



Skaleet presentation - Central Bank of France

Paris, France
Lundi 3 juin 2023



Financial digitization & digitalization - development tools for Africa 1/2

- **Why – Major Goals**

- To provide better access to financial services by making technology simple and accessible
- Reduce the circulation of cash and provide services on a telephone, bill payments, merchant payments, savings, so that people stop withdrawing their entire salary in cash at the beginning of each month.
- Focus on the development of financing via micro-credit in particular.
- The cloud makes it possible to treat security issues seriously with digital tools, featuring well-documented communication APIs.

- **Technological evolution needed to transform**

- Upgrading old IT Legacy systems that are more than 40 years old is now essential to integrate new innovations and technologies.
- We need to rely on modern, agile and open architectures to make exchanges more fluid and reduce informality.
- Provide banks/EPs with digital architectures that enable them to get closer to their customers.
- The telephone can be used to access a wide range of financial services



Financial digitization & digitalization - development tools for Africa 2/2

- **Digitalization brings greater equity**

- New digital platforms enable cost-effective delivery of services to customers
- Serve more people with tools adapted to their needs at a competitive price
- Digitization consumes less data, brings services to the most remote populations and aims to increase bancarisation rate
- Digitizing and digitizing of course, not just providing the technology, but making it simple for those who hesitate to use it.

- **Innovative new services**

- - Private/civil servant salary payments
- - QR code merchant payments
- - Domestic transfers
- - Aid distribution (e.g. Covid...)
- - Payment of bills and taxes (water/electricity suppliers, customs, taxes, etc.)
- - International transfers
- - Access to microfinance credit
- - Peer-to-peer payments
- - Savings/Ecopage
- - WhatsApp Banking

03 Complete your existing offer with innovative products



Provide your clients with more products and services thanks to our Core banking Platform managing natively differentiating offers, adapted to the african market

New offer

Enriched Offer

Wallet

Bill payments

QR code payments

Loyalty/Voucher Modules

Transfers Bank to Wallet/Wallet to Bank

Agency banking

Skalet Core Banking Platform Solution

Initial offer

Account

Card

Mortgage

Consumer loan

Corporate offer

03 Masrvi launched in 4 months with Skaleet

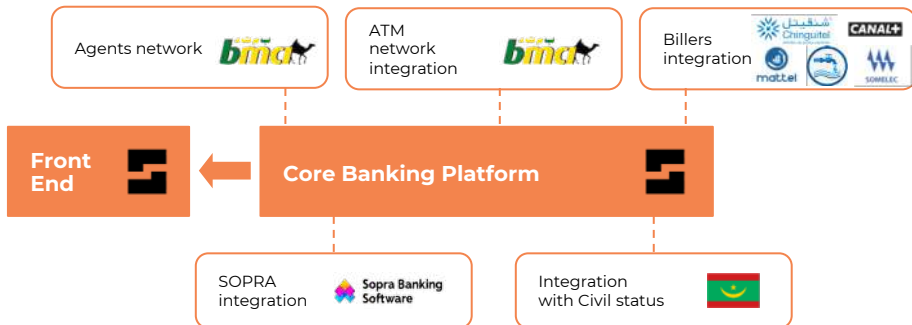
A digital bank launched in no time

BMCI is the country's leading bank in terms of balance sheet, number of customers (~100,000) and branches (49).

BMCI decided to launch its digital bank, Masrvi, accessible via a mobile banking app.

In more than 30 cities in Mauritania, Masrvi relies as well on its agents and a large network of BMCI agents. Masrvi has established partnerships to distribute financial services.

Skaleet successfully deployed this solution in only 4 months.



Use cases examples

Client management

The KYC onboarding and processing procedure is greatly facilitated due to Masrvi's automated review of the marriages and births registry

Omnichannel distribution: you can perform transactions through the agent network, the customer app (iOS and Android) or the website

Comprehensive retail offer

ATM withdrawals throughout the BMCI network

Bill payment from the customer app, website or agent network for water, electricity, cell phone unit recharge, Canal Plus...

