



SBS has been instrumental in keeping us at the forefront of digital advancements, all while ensuring our adherence to the latest banking regulations. Throughout our partnership, they have consistently demonstrated their value by aiding us in delivering top-notch products and services to our customers.»

ABOUT THE CUSTOMER

KCB Bank is the largest and oldest banking institution in East Africa. The bank was established in 1896 with KCB Kenya being incorporated in 2015. KCB Bank Kenya is the largest commercial bank in the country. A subsidiary of KCB Group Plc, which has presence in 7 different countries, the bank boasts the largest branch network.

PROJECT HIGHLIGHTS

- KCB chose our platform because it supports strong transactional volumes, improves customer experience, and would provide KCB with a springboard from which to develop other digital brands and new innovative financial products.
- Permanent innovation allowing quick and frequent launch of new products while building new partnerships.
- High volume (more 20 M customers, millions of API calls processed on daily basis, +1M new loan per month, +35M savings products managed ...)
- Configurable, robust and high performance, with agile approach for deployment enabling building of tailor-made products & workflows with the Bank to facilitate quick and seamless enrollment of new partners and customers.

Solutions :

- API First, available 24/7, robust, reliable & performant platform covering all business micro-savings & loans features, from financial inclusion to business customer segments, allowing to design in a flexible & agile way products to address traditional customer base but also develop partnership to increase customer numbers and develop new channel of distribution of all financial products.
- Platform fully integrated with the bank ecosystem (Telco partner, local services (Credit Bureau, CBS ...))
- Micro loans: Flexible and configurable digital loan products to cover all customer segments (bullet loans to more complex products). Accessible 24/7, from wherever customer wants whenever he wants as frequently as he needs...
- Savings: digital savings products encouraging and enabling customers to save money (e.g. mandatory savings in frame of H-Funds program, savings from Telco Wallet ...).

Benefits Achieved:

- 99% (Proportion of number of transactions conducted through non-branch channels)
- Over 12 million new customers enrolled, 40 million loans disbursed with a value of more than 3 billion EUR, and 1 million transactions Processed every day.
- New products launched within a few weeks such as the Kenya Government project (Hustler Funds) to facilitate financial inclusion.
- Group approach to allow deploying mutualized platform and develop new digital savings and loans product in all subsidiaries.

A trusted Partner:

September 2018: Platform Go-Live. Migration of existing KCB Mpesa product from legacy platform to allow extending features and increase product performances & user experience.

2019/2020: improvements of the customer base, new features, ...

2020: Deployment of the MSME Vooma products making it possible to serve the Micro Small Medium Entrepreneur segments.

March 2021: migration of new product from legacy system to centralize and manage all digital loan product within the platform. Product focusing on the KCB Retail customer base.

November 2022: Hustler-Funds project driven by Kenya Government to give access to any citizen to register from any Telco wallet and get access to funding and savings products to increase the financial inclusion and make it more accessible.

Project with a very tight timeline (few weeks) with high volume involved (registration to product of 12,5 M customers within 2 weeks). 2023: Migration of Salary Advance product to the platform.

March 2023: Deployment of new MSME products to extend the initial scope with new range of products and partnership.

November 2023: Hustler-Funds savings migration. Migration and management of the short term and long-term savings for more than 18M customers having subscribed to Hustler Funds products.

December 2023: Extension of platform to Uganda market with a first product in partnership with MTN (Mopesa) to give access to digital savings and loans products through MTN Wallet.

TIMELINE

- **September 2018:**
Go-Live of the platform (migration of product KCB MPesa)
- **March 2021:**
Migration of the Mobi loans product to the platform.
- **November 2022:**
Hustler Funds project. New loan from Kenya government funds to facilitate financial inclusion.
- **March 2023:**
MSME products
- **November 2023:**
Migration of the savings from H-Funds product (~19 M customer savings)
- **December 2023:**
MoPesa savings and loans product for Uganda market in partnership with MTN



SBS is a global financial technology company that's helping banks and the financial services industry to reimagine how to operate in an increasingly digital world. SBS is a trusted partner of more than 1,500 financial institutions and large-scale lenders in 80 countries worldwide, including Santander, Société Générale, KCB Bank, Kensington Mortgages, Mercedes-Benz, and Toyota FS. Its cloud platform offers clients a composable architecture to digitize operations, ranging from banking, lending, compliance, to payments, and consumer and asset finance. With 3,400 employees in 50 offices, SBS is recognized as a Top 10 European Fintech company by IDC and as a leader in Omdia's Universe: Digital Banking Platforms. SBS is headquartered in Paris, France. For more information, follow us on [LinkedIn](#) or visit www.sbs-software.com

