



BUSINESS PROPOSAL



Akkurate Banking System proposal

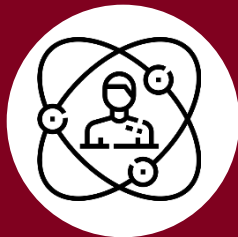
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Core Banking Solution In Scope

Our aim in developing a Core Banking Solution (CBS) is to digitize the scholastic Credit Unions and rural banks to survive in this Internet era with a myriad of benefits to promote financial inclusion, build trust and confidence in the financial sector and the micro market, as well as the Credit Union fraternity



Improve User Experience

Providing a brand new banking culture to all the credit unions across the nation is the inspirational factor behind the development of this solution. Realizing all the practical challenges needed to face in running a Credit Union in this modern age has made us go for such a Core Banking Solution (CBS), which can assure you the best experience in your choice of work, and expand your business.



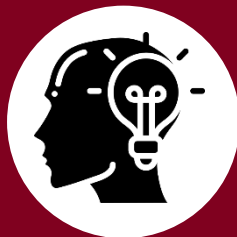
Cross Platform Adaptability

The smartphone-friendly design lets managers and administrators view and edit the union's data anytime over the phone. This Core Banking Solution has been proven to be highly responsive over all modern web browsers of iOS, Windows, and Android phones. As people nowadays prefer more on phones and tablets, these advanced features help your CBS with the added advantage of its accessibility



Banking Simplified

Our guaranteed and stable streaming over any browser helps administrators access or modify data from anywhere at any time without interruptions. Regardless of the geographical location at perfect quality. By this means, the manager takes the office along anywhere in the world hence monitoring made easy. No Mast is needed.



Investment Of The Best Brain

If you are ready to participate in the digital banking revolution, this is the right destination for you. AKKURATE SMART BANKING SYSTEM Core Banking Solution can deal with all the tasks that you need to face in any banking institution in the long run. Our expert team can offer you the best product that you are looking for and offers full control over the system with its user-friendly features. This is a home grown solution therefore modification can be done with ease.



Personalizing Data

Clients have provision for updating our software for a better reference experience in the administration and control of institution data. In account with changing systems or banking procedures, users have options for making changes at any time. The security and privacy are in no way compromised, so as to ensure that only the right user has control of this union banking software.



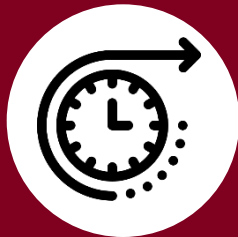
Priceless For Less Price

The vast possibility of an administrative database that we let out for your union management solution comes in various packages so as to match both your technical requirements and budget range. We ensure the best and most secure backup for your Credit Union records at the best prices.



Unique Database Backup

Unlike many other banking software, AKKURATE SMART BANKING SYSTEM stays optimal for providing add-on customization features that let data be updated frequently. Multiple access and control to our CBS enhance the whole management to get confirmed with the updates. Data can be synchronised locally onto a local server if preferred (hybrid).



Awakening The Future

Our customer service personnel will be available round the clock to hear client issues and resolve them at the earliest. We are very pleased to work on any of your needs regarding our Core Banking Solution. With AKKURATE SMART BANKING SYSTEM CBA, managing a Credit Union is made easy at any time.



Managing banking operations

We will be always bound to be reliable and committed in contributing towards the future of banking. With the refined content and design, we keep up our standards, and with updated security protocols we ensure the confidentiality, integrity, and availability of our client data

AKKURATE SMART BANKING SYSTEM



Great User Experience

AKKURATE SMART BANKING SYSTEM is built from scratch by a team with many years experience in banking, credit union and microfinance management. The simplicity and performance are our core philosophy. Adepa is scalable, secure, reliable, and easy to use.



Dashboards

The dashboard lists the consolidated information of all the modules based on user roles and permissions. Every position has a customized dashboard delivering critical information which is critical your daily operations.



Member Management

The member management segment on Web Mobile Application can be used to register new members on the field without any hustle, including the detailed profile of the member. Complete member records can be added later.



