according to the World Bank. Meaning these individuals do not have an account at a financial institution or through a mobile money provider.

Agent banking is a crucial service for financially underserved adults, who currently stand at around 2.5 billion globally. Particularly beneficial in rural areas, it means financial institutions don't require a physical presence. It also saves the expenses associated with handling low-cost transactions.

But with processes like KYC usually needing to be done at a branch, it's not always easy for agent banking to offer full financial services. That's why SmartVista Agent Banking supports a full range of services and transactions, from KYC to cash deposits, through a comprehensive mobile application.

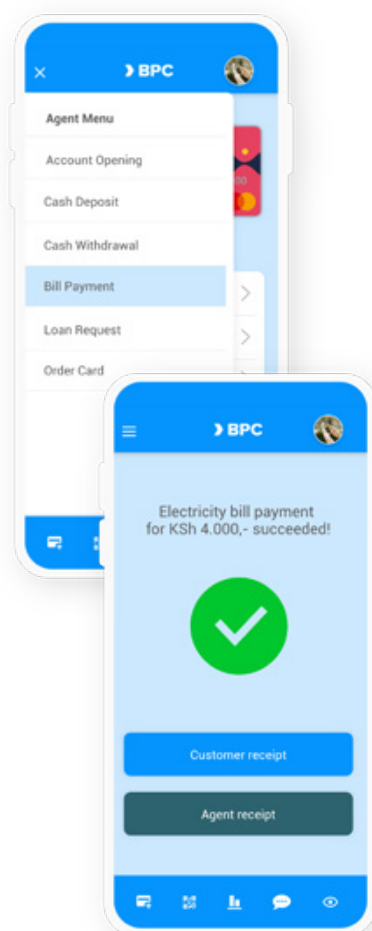


Bringing banking to the people

As well as boosting financial inclusion in areas and customer segments that typically fall through the net, financial institutions are able to increase both transaction volumes and revenue by expanding their reach with ease.

How it works...

- Agents can perform KYC and initial onboarding on-site using mobile devices, equipped with cameras or through web, kiosk or USSD channel.
- Agents can grant clients access to a broad set of financial services and these agents can perform the required authentication through integrated PIN pads, offering the client secure access to these products.
- It supports a full range of transactions including cash to cash, account to account, cash to account, account to cash, bill payments, mobile top-ups, cash deposits/withdrawals, cash-in cash-out, and loan repayments.
- The banks control agent access and can reward agents with commissions. Agents can then use the mobile app to track their commissions, access mini statements, and transfer funds between their own accounts and to other agents.
- The mobile devices have a user- friendly interface with a connected PIN pad for card authentication and receipt printing.
- SmartVista agent banking integrates seamlessly into a financial institution's existing infrastructure.
- It has a range of pre-configured online, offline, and near real-time options for integrating with service providers, money transfer processors, core banking systems, card management systems, and other solutions.





Key benefits of Agent Banking

- › Full agent management solution, with multi-layer hierarchy and commissioning
- › Low cost delivery channels
- › Contactless and QR code based transactions
- › Incentives and promotion
- › Fraud management
- › Geo restrictions available
- › Integration with local eKYC, Digital ID, Scoring
- › Intelligent customer onboarding and KYC
- › Online account and wallet opening and card issuing
- › Easy to view/print statements and inquiries
- › Viewable agent commissions and targets
- › Easy fund transfers
- › Industry-grade biometric authentication
- › Country transaction restrictions
- › Multi-institution flexible branding support
- › Push notifications to agents
- › SMS, e-mail, and push notifications
- › PIN Pad integration for
- › iOS and Android support
- › Web support
- › USSD support
- › Integration with international/local payment networks
- › True end-to-end solution

Financial institutions and fintechs...

- Increase their reach without risking security
- Speed up the rolling out of products and services
- Boost transaction volumes and revenue

Customers...

- Get full banking services in their area
- Enjoy personalised service
- Benefit from digital acces



Power your transactions with BPC



Start benefiting from our SmartVista Agent Banking 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 500+ customers across 140+ 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.

www.bpcbt.com

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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