

SAP
Bring out your best.

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

with **TAIBASH Solutions**

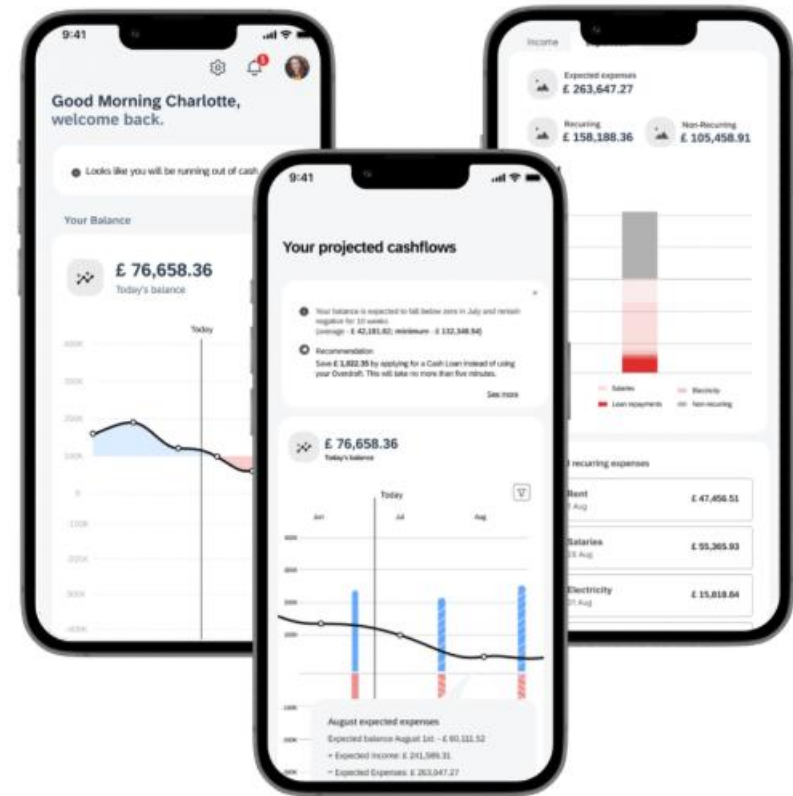


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Retail banking solutions made for scale, growth and diversification

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!