User Management/ Privileges

Special privileges are given to the users to access their respective modules. General Managers, Branch managers, Accountants, Loan coordinators, Tellers and Mobiles bankers have their own privileges to access the modules allotted to them.



Accounting and Finance

The accounting system is integrated with transactions being automatically posted. All the financial transactions are registered here. Voucher creation and account books can be tracked. All transactions report directly to the right GL. Users can define their own chart of accounts, as well as posting journals. All wrongly posted journals can easily be reversed to avoid anomalies in financial reports



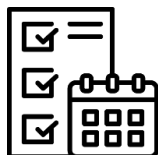
Loan Management

A powerful module that covers the full loan process from the application, through the approval processes, disbursement, drafting the loan contract, through to replacement schedule generation and printing. SMS are sent to remind members of their next repayment date.



Deposit and Withdrawals

Powerful ability to structure deposit accounts to meet customer needs, from Savings Accounts to Fixed Term Deposits.



Task Manager

Task manager allocates duties to the tellers and mobile bankers, given by the admin based on the priorities.



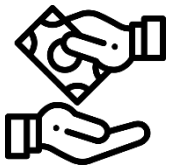
Reporting Tool

We have already designed the reports with you in mind. Reports are categorized into three mainly; Financial, Management and Loan reports and dashboards for General Managers, Accountants, System Administrators, Branch Managers, System Administrators, Tellers and Mobile Bankers which are all role based. Users only see what they have the privilege to see. Provides statistical report that can be used for revenue forecast and revenue assurance.



Alerts

The important notices and reminders are created using the circular module and are fully automated.



Payroll

The salary management of the employees of the institution are done effectively making use of this module.



Multi Branch

AKKURATE SMART BANKING SYSTEM is scalable and can support the largest branch networks globally. Each branch has its own financial reporting, balance sheet, income statement, loans reports, etc. and customers can transact at any branch they choose to. Only the Head Office has the access to see all activities at all branches in real-time.



USSD Self-care

AKKURATE SMART BANKING SYSTEM is built with the future in mind. As mobile money has come to stay, AKKURATE SMART BANKING SYSTEM gives you the avenue to have a share of the micro market. Members do not need to be present at the banking hall before doing business. Accounts opening, Deposit, Loan repayment, and account statements can be done via any mobile phone device, anywhere and anytime. This encourages member savings and reduces loan delinquency



Customer Management

The customer module was carefully designed to maximize the customer experience, while ensuring you capture the information you need for regulatory and management purpose. Customer information cannot be modified without the proper authorization.



Mobile Banking

AKKURATE SMART BANKING SYSTEM mobile application assists mobile bankers in fund collection and provides real-time update to members account. This makes reconciliation and field monitoring easy and boosts customer confidence



System Settings

AKKURATE SMART BANKING SYSTEM is fully configurable, including creating, configuring new product and defining User Access Control (UAC), Two Factor Authentication (TFA), and Audit Trail.



Personal Banker Placement

Each member can be assigned to a personal banker to enhance customer care.



Third Party Auto Deduction

This module deals with the deductions done by the third parties such as the Controller and Accountant General Department (CAGD) and bulk upload of deductions. Customers are notified soon as their accounts are credited



CORE BANKING SYSTEM REDESIGNED

It is undisputable that the Macro and Micro financial sector has very attractive products than the commercial banks however, restructuring an ordinary credit union or a rural bank to a digitized one in order to compete with the local banks can be a challenging task. Our development team is working towards this goal with the design and development of SMART CBS ERP - The most advanced Core Banking Solution. We, as a part of this society, are proudly participating in the Macro and Micro Finance upliftment program by providing our unique solution to drive financial inclusion - a positive and winning banking culture in Ghana and across the African continent. This easy-to-use and highly scalable product will be worth your investment if you are ready to innovate.



Internet Banking

The internet banking feature offers convenience, as customers can access their accounts and perform transactions anytime, anywhere, without their presence at the bank. It streamlines the banking process and reduces the need for manual paperwork and customers can also access their accounts even outside banking hours. The software employs robust security measures to protect customer information and transactions. Features like encryption, secure login, and real-time fraud monitoring help ensure a safe banking experience.



