ADVANS
Growing together

ABOUT THE CUSTOMER

- Location: Nigeria
- Founded: 2012
- 96,000+ clients served in Nigeria
- SBS Solution: SBS Core Amplitude

HISTORY

Advans, an international microfinance group, was founded to promote financial inclusion and support small businesses in underserved communities. Advans Nigeria, established in 2012, has grown into a nationwide microfinance institution, providing loans and digital financial services to MSMEs and low-income families. Before adopting SBS Core Amplitude, Advans relied on legacy systems that limited scalability and slowed its ability to launch new services efficiently.

The challenge

Advans' expansion across multiple African markets brought several operational challenges:

- Increasing operational inefficiencies and rising complexity
- Difficulty adapting to local regulatory requirements due to legacy core systems
- Slower product rollout timelines
- Higher costs driven by fragmented IT infrastructure
- Limited operational agility from the existing core banking system in Nigeria
- Decline in customer service quality due to outdated technology

The solution

To address these challenges, Advans implemented a structured transformation approach:

- Selected SBS Core Amplitude to standardize and modernize its core banking system
- Successfully migrated multiple entities (Ghana, Tunisia, Côte d'Ivoire, and Cameroon) in 2024
- Launched Advans Nigeria on the new platform on February 17, 2025
- Leveraged SBS expertise and structured support across four phases: localization, user acceptance testing, go-live, and aftercare
- Benefited from a composable, cloud-ready architecture enabling smoother integrations
- Achieved improved scalability and faster digital service delivery

The outcome

The migration in Nigeria marked a major milestone in Advans' digital journey, delivering several strategic benefits:

- Ensured business continuity during the transition
- Enhanced both employee and customer experiences
- Empowered Advans Services with greater autonomy for future rollouts
- Improved operational efficiency and reduced risk
- Strengthened Advans' ability to scale financial inclusion initiatives

The Group is now preparing for its next migration in the Democratic Republic of Congo in 2026, reaffirming its confidence in SBS as a long-term partner.



"SBS has brought a big tranformation to Advans Nigeria. What we were spending so many years to do, we now do in much less time. It is robust, user-friendly, and adaptable-truly game-changer for us"

Elvis Kwabena Wahineba

CEO, Advans

SBS

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, Societé Generale, 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

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À PROPOS DU CLIENT

- Localisation: Nigeria
- Fondée en: 2012
- 96,000+ clients servis au Nigeria
- Solution SBS: SBS Core Amplitude

HISTOIRE

Advans Nigeria, créé en 2012, s'est développé pour devenir une institution de microfinance à l'échelle nationale, fournissant des prêts et des services financiers digitaux aux MPME et aux ménages à faibles revenus.Avant l'adoption de SBS Core Amplitude, Advans s'appuyait sur des systèmes existants (legacy) qui limitaient sa capacité de montée en charge et ralentissaient le lancement efficace de nouveaux services.

Le challenge

L'expansion d'Advans sur plusieurs marchés africains a entraîné plusieurs défis opérationnels :

- Augmentation des inefficacités opérationnelles et de la complexité
- Difficulté d'adaptation aux exigences réglementaires locales en raison de systèmes cœur bancaires hérités
- Ralentissement des délais de mise sur le marché des produits
- Hausse des coûts liée à une infrastructure IT fragmentée
- Agilité opérationnelle limitée du système bancaire central existant au Nigeria
- Dégradation de la qualité du service client due à des technologies obsolètes.

La solution

Pour répondre à ces défis, Advans a mis en œuvre une approche de transformation structurée :

- Sélection de SBS Core Amplitude pour standardiser et moderniser son système cœur bancaire
- Migration réussie de plusieurs entités (Ghana, Tunisie, Côte d'Ivoire et Cameroun) en 2024
- Mise en production d'Advans Nigeria sur la nouvelle plateforme le 17 février 2025
- Appui sur l'expertise de SBS et un accompagnement structuré en quatre phases : localisation, tests d'acceptation utilisateur, mise en production et aftercare
- Bénéfice d'une architecture composable et cloud-ready facilitant les intégrations
- Amélioration de la scalabilité et accélération de la mise à disposition des services digitaux

Le résultat

La migration au Nigeria a marqué une étape clé dans la transformation digitale d'Advans, générant plusieurs bénéfices stratégiques :

- Continuité des opérations assurée pendant la transition
- Amélioration de l'expérience des collaborateurs et des clients
- Renforcement de l'autonomie d'Advans Services pour les futurs déploiements
- Amélioration de l'efficacité opérationnelle et réduction des risques
- Renforcement de la capacité d'Advans à développer ses initiatives d'inclusion financière

Le Groupe prépare désormais sa prochaine migration en République démocratique du Congo en 2026, réaffirmant sa confiance en SBS en tant que partenaire de long terme.



"SBS a apporté une transformation majeure à Advans Nigeria. Ce qui nous prenait auparavant de nombreuses années à réaliser peut désormais être accompli en beaucoup moins de temps. La solution est robuste, intuitive et adaptable — un véritable levier de transformation pour nous."

Elvis Kwabena Wahineba

PDG, Advans

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