



TECNOSTAC
Transformative Technology Solutions

Co-Bank+[®]

Digital Core Banking Solution
for Micro Finance Institutions (MFI)



www.tecnostac.com




Tecnostac Systems, is an IT solution company jointly hosted by a team of Financial Technology veterans, holding decades of global expertise individually. Tecnostac Systems Kenya Limited is a wholly owned subsidiary of Tecnostac Systems Private Limited (“the Holding Company”) which is duly incorporated in India. The Holding Company is in turn wholly owned by Naive Plus Software Solutions Private Limited (“the Parent Company”).


Co-Bank+[®], the flagship product of Tecnostac Systems, serving organizations, which has over 4135 installations across India, Kenya, Cameroon, Uganda, Ethiopia, and Tanzania for the last 30 years.

We develop strategic partnerships with Apex Bodies, Financial Institutions and Banks to deliver a system that exceeds expectations at an affordable cost.

- **Efficient**
- **Secure**
- **Convenient**



 Flexible Pricing Models that can scale with market demand and usage conditions.

 Vast range of Integration; Extendible through Co-Bank+[®] API middle ware, without the need for any third party switch; national ID, Credit Bureau, MNOs, Utility Aggregators, ATM switches, POS Android Machines.



Operational efficiency through streamlined workflows and automated processes



MFIs can offer a wide range of products and services; CASA, Loans, Deposits, Fund Transfers, Standing Orders, Customer Information, Member Holding Information, Bill Collection, HRMS, Asset Management Systems, etc.



Customer outreach efficiency; doorstep banking; Device Driven Agency Banking Operations.



Fully Secure VAPT certified; multifactor authentication; full scale transaction logs and history reports.



Integration with Commercial Bank, seamless offering of banking services; Co-branded and other Card Services, Payments & EFTS, Cheque Book.

Co-Bank+[®] Application

Core Banking System

- Mobile Banking App
- E-PASSBOOK
- USSD
- Internet Banking
- FuFi- Door Step Banking
 - Satellite Branch
 - Agency Banking
- **Middleware/API Manager**
 - Credit Reference Bureau Integration
 - IPRS
 - Bank Integration
 - Mobile Wallet Integration
 - ATM Switch Integration
 - Bio-Metric Integration
 - SMS/Email Gateway Integration
- Self Help Group Management
- Transaction Audit
- Business Intelligence, Dashboard and Analytics
- Human Resource Management (HRMS)
- Reconciliation
- Customer Relationship Management
- Fixed Asset Management
- Budgeting
- Procurement
- Reports-MIS Reports, SASRA Report

Deployment Models

ON PREMISE

- TOTAL CONTROL
- SECURITY AND COMPLIANCE
- CUSTOMIZATION AND FLEXIBILITY
- PERFORMANCE OPTIMIZATION
- DATA SOVEREIGNTY

HYBRID

- OPTIMIZED COST AND RESOURCE UTILIZATION
- SECURITY AND COMPLIANCE
- ENHANCED FLEXIBILITY
- LATENCY OPTIMIZATION
- SCALE RESOURCES.

CLOUD

- SCALABILITY AND ELASTICITY
- COST EFFICIENCY
- SECURITY AND COMPLIANCE
- AUTOMATIC UPDATES AND MAINTENANCE
- GLOBAL ACCESSIBILITY
- DISASTER RECOVERY AND REDUNDANCY





TECNOSTAC

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AFRICA

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Locations