Card Payment Scheme Integration (Visa, MasterCard, UnityLink, ChinaPay, etc.)

Integrating multiple card payment schemes allows customers to choose their preferred payment method, providing flexibility and convenience. This ensures smooth and efficient payment processing, reducing the time and effort required for customers to complete their transactions. Customers can enjoy the advantages of wider payment options, enhanced security, seamless transactions, and potential rewards or benefits. It ultimately improves the overall customer experience and satisfaction.



THE WAY WE ARE CREATING BETTER BANKING CULTURE

Our comprehensive Core Banking Solution package, AKKURATE SMART BANKING SYSTEM, add quality to credit unions by letting efficient monitoring of the day-to-day progress and performance. What made us the best is our features that allow members and managers to stay updated with their accounts and performance levels, without necessarily being present in the office. With our innovative solutions, we can accommodate payment philosophy that allows us to serve Business-to-Business (B2B), Business-to-Government (B2G) & Business-to-Customer (B2C) markets. Our focus and priority for the Macro and Micro market is to leverage on technology to digitize as a way of implementing cutting edge solutions to enhance banking culture, exposure to the Finance, Agriculture and business ecosystem by way of mobilizing revenue

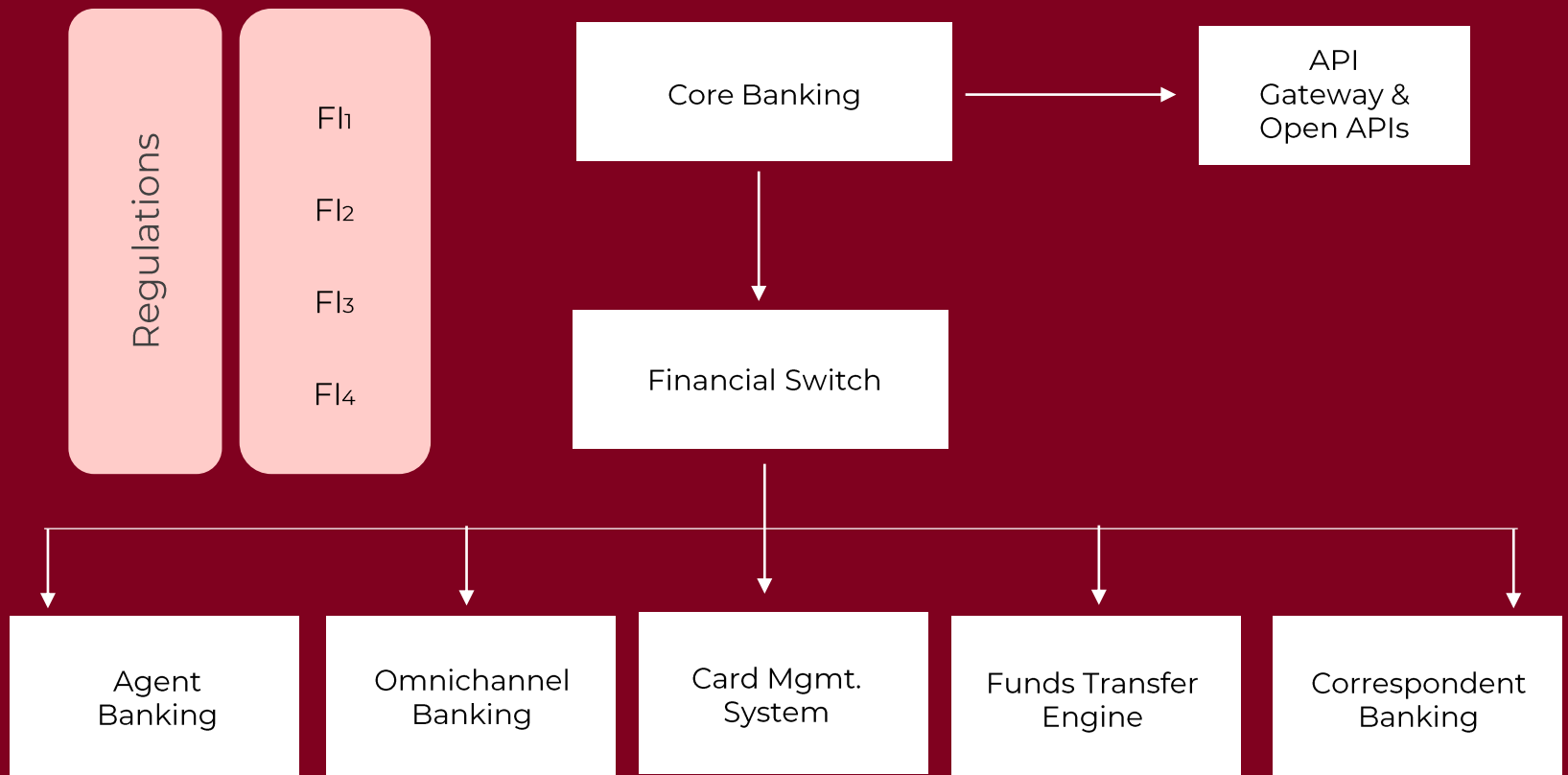


OUR UNIQUE FEATURES BRINGS INTO ACTION

- i. Bills payments
- ii. Purchases
- iii. Funding of wallet
- iv. Inventory/Stock Management
- v. Flexible Customization
- vi. Card Processing: GhanaLink, Visa Card, Master Card, China UnionPay
- vii. Internal Transfer
- viii. Cheque clearing (own and other bank cheque)
- viii. Payment with multiple currencies such as NGN, USD, GBP, Euro etc.



Banking-as-a Platform



Banking-as-a Service Provider

Banking and Payment Ecosystem



Settlement Banks



Card Processors



Funds Transfer



USSD Aggregator



VAS Provider



Credit Bureaus

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Banking-as-a-Platform Solution

- Digital Core Banking
- Card Service Providers
- Banks-Statement and Branches
- API Gateway
- Payment Providers
- VAS Providers | Omni Channel
- Credit Providers | Agent Banking



What more?

Our end-to-end integration with clients' third-party systems such as ERP, Tax Systems;