Customers can also withdraw cash from BMCI's ATM network by requesting a withdrawal code from their app

A large merchant network allows customers to pay directly with the Masrvi account

Corporate offer

Masrvi also makes it possible for several companies to pay salaries to their employees' Masrvi account, or to cash

Key achievements

- Launch of a digital bank **in the midst of the pandemic in 4 months.**
- **Interconnexion with government services** - Mauritanian civil status.



The product catalog provides offers that differentiate you from other banks

Must-have products

Deposits	Deposit cash to your bank account	Deposit cash to your wallet
Withdrawals	Withdraw traditionally using an ATM card	Withdraw cash from a bank approved agent
Transfers	National: domestic money flows Urban, rural, and remote areas ⇒ wallet/wallet ⇒ bank account/wallet ⇒ wallet/cash	
Payments	Secure transactions: e-commerce (marketplace, online payment) Merchants (big-box stores, etc.) Online bill payment (via agent or smartphone) - able to integrate with over 200 billers	
Loan		

Build a differentiating offer

Products that differentiate you from competitors

Large companies and SMEs can pay their employees on a bank account, wallet or by cash	State can pay pensions, retirement, state aid to a bank account, wallet or cash	
Cardless withdrawal from an ATM	Option of the withdrawing system using your preferred partners	
International: intra-African flows, Africa/Rest of the World ⇒ wallet/wallet ⇒ bank account/bank account		
Contactless with all types of phones (Skaleet NSDT technology) Contactless NFC (card + mobile)	Card tokenization Visa on Mobile	Merchant QR code
Loyalty (Client loyalty via discount on next payments)		
Voucher (voucher management functioning as a bill payment)	Aid (direct distribution of state aid, ex: for food)	
Salaries advances paid directly to a wallet or bank account		
Disbursement of traditional loans	Disbursement of instant loans	



App on mobile

Available on iOS & Android

Supported on iOS 10 & Android 4.1 and above

- Financial services
 - See all accounts & details
 - Transfer money to a phone number or an IBAN
 - Payment services (air time top-up, bill payment, QR code payments)
 - Cash-out
 - Cards management
- Non-financial services
 - Self-enrollment
 - Contact the bank and find partners
 - Notifications campaigns

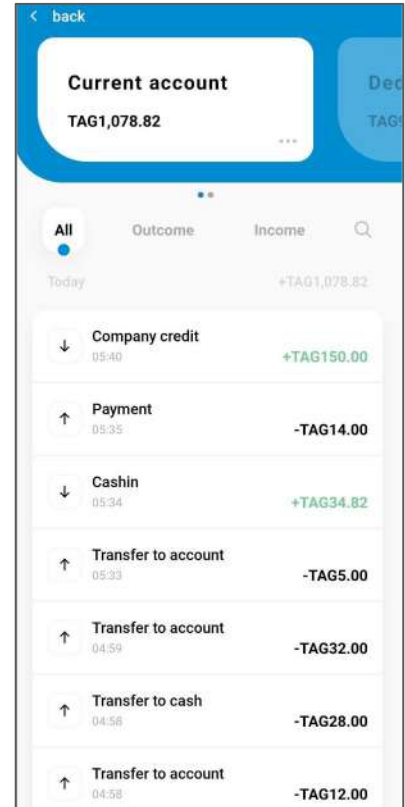
Optimized behaviour in poor conditions

(bad network connection & low performance smartphones)

