



+234-8023019337 and +233-0266247623



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Bring out your best.

# A unified bank management platform built on deep financial and regulatory expertise

with **TAIBASH Solutions**

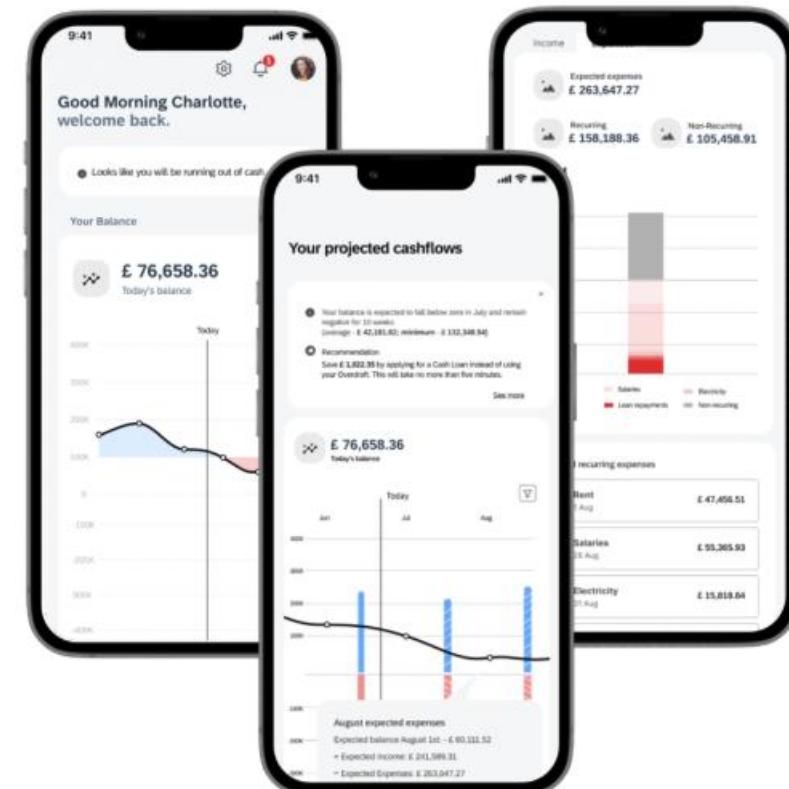
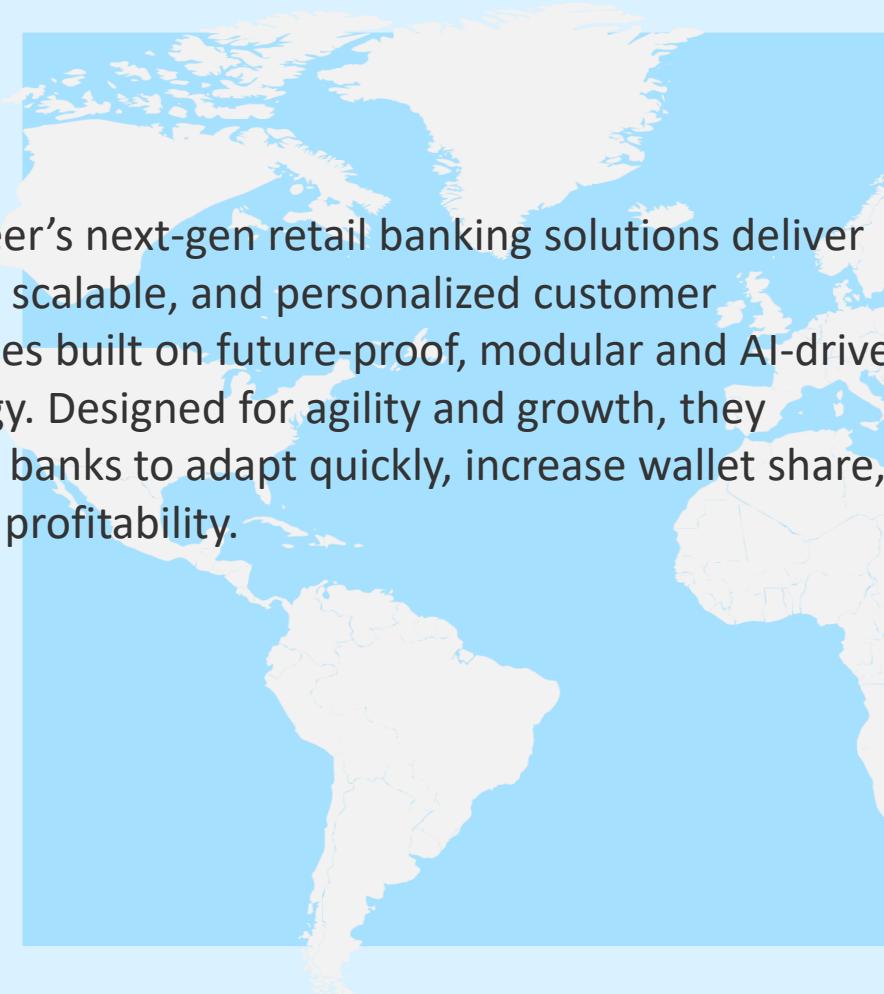


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# Retail banking solutions made for scale, growth and diversification

SAP Pioneer's next-gen retail banking solutions deliver real-time, scalable, and personalized customer experiences built on future-proof, modular and AI-driven technology. Designed for agility and growth, they empower banks to adapt quickly, increase wallet share, and drive profitability.



# Cutting complexity, introducing transformation

SAP Pioneer 



## Current and savings accounts

- Checking accounts
- Joint accounts
- Youth accounts
- Multi-currency accounts
- Term deposits
- Automated savings



## Lending products

- Unsecured loans
- Student loans
- Mortgages
- Buy-Now-Pay-Later
- Dynamic interest rates





## Behavioral banking

- Predictive insights
- Balance alerts
- Spending dashboards
- Financial education
- Gamified incentives



## Cards and payments

- Debit and credit cards
- Virtual cards
- Single-use cards
- Cryptocurrencies
- Instant payments

# Streamline operational efficiency at scale

SAP Pioneer 

## Exceptional STP rates

Achieve market-leading STP rates (straight-through processing) from account opening to loan origination, reducing manual work and unlocking automation, AI, and cost efficiency at scale.

## Empower with agentic AI

Automate tasks, uncover insights from diverse data, and drive value-added activities with smarter decisions supported by native AI capabilities.

## Flexible deployment

Choose the deployment option that fits your organizational and growth needs – from on premise, private or public cloud with leading hyperscalers or fully managed SaaS options.



Thank you!