- Makes it easy for our clients to make statutory payments,
- Clients are able to validate payment details against a central repository,
- Carry out single and bulk credit of collected payments to customers' account,
- Transaction amount split among various parties real-time online.
- Integration with the National database gives our clients the advantage to verify all their customers data as required by BoG KYC policy

WHY CHOOSE AKKURATE SMART BANKING SYSTEM?

▪ **Made Efficient**

We present an easily approachable, user-friendly and dynamic Core Banking Solution that benefits for innovative solutions to banking in this era of technology vis a vis the financial clean ups in Ghana. Whole administrative needs of Credit Union can be served with this integrated software, featured with multi-user interface. AKKURATE SMART BANKING SYSTEM CBA allows organized operations by involving every decision-maker and employees.

• **Made Easy**

Setting up AKKURATE SMART BANKING SYSTEM CBA is too simple and convenient and would take only about 1-2 hours. Through a series of technical tests, this software is made sure to provide uninterrupted management of Credit Unions.

• **Made Adaptive**

For a complete user experience, our software product is diversely designed so as to be accessed from anywhere. AKKURATE SMART BANKING SYSTEM CBA is developed to let fine avenues through smartphones of leading software including iOS, Microsoft windows and Android.

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AKKURATE Technology Solutions Ltd. is a wholly owned Ghanaian Company registered under the Companies Act - 19 63 (Act 179).

Incorporated in 2018, AKKURATE SMART BANKING SYSTEM Limited is a major IT firm providing a wide range of services to both corporate and individual clients. Our upstream partnerships have enabled the delivery of tailored software, networking, and branding solutions that meet the needs of our clients. In line with this, specialized units have been set up to ensure the optimum satisfaction of our Clients.

As a result, the AKKURATE SMART BANKING SYSTEM is made of three [3] specialized units i.e. System Development Unit, the Corporate Branding Unit, and the Data Communication and Networking Unit, with an aim to be specific in meeting clients, need thereby retaining our position as Your Trusted IT Service Provider.