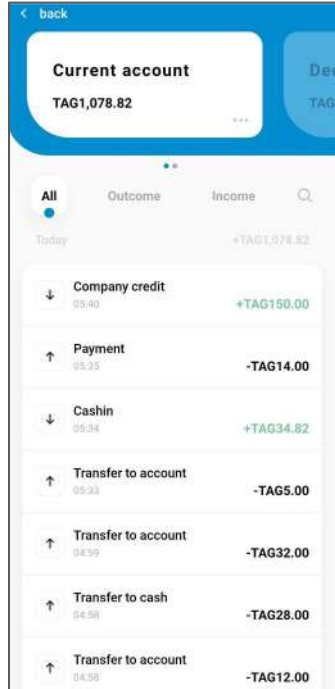


Account details

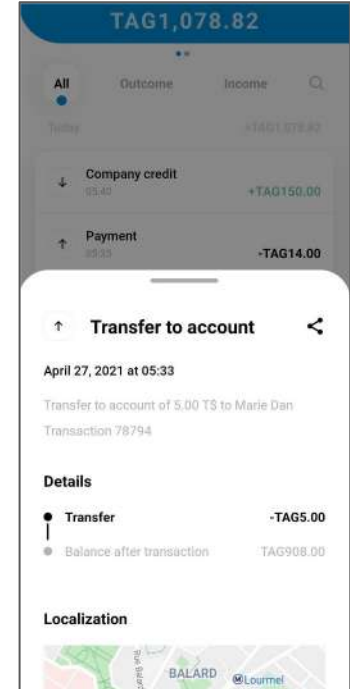
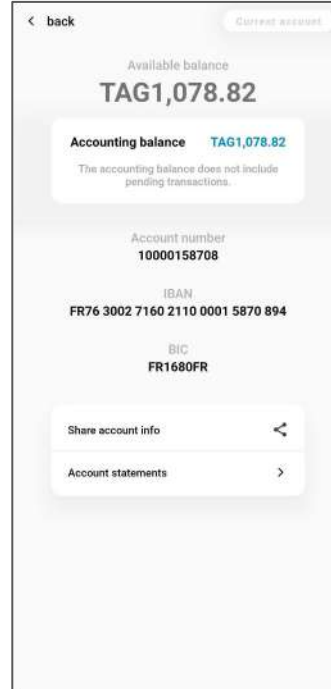
- Navigate between accounts
- Check balance (Available balance VS accounting balance)
- See transactions history & pending operations
- Get details on transactions (including geolocation)
- Filter and search transactions
- Get details about one account
 - account number
 - account status
 - IBAN/BIC
- Get account statements
- Share account details



Account details



(swipe to switch between accounts)



