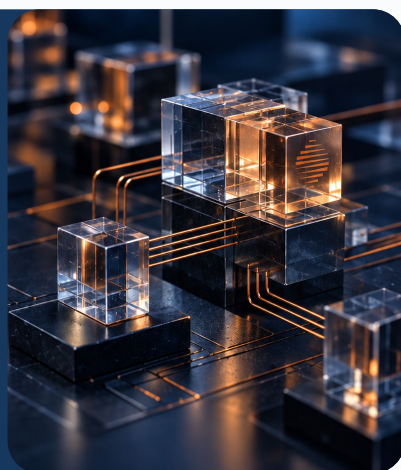


Where systems stay in motion.

Built to adapt. Designed to last.



SAPHIR SYSTEMS

Technology built for continuity

Saphir Systems has built AI-powered digital finance platforms for banks, payment institutions and telecom operators, supporting secure operations, scalable services and growth across international markets.

15+

years of experience

7

countries deployed

2M+

active platform users

CORE CAPABILITIES

Everything connected by design



Digital Banking

Accounts, transfers, lending and corporate services.



Mobile Money

Wallets, P2P, bulk transfers and onboarding.



Branchless Banking

Agent cash, rural banking and merchant payments.



Agent Network

Hierarchy, business rules, billing and commissions.



Payment Gateway

Bill payment, top-up, reconciliation and settlement.



Mobile & Web

PoS, web merchant and instant payments.

Working with leading institutions



+212 5 298-50129 | +212 678 409 070 | contact@saphirsystems.com | saphirsystems.com

One platform. Multiple models. Unified operations.

LEAN brings AI-powered digital banking, mobile money and branchless banking together in one secure, modular platform designed for real-world financial operations.

OUR ADVANTAGES

Designed around financial reality



Proprietary & flexible platform

Built in-house to integrate seamlessly with existing ecosystems and partners.



AI-Powered intelligence

Embedded AI capabilities designed to improve efficiency and optimize digital finance operations.



Expert & secure delivery

Financial and technical expertise combined with controlled, scalable execution.



Intelligent scalability

Built to scale digital banking, mobile money, agent networks and multichannel payments.

OPERATIONAL SCOPE

Ready for critical infrastructure

Retail & commercial banking

Secure digital banking at scale.

Telecommunications

Wallets and cross-border transactions.

Microfinance & inclusion

Access for underserved communities.

High availability

Designed for continuous operation.

Large-scale processing

Built for transaction volume.

API-driven integration

Structured third-party interoperability.

Proprietary platform • Modular structure • Secure by design • Continuous optimization

Purpose-built for regulated, high-volume financial environments.

Built to scale

One platform designed to support growth across institutions and markets.



INSTITUTIONAL AUTONOMY

Independent administration for every entity.



GLOBAL REACH

Compliance-ready operations across countries.



CURRENCY FLEXIBILITY

Secure transactions across currencies.



LOCALIZED EXPERIENCES

Adaptable journeys for every market.

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