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2.1 | System Development Unit

This unit is specialized in software development projects as well as mobile applications. Our strategic partnerships give us the edge to meet your software needs irrespective of the nature of the need. We can deliver exactly what you are looking for, such as a custom e-commerce application, client portals, Facebook applications, API development, and SQL databases. This unit takes charge of Enterprise Resource Planning (ERP) of all sorts, Microsoft Dynamic NAV - ERP, Pensions Management Systems, Inventory Management Systems, Point Of Sales, Hospital Management Systems, and School Management Systems among others



2.2 | Corporate Branding Unit

Our Corporate Branding Unit specializes in providing the best Graphic design concepts for the branding needs of the banking and finance, education, retail, Insurance, utilities, shipping, maritime and energy industries. We offer professional brand identity development services designed for small to large businesses. Every client is different so we do not just “box up” a branding package that will work for everyone. You’re special, so your branding proposal should be.



2.3 | Data Communication and Networking Unit

This Unit partners with all stakeholders to ensure that, the systems we deploy are interoperable and thus easy to communicate on a network for easy resource sharing. What’s more? This Unit is responsible for providing Networking engineering services, Data Storage, CCTV Installation, server setup, and Installation needs are met and further ensure that the solutions we provide are practically relevant throughout the existence of our business clients.

VISION

To be a world-class IT service provider of Ghanaian origin.

MISSION

Providing Cost Effective Technology solutions that meet value.

VALUE

- **Simple:** Tailored user-friendly system design
- **Efficient:** We work to produce the best output in a well organized and competent way
- **Cost Effective:** We provide a variety of solutions geared to meet our client's budget.

This approach is to ensure that our client gets value for their investment.

OUR PRODUCTS AND SERVICES



BRANDING

- Logo Design
- Business & ID Card
- Tele-Marketing
- T-shirt Printing
- Flyers & Banners
- Brochures & Magazines
- Letterheads & Custom Designed Envelops

HARDWARE

- Networking
- Data Storage
- CCTV Installation
- Server Setup & Installation

SOFTWARE ENGINEERING AND DEVELOPMENT

- Microsoft Dynamic NAV - ERP
- Fund Management System (Pensions) · Asset Management System (Investments).
- AKKURATE SMART BANKING SYSTEM Core Banking Solution - (CUA Tailored)
- Insurance Portfolio Management System (Retail & Micro)
- Point Of Sales (POS)
- School Management Systems
- E-scan (Document Scanning with Cloud Archiving)
- Mobile Applications (Android, iOS)

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▪ **OUR CONSULTING APPROACH**

The IT solution consulting engagement will move through several phases. Every organization is unique, including its IT needs, capabilities, and objectives. As a provider, we do not offer “canned” services; every engagement is custom-designed to meet the organization's specific requirements and goals. However, most engagements do follow a similar process that is described below.

▪ **APPRAISAL AND PLANNING**

During this stage, the current state and desired state of IT performance, security, or other areas that are the focus of the engagement are assessed and a course for moving from the current state to the desired state is determined. This defines the scope of the consultancy agreement and clearly defines the responsibility of the client and the responsibility of Techsuite during the engagement.

▪ **OBJECTIVES AND SCHEDULE**

Once ultimate goals are determined intermediate objectives and the timeline for reaching them are established.

▪ **EXECUTION AND METRICS**

Activities to reach objectives and goals are defined and carried out, including metrics to gauge the success of activities in reaching the goal(s). The consultancy engagement services can involve, but are not limited to:

- Developing strategies
- Advising and overseeing activities to improve effectiveness and efficiency
- Present and train the industry on best practices
- Software planning
- Design and development
- Implementation
- Support

▪ **REVIEW AND CLOSURE**

At the end of the engagement term, the success of the engagement will be reviewed and any final sign-off completed. This will include recommendations for future direction for the organization's IT development and improvement.

OUR CLIENTELE

- Swedru Co-operative Credit Union (STCCU)
- Sege Community Co-operative Credit Union (SECCCUL)
- Dunkwa Traders Co-operative Credit Union (DUNTAACU)
- Resourceful Teachers' Co-operative Credit Union (RTCCU)
- Abura Asebu Kwamankese Co-operative Credit Union (AAKDTCCU)

OUR CONTACT

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