Transaction history

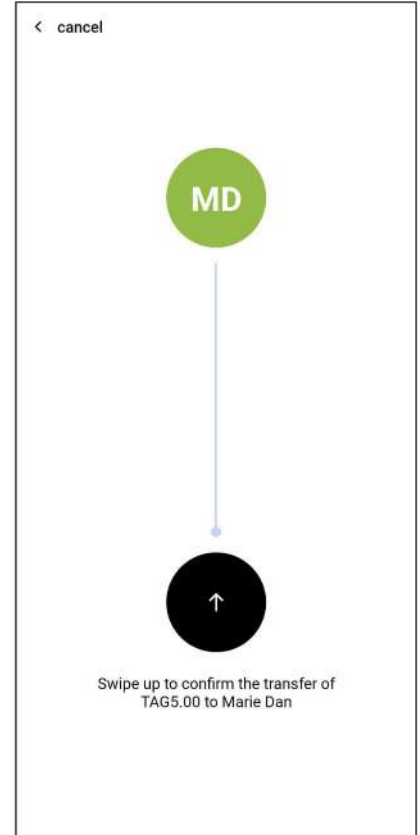
Account details

Transaction details



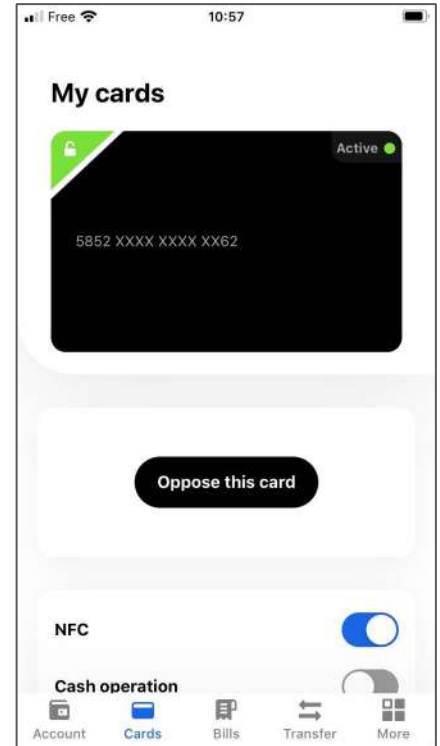
Peer to peer transfers

- **Transfer money to an IBAN**
 - For internal & SEPA transfers
- **Recipients management**
 - Adding a recipient is mandatory before sending money to anyone
 - Authentication through OTP SMS

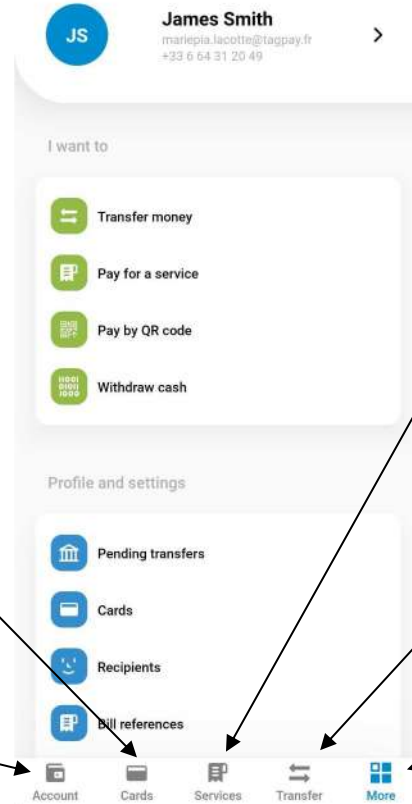


Cards management

- Block your card temporarily (if you're not sure it's lost)
- Oppose your card (if stolen or definitely lost)
- See & manage features
 - Contactless payments Y/N
 - Foreign payments Y/N
 - Cash-out Y/N



App structure



Shortcut to cards management

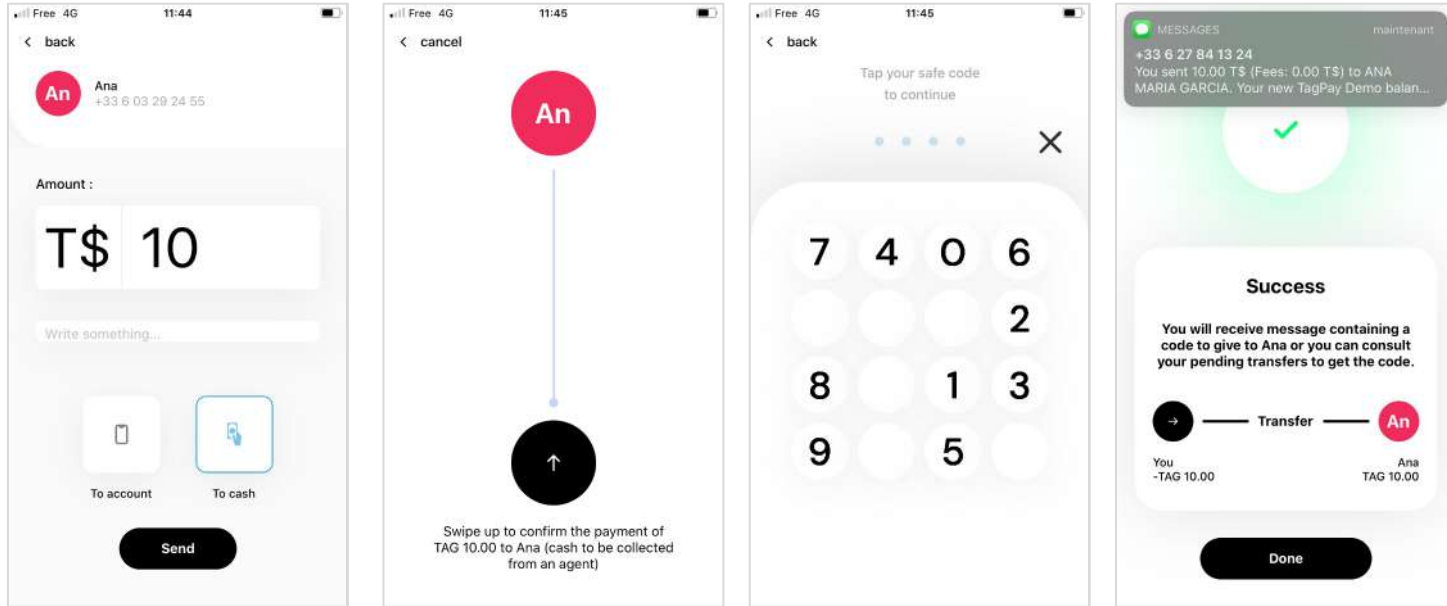
Shortcut to payment services
(bill payment, airtime top-up, ...)

