

Personal Banking & Deposits



Mambu's Deposit Engine empowers banks, financial institutions, and non-financial institutions to build and launch a variety of transactional banking and deposit-based savings products without compromising on speed. **Personal Banking Accounts** (also known as current or chequing / checking accounts) are daily transactional banking accounts for personal use with optional debit card and overdraft support. **Personal Deposit Accounts** are interest accruing savings accounts and term deposits for individuals and households.



Who

Traditional Banks (incl. Global and Regional banks), and Neobanks / Digital Banks

Why

Traditional banks and neobanks looking for a dynamic product core, and a connected ecosystem of third-party vendors to offer transactional and savings products for personal use.

What

Transactional banking and deposit-based savings accounts for personal or household use.

How

Configure products via APIs or UI. Low-code / no-code products, processes, and data configuration.



Almost 70% of the adult population globally own a financial account to deposit and save money, pay bills, and receive funds¹.

Mambu gives you the tools to build a variety of transactional banking and deposit-based savings solutions to meet your business objectives and delight your customers.

Endless possibilities



Mambu makes Personal Banking and Deposits easy.

Flexible overdraft

Streamline the processing of technical and arranged overdrafts, offer complete support for calculating interest rates, and set maximum overdraft limits and overdraft interest as necessary.

Flexible savings

Simplify the management of savings plans and maturity periods with support of both positive and negative interest rate calculations, fixed, indexed, and tier-based banding, tax withholding, and the enforcement of maximum account balance definitions.

Customised reports

Multiple custom reporting and dashboard options to ensure that all key operational and performance metrics can be measured and tracked.

Modernise your transactional banking and savings portfolio.

Expand to new markets through scalable, low-code/no-code product configurations. Reduce development costs related to product customisation and changes, and connect your entire ecosystem using our open APIs to build transactional banking and savings products that your customers love.

The product type determines the set of features available in the configuration

Current Account¹
A regular transactional product that allows overdrafts up to a certain defined limit.

Savings Account
Interest accruing accounts that allow deposits and withdrawals at any time.

Savings Plan
A savings account earning with a fixed term that allows deposits until maturity.

Fixed Deposit
A savings account with a fixed term after which funds can be withdrawn.

	Personal Banking	Current Account ¹	Savings Account	Savings Plan	Fixed Deposit
Personal Deposits	✓	—	—	—	—
Personal Deposits	—	—	✓	✓	✓

Note: 1 - Also known as a cheque or checking account

Feature to use as-is or build on...

Whether you want to launch a transactional banking or savings product, Mambu's Deposit Engine offers a comprehensive range of product-level, account-level and transaction-level capabilities that you can use to design innovative product experiences that delight your customers.



Setting up a new Personal Banking or Personal Deposits product¹

Product-level highlights

- ✓ Define new account settings and limits.
- ✓ Set up account currencies.
- ✓ Configure interest rate terms and accrual frequency.
- ✓ Define overdraft conditions².
- ✓ Manage fees & taxes.
- ✓ Configure accounting rules.
- ✓ Define dormancy rules.

Account-level highlights

- ✓ Attach card tokens to accounts.
- ✓ Lock accounts.
- ✓ Apply / modify interest.
- ✓ Modify overdraft conditions².
- ✓ Change maturity period.
- ✓ View transaction history report and activity audit.
- ✓ Store custom account details.

Transaction-level highlights

- ✓ Manage and post card holds.
- ✓ Manage payment holds and blocks.
- ✓ Manage card settlement, reversals and refunds.
- ✓ Store custom transaction details.
- ✓ Specify transaction dates.

And more...

Note: 1 - Some configurations are optional if applicable to the customer requirements and depending on the product type and variation selected. 2 - Overdraft is available for configuration for personal and business transactional banking accounts.

We provide the foundation. You compose your perfect banking experience.

Mambu's feature-rich and cloud-native deposit engine enables traditional banks and neobanks to launch products fast. Our composable approach and flexible product platform helps you to create seamless customer journeys to anticipate evolving customer expectations and navigate changing market conditions.

Make banking personal with Mambu.



Innovative daily transactional banking and savings accounts

- Launch new deposit products faster in a matter of **days vs. months or even years** compared to legacy core technology providers
- Proactively and **continuously improve** your products and services
- **Reduce development costs** and free up technical resources
- Create, upgrade, enhance or migrate **deposit and transactional offerings of all types**
- Cloud-native SaaS model, **pay as you grow**
- **Multi-cloud approach** - choose one of the three major cloud providers

Legal disclaimer

This document is intended for information purposes only and may not be incorporated into or referenced into any contract. For description of the functionalities of Mambu services, please consult our publicly available technical documentation. Statements made in this document are not a commitment to deliver any functionality and should not be relied upon in making purchasing decisions. Any statements about future product roadmap are forward looking and are Mambu's estimated plans for the product direction. The development, release, and timing of any feature or functionality remains at Mambu's sole discretion.



Mambu is the cloud-native core banking platform where modern financial experiences are built.

Launched in 2011, Mambu fast-tracks the design and build of nearly any type of financial offering for banks of all sizes, lenders, fintechs, retailers, telcos and more. Our unique composable approach means that independent components, systems and connectors can be assembled in any configuration to meet business needs and end user demands. Mambu supports hundreds of customers in over 65 countries - including Western Union, Commonwealth Bank of Australia, N26, BancoEstado, OakNorth, Raiffeisen Bank, ABN AMRO, Bank Islam and Orange Bank.

Amplify your personal banking and deposits experience with Mambu

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