



Company Profile

Driving Digital Transformation Together

by Name
Yasir Anjum

Date
01/06/2024





01

Software Group
About the company



 **09**
regional
offices

 **500+**
projects delivered

 **350+**
employees globally



 **70+**
countries with established
presence

Industries Served



Banking

Lead in the digital era. Stay on top of the digital revolution and outshine competitors with exceptional banking experiences across channels. Be flexible, open and customer-led.



Insurance

Win in a digital-first world by leveraging fast-to-market digital insurance channels with superb user experience for customers, agents and brokers. Innovate, expand market at scale and reduce costs.

Industries Served



Governments

Build the modern digital economy. Accelerate financial inclusion, establish nationwide payment & identity platforms, automate financial aid & pension disbursement, support MSME growth, improve tax collection, help refugees & the unemployed, digitize on-lending, and more.



Post Offices

Become the Post Office of the future – a one-stop-shop for postal, financial, government and e-commerce services. Fully digitize postal operations and enable financial services. Extend Post Offices' social and financial inclusion impact through digitalization.

Industries Served



Central Banks

Digitize and automate Forex Monitoring, Control & Reporting through a robust digital platform that connects all banks and Forex offices in the country in an efficient, real-time and convenient way. Support foreign currency reserves, save the local currency from devaluation, and support the economy.



Telcos

Enter the financial services world. Offer innovative mobile wallet-based solutions and facilitate payments and transactions for customers and agents. Diversify revenue sources and increase revenue per customer by offering value-add services.

European Investment Bank Strategic Partnership



EUR 18 mln Deal with EIB

- Software Group signed a EUR 18 million deal with **the European Investment Bank** (EIB).
- The company is **the first in Bulgaria** to secure a venture debt backed by the European Fund for Strategic Investments (EFSI), a key component of the Investment Plan for Europe.
- The funds will be **invested in four main areas** – R&D, Product Innovations, Business Development and Marketing, over a 3-year period.
- EIB is the **European Union's bank**. It is the long-term lending institution of the EU and the only bank owned by and representing the interests of the European Union Member States.

Software Group

Awards and Recognitions



EIB Innovation Award

Recognized as one of the most innovative tech companies in Europe by the European Investment Bank (EIB).



Stevie® International Business Awards Award Winner

Software Group got a Silver award in the category “Company of the Year – Computer Software - Medium size”



KAYA Payment Platform wins 2021 WOCCU Digital Growth Award

KAYA is a cloud-based payment service in cooperation with ACCU, revolutionizing the credit union sector in the Philippines

CELENT

Celent Recognizes Software Group's Expertise

Software Group's digital banking solutions acknowledged as a viable option for financial institutions looking for technology partners.



Best Overall FinTech Software

Winner of the 2021 FinTech Breakthrough Awards, recognizing the top companies, technologies and products in the global FinTech market.



CreditAccess Grameen Wins Stevie® Innovation Award - APAC

In category “Excellence in Innovation in Financial Industries”. Software Group's cutting-edge Digital Field Application was among the distinguished initiatives.



Software Group Featured in IBSi Future of Digital Banking Report

Listed as one of the leading global vendors in the Digital Banking Platforms space



The Most Well-funded Tech Companies in Europe

The only Bulgarian company represented on CB Insights' map of the most well-funded VC-backed tech companies in Europe, 2019.



Fidelity Bank Ghana gets Agency Banking Bank of the Year Award

Outstanding achievements in providing access to financial services with Software Group's Agency Banking platform



Forbes Company of the Year

1st place in the category Company of the Year in the IT sector in Forbes Business Awards Bulgaria 2020.



Deloitte Technology Fast 500

The 3rd best performing Bulgarian company from the 5 ranked in Deloitte's prestigious ranking in 2017.



Award-winning Mobile Wallet

The eTumba mobile wallet by Software Group helped AB Bank Zambia win the prestigious Innovation prize by the European Investment Bank.