Shortcut to transfer money

- All your bank accounts
- Transactions history and details

- All banking services
- Settings
- Contact information
- Log out

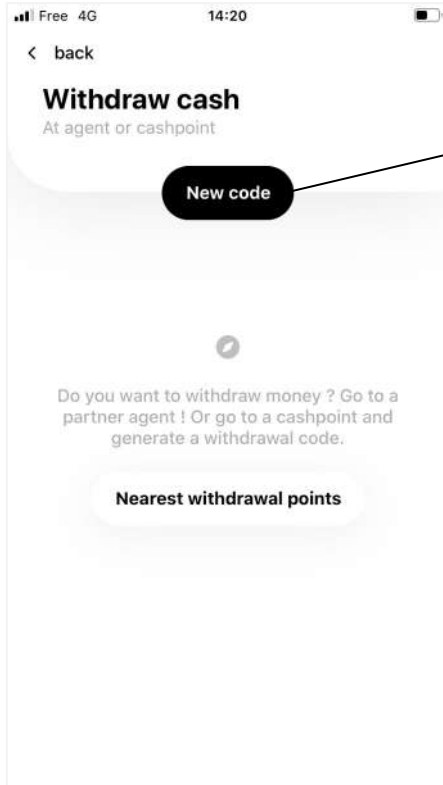
Transfer to a phone number – send money to anyone



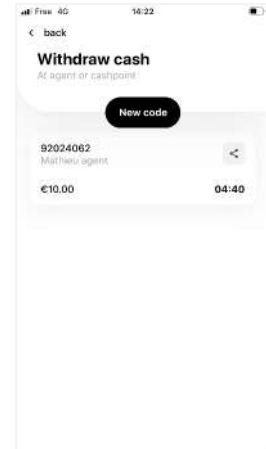
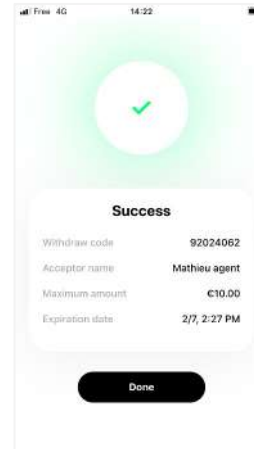
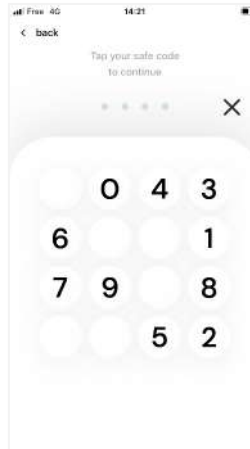
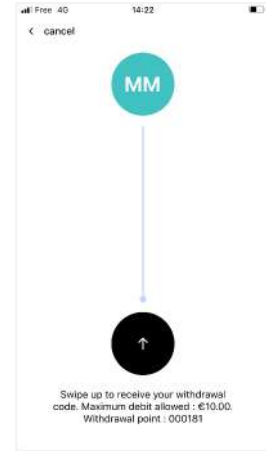
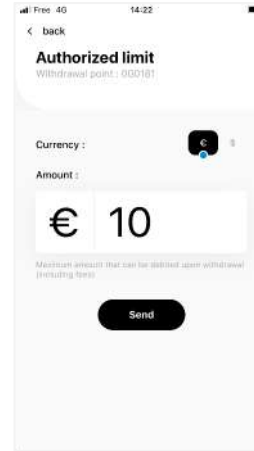
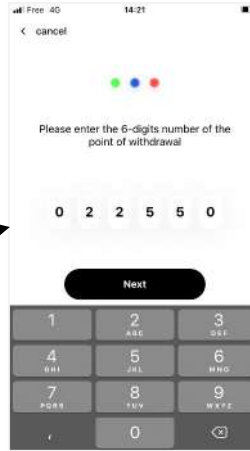
The recipient will retrieve the cash at an agent's place



