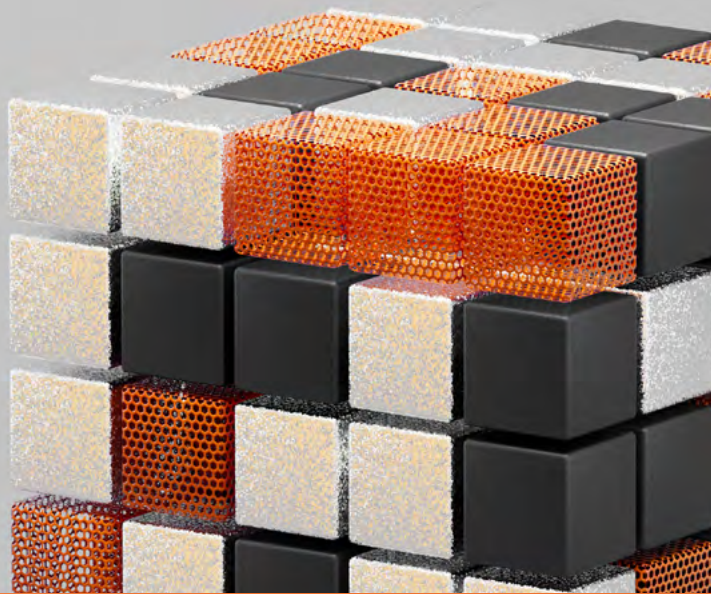


# LEAN

by SAPHIRSYSTEMS



# EFFICIENT DIGITAL FINANCIAL SERVICES SOLUTIONS

SAPHIR  
SYSTEMS

[www.saphirsystems.com](http://www.saphirsystems.com)

# Streamlined solutions for the financial sector

Lean by Saphir Systems is a cutting-edge, multitenant, multi-channel solution built on a single platform. Designed to meet the highest transaction security requirements of the financial industry, Lean incorporates robust cryptography, dual form authentication, and non-repudiation capabilities. It provides financial institutions with a secure foundation, so they can provide a seamless customer experience.

With Lean, financial institutions gain the power to fully customize the end-service to align with their unique branding, pricing, and risk strategies, thanks to our powerful pricing engine and comprehensive velocity

management tools. Additionally, Lean offers an innovative and rich services portfolio that synergizes with existing banking services and channels, enabling banks to enhance their offerings and stay ahead.

Lean helps financial institutions achieve significant cost savings by streamlining investments, operations, infrastructure, and human resources. They can provide their customers with a compelling user experience across all channels. This, in turn, drives customer satisfaction, loyalty, and ultimately, business growth. With Lean by Saphir Systems, financial institutions unlock digital transformation to the fullest.

## The Multi-Magic, for maximized possibilities



**Multi-Institution**  
Empower Autonomous Administration



**Multi-Currency**  
Enable Flexible Transactions



**Multi-Country**  
Expand Reach, Ensure Compliance



**Multi-Language**  
Enhance User Experience

Clients

# Trusted by leading financial institutions

We allow our clients to thrive in the digital landscape and deliver exceptional financial services to their customers. Discover why leading institutions choose Lean as their preferred solution for driving growth and success.



BILL & MELINDA  
GATES foundation



Secure Your Financial Future  
Trust in **LEAN** for Unparalleled  
Performance!

## Key features

# Unlocking efficiency for financial institutions

From streamlined transactions to robust security and seamless integration, Lean equips financial institutions for success. Discover the power of Lean.

01

### Agent Network Management

- Structured agent management (Users Management, Point of Sales Management, Delegation Management)
- Point Of Sales Services Management (Cash-in Cash-out, Bill Payment, Cash Transfer)
- Intra-agent Services Management (Sub-Agent enrolment Management, Cash supply management)

04

### Large Merchant Payments

Improved management and control

- Efficient online transaction processing with SAF (Secure Access Facility)
- Features reconciliation and clearance
- Interaction with multi-merchant hubs

02

### mTrust

Secure Mobile Transactions

- Powerful security technology
- Dual form authentication
- Data integrity
- Secure transactions on any mobile bearer (data or binary SMS)

05

### Mobile Virtual Accounts Implementation

Tailored to unique needs

- Mobile account identification by phone number
- Flexible implementation options: specific accounts managed by Saphir xFS or regular accounts managed by the institution back-end
- Mobile account-based transaction management

03

### Rich API

Seamless Integration and Expanded Capabilities

- Fast integration with banks and partners
- Low-cost integration with IT systems
- Extensive API connectivity for banking host, account management, cart management systems, card-based services, bill issuers, telcos, and customer support

06

### Transactional Bus

Reliable and Efficient Routing Capabilities

- Initiates transactions to various systems
- Adapts to communication protocols
- Ensures transaction atomicity
- Manages reversals and handles exceptions

# Saphir Systems, at the forefront of financial innovation

Saphir Systems is the premier partner for telecom operators, banks, and other financial institutions seeking to implement Mobile Financial Services. Drawing on the expertise of our founders, who possess extensive experience in IT solution development, integration, and the design and marketing of mobile services, we have established ourselves as a trusted leader in the industry.

With over 15 years of experience, Saphir Systems has forged a solid reputation for excellence in providing digital financial services solutions. We have proudly served a diverse clientele of telecom operators, banks, and financial institutions across multiple countries. Our commitment to

innovation and customer-centric solutions has enabled us to stay at the forefront of the industry, adapting to the ever-evolving needs of the digital landscape.

As a forward-thinking company, we recognize the importance of collaboration and the power of partnerships. That's why we have cultivated a network of experts in various domains related to Mobile Financial Services. This extensive network allows us to offer comprehensive solutions that address the unique challenges faced by our clients. Saphir Systems gives you access to a wealth of knowledge, expertise, and resources that ensure the effective implementation and ongoing success of your Mobile Financial Services initiatives.





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