Recognition by Leading Analysts

Forrester Consulting
Total Economic
Impact™ Study

Celent Recognizes
Software Group's
Agency Banking Expertise

Forrester's Digital Banking
Engagement Platforms
Landscape, Q1 2023





Forrester Consulting Agency Banking
Total Economic Impact™ Study

369% ROI in 3 years

\$2 M **\$576 K** **8 months**

Increased fee revenue from a larger customer base

Cost efficiencies from reduced customer onboarding time

Payback period



Celent Recognizes Software Group's
Agency Banking Expertise

Celent's acknowledgments

 Trackable 30+ years experience on banking financial institutions

 Visible option for financial institutions looking for technology partners



DigiWave Digital Banking Platform
Recognized in 2023 Forrester Overview

Software Group acknowledged
among the notable vendors

 Leaders in banking can understand the value of using/adopting a digital banking engagement platform [1/11/23]

 The analysis of the DEEP landscape is from the perspective of core and additional use cases addressed



Some of Our Clients



BILL & MELINDA
GATES foundation



Flagship Clients - ECA



Top 10 bank in Bulgaria, part of Allianz Group

Full digital transformation project: digital banking platform, loan management, agency banking, PFM, CIAM, chatbot



Top 3 Insurer in Europe

Omni-channel Insurance solution: self-service web & mobile app and agent channels



Bulgaria's biggest telco, part of A1 Group

Multitenant financial services chatbot - a SaaS offering to government and corporate customers



Top 3 Bank in the Kyrgyz Republic

Replacing the existing Comviva (Tech Mahindra) Mobile Wallet solution



Bulgaria's largest bank, part of OTP Group

Mobile Wallet Solution powered by QR code payments



Bulgaria's 2nd biggest bank, part of UniCredit Group

Customer Identity and Access Management (CIAM)



Bulgaria's 3rd biggest commercial bank

Mobile wallet: card related P2P payments, NFC payments and QR & Coupon payments



Top 5 Insurer in Bulgaria

Multi-country Digital Insurance Platform with Self-service portals, backed by our Enterprise Integration Platform

Flagship Clients Africa

GHANA



MALI



TUNISIA



EGYPT



KENYA



CAPE VERDE



SENEGAL



NIGERIA



CÔTE D'IVOIRE



CONGO



ANGOLA



DRC



CAMEROON



ZAMBIA



BOTSWANA



ZIMBABWE



MADAGASCAR



MOZAMBIQUE



MALAWI



RWANDA



UGANDA



TANZANIA



Flagship Projects - Global



The Level 1 Project

Delivering the entire technical solution for the Gates Foundation's famous Level 1 Project.

Mojaloop

The creation of the Mojaloop open source software, aimed at helping build inclusive, interconnected digital economies in every country around the world to bring the poor into the global financial system.



MasterCard ComCom Project

The Community Commerce project digitizes low value transactions in marginalized communities across Africa and beyond.



COV.ID Register for the Government of Bulgaria

National Centralized Register of COVID-19 related cases in Bulgaria. Emergency solution delivered to help the Bulgarian Government with the fight against the pandemic.



ASSOCIATION OF ASIAN CONFEDERATION
OF CREDIT UNIONS

Robust Shared Payments Platform in Asia

Revolutionizing the Credit Union movement in Asia.
Enabling access to financial services for **over 40 million members across the credit unions network.**



Alternative Delivery Channels and Technology Handbook

IFC and MasterCard Foundation recognized our expertise by inviting us to co-author the Handbook. It became the **most popular publication in the industry** for 2015.



Our priority is to offer our clients contemporary digitalized customer service with a focus on speed, quality and individual approach. The implementation of the new digital platform along with Software Group is part of our strategy for digital transformation and will ensure new and improved customer experience.

Georgi Zamanov, CEO, Allianz Bank Bulgaria



We partnered with Software Group because of their good understanding of the microfinance sector globally. Their mobility solution has helped our financial inclusion agenda and helped us respond to customers' needs more quickly and efficiently.