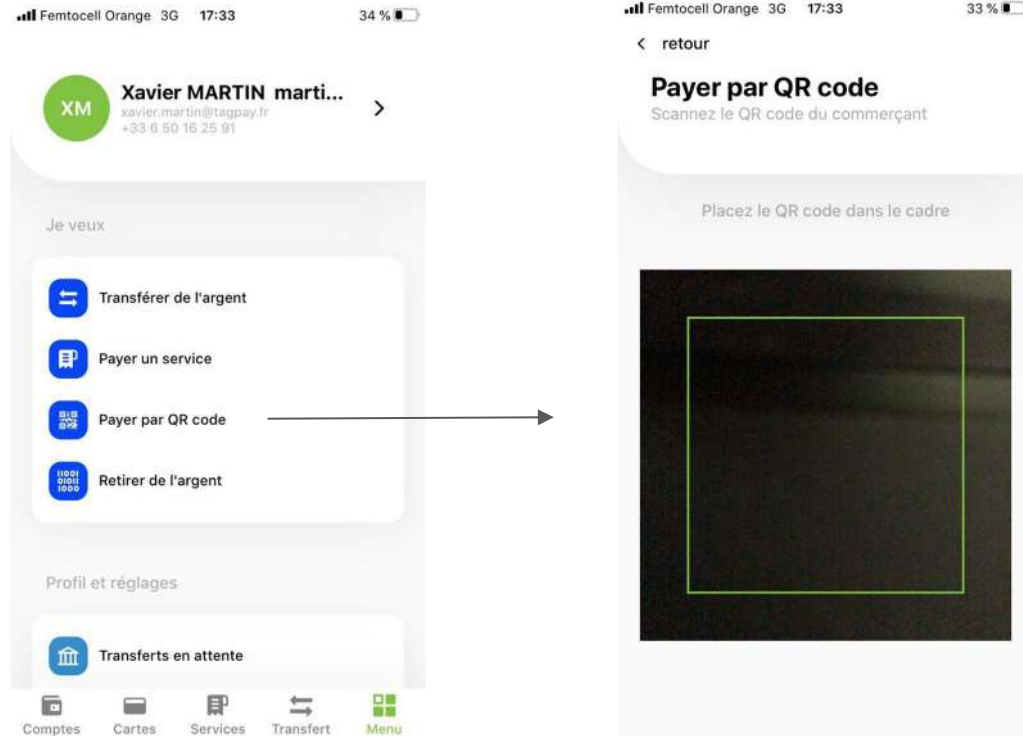
Need cash?



