

Level-up with cloud banking

For banks to survive today and in the future, they need to deliver intuitive, seamless, digital experiences that wow and delight their tech-empowered customers.

While for incumbents lumbered with decades-old, cumbersome and costly legacy platforms, this poses a serious threat, the barriers to entry have never been this low. With cloud technology, APIs and ecosystems there is no reason for banks to lag.

75%

of consumers are more likely to use digital banking in the future since the pandemic.

Which approach delivers the greatest advantage?



Wait and see

Banks face a significant danger of becoming irrelevant, facing a slow decline and eventual ruin.



Buy/acquire

Few acquisitions available. Blending cultures, processes, and retaining talent poses a challenge.



Rip & replace

Implementations span years, incurring unexpected costs, and potentially creating a future legacy technology.



Evolve

Banks require new technology and a new mindset. They have to learn to operate like tech companies.

Evolution offers multiple future options, whereas transformation may work if the need to innovate is not urgent.

Evolution

Evolution:

- Begins with a fresh slate
- Starts with the customer needs
- Offers with world wide possibilities
- Tackles on segment at a time
- Built to constantly change
- Focused on opportunities and processes

Transformation

Transformation:

- Begins with existing world
- Starts with internal needs
- Works within a world of constraints
- Attempts to move to a defined end state
- Moves from one static state to another
- Leaves no process/role/customer behind

What to expect from a cloud core

Agility

95%+

95%+ of customers go live within 2 months of target date

Speed

95%

Up to 95% faster delivery of functionalities

Predictability

>98%

More than 98% project success rate

Resilience

99.99%

Excellent and stable uptime of 99.99%

Scalability

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Scale up and down in seconds

TCO

70%+

70%+ reduction in operating cost

Productivity

30%

30% boost in productivity in the first 6 to 18 months

Innovation

47%

47% rise in innovation

Accelerate to the cloud with Mambu