Udaya Kumar - CEO, Grameen Koota



We appreciate Software Group's timely responses to our business needs. We were highly impressed to see the quality of your solutions and the knowledge of the delivery team.

**Nana Obeng-Brentuo - Head of Agency Banking,
Fidelity Bank Ghana Ltd**



After a vigorous selection process where we evaluated many companies, technologies and solutions, we selected Software Group because we found their solutions most operationally efficient and providing best value for our investment.

Cornelius Ramathlakwane, CEO, Botswana Post



In partnership with Software Group, we were able to design a shared platform, highly flexible and scalable, that offers our members a true digital experience.

Elenita San Roque, CEO, ACCU



Software Group has a deep understanding and a great deal of experience in our industry. We have a real commitment to do the best for people with the solutions provided.

Denis Moniotte, former CEO, Chief Innovation Officer, Microcred



Following our vision to invest in better and smarter customer-centric technology, we are delighted to have Software Group as a long-term partner in our digital transformation journey. The Internet Banking channel will allow our customers a better and safer banking experience during the COVID-19 pandemic and will help us maintain strong positions after the crisis is over.

Henry Saamoi, CEO, International Bank of Liberia



The launch of eTumba is a landmark moment for AB Bank Zambia. Our financial inclusion mission is not anymore limited by our branch network, as we can now provide customers with exceptional digital payment banking experiences anywhere and anytime, all within a single wallet. We are very grateful to partner with Software Group on the successful delivery and launch of the eTumba wallet and see them as a strategic partner in our digital transformation journey

Cosmin Olteanu, CEO, AB Bank

Key Global Partners

Building a vibrant technology and services partner ecosystem

Strategic



CBS vendors



Technology



Complementary



Flagship Customers - Banks











Clients Highlight – Agency Banking

Africa:

- LIBERIA 
- GHANA 
- NIGERIA 
- SENEGAL 
- BOTSWANA  
- MALI 
- CAMEROON  
- TUNISIA 

- KENYA 
- ZAMBIA 
- MOZAMBIQUE  
- MALAWI 
- MADAGASCAR  
- TANZANIA 
- ZIMBABWE 
- CÔTE D'IVOIRE 

APAC:

- EAST TIMOR 
- PAPUA NEW GUINEA (PNG) 
- CHINA 
- SOLOMON ISLANDS 
- LATAM:
- PERU  
- EL SALVADOR 
- GUATEMALA 

Fidelity Bank Ghana: Agency Banking Bank of the Year



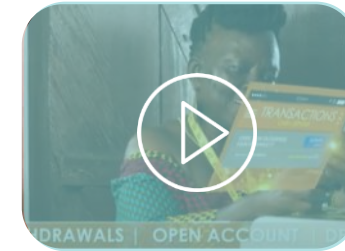
2021 Agency Banking
Bank of the Year Award
Winner



Featured in a
Documentary on
Financial Inclusion



“Agency Banking:
The Stress is Finally
Over” Promo



The Results

300%

Increase in
transactions

600%

Increase in
transaction value
over 3 years

5000 agents

Grew their agent
network to 5000 agents
in 3 years

10 mins

To onboard
an agent

5 mins

To onboard a
customer via agent


**Award
winning**



Complete Loan Origination Solution

A proven credit risk management system that brings together origination, workflow, appraisal, document management, relationship management, customer rating, covenant tracking, credit decisions and portfolio management under a collaborative, streamlined solution that easily integrates with core systems and any other 3rd-party system.