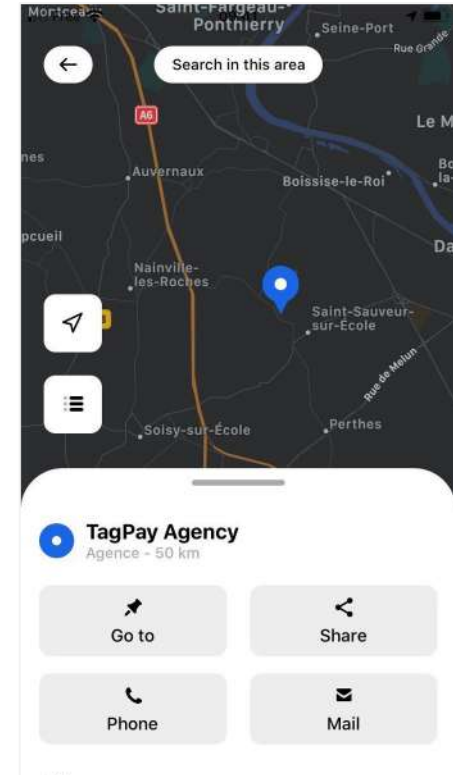
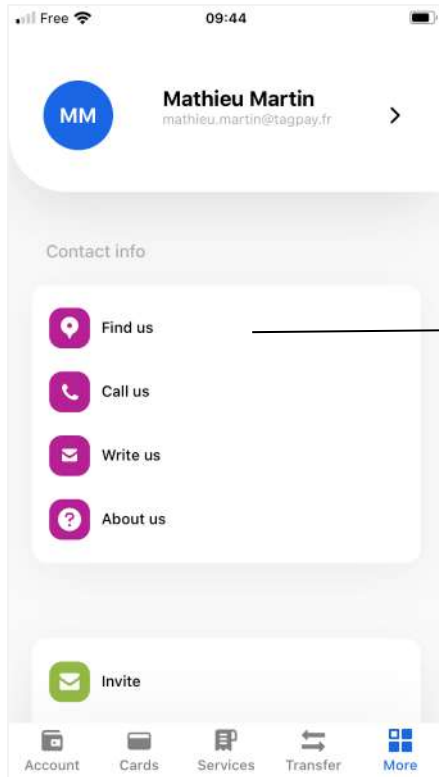
Once you are close to an ATM



Close Loop QR code payments



Contacts & Partners search (branches, agents, ATM, ...)



01 About Skaleet

Skaleet is a fintech company offering a **Core Banking Platform (CBP)** in SaaS. **Complying with the highest security standards and approved by multiple clients in Africa**, it is an alternative to the legacy IT infrastructures of banks and financial institutions.

Thanks to our **open and agile** platform, our clients are able to imagine, configure and easily launch new products. Our solution capability to create, integrate and orchestrate **customized ecosystems allows you to meet ever changing clients needs**.

With one solution, our architecture serves various business models reducing Time to Market and optimizing costs.



