



TECNOSTAC
Transformative Technology Solutions

Co-Bank+[®]

Core Banking System for
SACCOs



www.tecnostac.com



Tecnostac Systems is an IT Solution company jointly hosted by a team of Financial Technology veterans, holding decades of global expertise individually.

Co-Bank+, the flagship product of Tecnostac Systems, serving organizations, which has over 4135 Installations across India, Kenya, Cameroon, Uganda, Ethiopia and Tanzania for the last 30 years.

We develop strategic partnerships with Apex Bodies, Financial Institutions and Banks to deliver a System that exceeds expectations at an affordable cost.

30+ Years of Testing and Development

100+ Expert Team Members

Reliable Performance

Globally Experienced On Site Support

SACCOs can offer Full scale Digital Banking Experience to its Customers

- **Efficient**
- **Secure**
- **Convenient**



Flexible Pricing Models that can scale with market demand and usage conditions.



Vast range of Integration; Extendible through Co-Bank+ API middle ware, without the need for any third party switch; national ID, Credit Bureau, MNOs, Utility Aggregators, ATM switches, POS Android Machines.



Operational efficiency through streamlined workflows and automated processes



SACCOs can offer a wide range of products and services; CASA, Loans, Deposits, Fund Transfers, Standing Orders, Customer Information Member and Share Holding Information, Bill Collection, Reconciliation, Asset Management Systems, HRMS etc.



Customer outreach efficiency; doorstep banking; Device Driven Agency Banking Operations.



Fully Secure VAPT certified; multifactor authentication; full scale transaction logs and history reports.



Integration with Commercial Bank, seamless offering of banking services; Co-branded and other Card Services, Payments & EFTS, Cheque Book.

Co-Bank+® Application

Core Banking System

- Mobile Banking App
- E-PASSBOOK
- USSD
- Internet Banking
- FuFi- Door Step Banking
 - Satellite Branch
 - Agency Banking
- Middleware/API Manager
 - Credit Reference Bureau Integration
 - IPRS
 - Bank Integration
 - Mobile Wallet Integration
 - ATM Switch Integration
 - Bio-Metric Integration
 - SMS/Email Gateway Integration
- Self Help Group Management
- Transaction Audit
- Business Intelligence, Dashboard and Analytics
- Human Resource Management (HRMS)
- Reconciliation
- Customer Relationship Management
- Fixed Asset Management
- Budgeting
- Procurement
- Reports-MIS Reports, SASRA Report

Deployment Models

ON PREMISE

- TOTAL CONTROL
- SECURITY AND COMPLIANCE
- CUSTOMIZATION AND FLEXIBILITY
- PERFORMANCE OPTIMIZATION
- DATA SOVEREIGNTY

CLOUD

- SCALABILITY AND ELASTICITY
- COST EFFICIENCY
- SECURITY AND COMPLIANCE
- AUTOMATIC UPDATES AND MAINTENANCE
- GLOBAL ACCESSIBILITY
- DISASTER RECOVERY AND REDUNDANCY

HYBRID

- OPTIMIZED COST AND RESOURCE UTILIZATION
- SECURITY AND COMPLIANCE
- ENHANCED FLEXIBILITY
- LATENCY OPTIMIZATION
- SCALE RESOURCES.





TECNOSTAC
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