



The Core Banking System Built for Growth

Transform the Way You Manage Your Financial Institution



Smartcore is a powerful, flexible, and user-friendly core banking system designed to help financial institutions operate efficiently, grow faster, and serve customers better. Whether you're running a **SACCO**, **MFI**, or a **bank**, **Smartcore** gives you all the tools you need in one secure digital platform

Who Uses Smartcore?

- SACCOs & Investment Clubs
- Microfinance Institutions (MFIs)
- Digital Lenders & Fintechs
- Community Banks & Rural Finance Schemes
- Tier 1, 2, and 3 Deposit-taking Institutions

Smartcore Features at a Glance

Customer Management & KYC

Easy onboarding with ID verification integrations (Smile Identity, NIRA API).

Loans & Savings

Flexible products for individual and group lending, with custom interest and repayment options.

Accounting & Finance

Built-in general ledger, multi-currency support, and automated reconciliations.

Dashboards & Analytics

Real-time business intelligence for better decision-making.

Mobile & Web Access

Serve clients via mobile banking, USSD, or web portals—anytime, anywhere.

Multi-Branch Support

Manage all your branches and agents under one system.

Brought to you by



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