40 financial institutions worldwide have implemented our solution

+10 million end users using our platform

+255 million transactions processed by Skaleet

>99,99% uptime of our platforms





**Thank you for your
time**

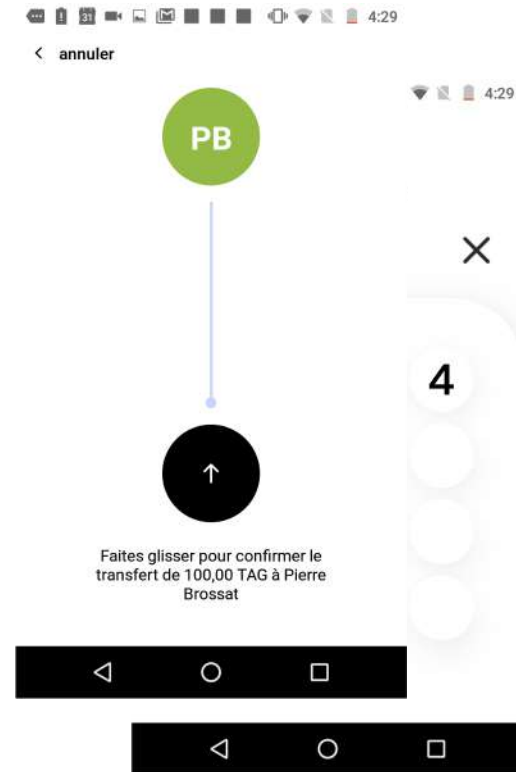
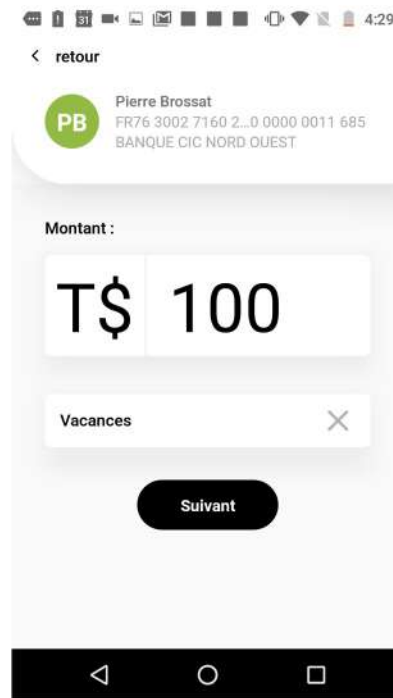
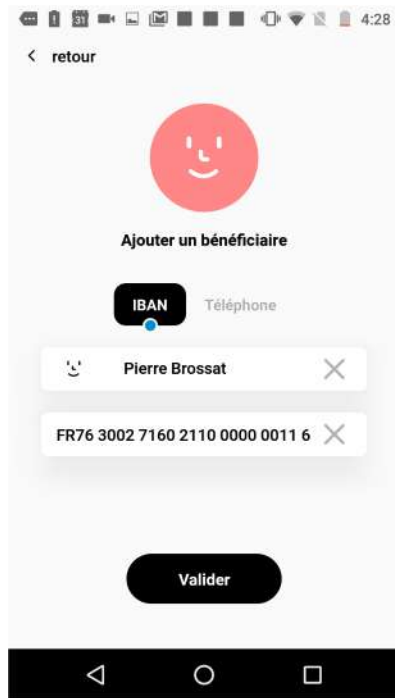


Masrvi with BMCI

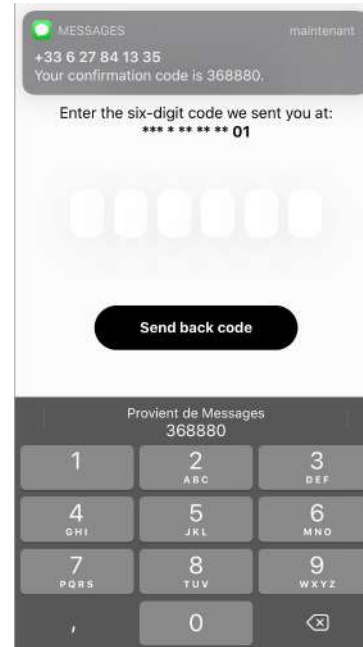
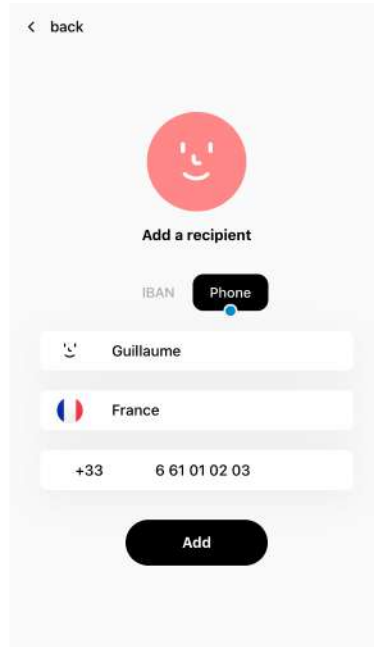
- (<https://youtu.be/apGCA7r1ncA>)



Transfer to an IBAN



Add a new recipient



The beneficiary of a transfer must have been added as a recipient.
This operation is authenticated with a one-time-password sent by SMS.