80%

Reduction in TAT

70%

Higher
productivity

80%

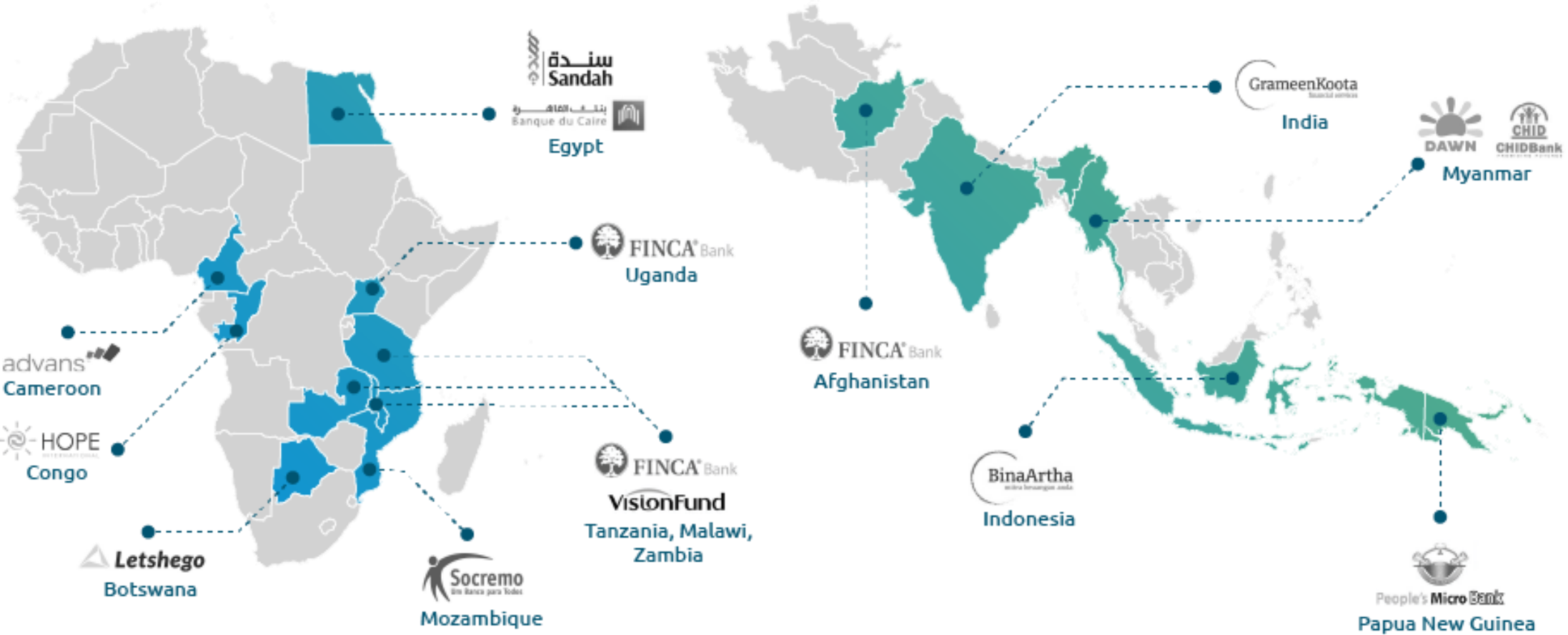
Growth in credit
portfolio

50%

Gain in cost
savings

Clients Highlight

Digital Field Application (DFA)





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Why
Choose Us

What Differentiates Software Group

1

End-to-end digitalization partner for your future-proof digital path

Helping you lead with digital through mature, platform-driven solutions and cutting-edge digital know-how.

2

Fast time to market in less than 6 months

Achieve high positive ROI from digital and generate new revenue from innovative business models.

3

Rich experience in the financial sector

Over 12 years of global experience with 200+ customers and 500+ projects in over 70 countries.

4

Proven, enterprise-grade digital banking platform

One-stop-shop experience with ready capabilities. Completely customizable to your business case. Supporting large-scale projects.

5

Exceptional, omni-channel experience

Best-in-class UX design expertise to attract and retain customers with superior digital experiences.

6

Ecosystem-readiness and powerful integrations

Strong integration experience, powered by API-led, modular, micro-service platform architecture.

Thank you!



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A man with short brown hair and glasses, wearing a grey suit jacket, a light blue shirt, and a patterned tie, stands in front of a modern building with large windows. He is holding a smartphone in his hands. The image has a blue overlay and geometric shapes in the corners.

Let's drive
digital transformation
together.