



**SYNERGIES  
MICROFINANCE  
SOLUTION  
OVERVIEW**



**AGILE & COMPLETE MICROFINANCE  
COVERAGE**





## **Lyst Technologies.**

Lyst Technologies ("Lyst") is a leading System Integrator of world-class business solutions. We develop, deliver and support innovative software and services that harness 21st century technologies in new and different ways to help our customers manage their organizations effectively and drive down the costs of doing business by leveraging our industry-wide experience, deep technology expertise, comprehensive portfolio of services and vertically aligned business model.

Based out of the Kingdom of Bahrain with offices across multiple geographies, Lyst's main focus covers specialized technology solutions and services centered platforms in the OIC.

Lyst is a subsidiary of Catalyst Group a wholly owned subsidiary of the Islamic Corporation for the Development of the Private Sector (ICD) a leading multilateral and a member of the Islamic Development Bank Group;

Lyst's main focus is to empower and support the development and growth of the Global Finance industry by helping the Banks & Financial institutions to digitize, deliver, oversee and support them in their technology transformation journey globally.

In today's world, organizations must rapidly reengineer and digitize themselves and be more responsive to ever changing customer needs and business requirements.

Lyst is best positioned to be the Technology partner and co-innovator to businesses;  
Lyst provides leading edge Technology solutions that address the ever-changing needs and demands of the Financial Sector;

Being a trusted technology partner of choice for global businesses, Lyst is recognized for its innovative approach towards delivering maximized business value and its commitment to continuous sustainability.

## **SYNERGIES for Micro Finance - S4MF.**

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Microfinance is about providing financial services to micro-enterprises in emerging economies. It is an effective way of helping people to help one's self and makes a major contribution to fighting poverty. It is a reliable tool to eliminate financing traps, to provide alternatives and a savings culture within the local community.

Among the services offer are focused and specific sharia compliant financing, help setting up and maintaining a savings and money transfers, as well as help obtaining related services for a variety of needs, such as death, illness or loss or property.

Continuous efforts towards automation of operations is steady improving in efficiency. The automated systems have also helped accelerate the growth rate of the microfinance sector.

Microfinance is provided by many organizations and institutions, such as non-profit, non-government organizations (NGO's), cooperatives, community banks, financial institutions, and specialized microfinance institutions (MFI).

### How can our solution assist?

There are many challenges within Microfinance initiatives which may be social or financial. SYNERGIES for Microfinance (S4MF), empowers the financial sector to reach and help developing the microfinance's in emerging markets where access to financial services is severely constrained.

S4MF is a dedicated and Microfinance specialized technology solution enables streamline operations, reduces risks and costs, spreads institution products and services to the different communities, directly and indirectly.

S4MF provides a variety of comprehensive microfinance services, targeting individual entrepreneurs and small & micro businesses; and Group based models, where several entrepreneurs come together to apply for Sharia compliant financing and other services as a group including group centers. The solution is very flexible and enables MFIs to adapt to various models such as: Grameen model, Village Bank model, Credit Union model, Cooperative model, Self-Help Groups.

# SYNERGIES for Micro Finance - S4MF.

## Solution coverage:

The solution covers all aspects of Microfinance activities from the sources of funds to the actual utilization and allocation of these funds with all the relevant services and products, by providing strong customer focus on small and micro enterprises and start-ups; ranging from individual entrepreneurs and customers to group based models and group centers management.

The solution covers the entire spectrum for the needs and poverty analysis, product value chain analysis, MFI business plan, targets & measurements for social, financial and related Sharia impact.

Ensure adequate Sharia compliant financing tool by offering adaptable financing to micro entrepreneurs, based on financial analysis that aims at estimating client's repayment capacity;

S4MF provides access to a full range of finance and banking services to MFI clients, through its Omni Channel and Digital Delivery Channel solution;


Moreover, S4MF provides comprehensive category of solution and services, which includes:

- Micro Finance complete cycle management from sources of funds and the related utilizations and allocation
- Micro Finance activities such as:
  - Accounts,
  - Bill Payment,
  - Person to Person Payment,
  - Wallet,
  - Remittances,
  - Among other activities
- Life-cycle Needs such as: Weddings, Funerals, Childbirth, Education, etc. ...
- Personal Emergencies such as: Sickness, Injury, Unemployment, Theft, etc. ...
- Disasters such as: Fires, Floods, etc. ...
- Investment Opportunities such as: Expanding a Business, Agriculture, Real Estate, Buying, Equipment, etc. ...
- Delivery of the MFI products and services through a comprehensive Omni Channel Solution i.e. Mobile, Internet, Agents, etc. ...
- Micro Finance sources management covering all types and categories of sources of funds, such as: Investments, Funds, Fixed income securities, other..
- The solution provides extensive reporting with drill down facility

## SYNERGIES for Micro Finance - S4MF.



## **A Reliable & Powerful End-to-End Banking Solution.**



Unicore's flagship product 'Synergies', has been designed and developed to meet the needs of the Financial Industry. Synergies has been built to integrate with both Islamic and Conventional Banks worldwide.

SYNERGIES provides Optimal TCO, Best ROI and Easy implementation. SYNERGIES is a 5th generation technology solution and is built using a SOA, J2EE platform for generating business applications.

SYNERGIES is a TRUE open platform and runs on most platforms, True Open RDBMS, TRUE Open application servers and True Open Browsers; enabling clustering, fail-over, and load-balancing. Due to the advanced technology of the solution, SYNERGIES does not require local installation of the solution locally on the client machines but is accessible via thin client over browsers over LAN, WAN or VPN.

Synergies solution can be deployed in differed modes, i.e. On premise, Cloud Based and Hybrid

The solution provides the financial institution with an increased security and control, and supports high availability, and reliable service, with a rapid integration with the financial institution existing infrastructure and fits seamlessly into the financial institution existing technology infrastructure. The solution is completely OLTP, STP and component based architecture with Event driven architecture; allowing an extremely agile modernization.

The solution is completely web-based, supports and covers all required functions and puts the financial institution in control of the systems thanks to its agile, flexible, customizable workflows and embedded electronic data management. Moreover, the solution provides multiple touch points to enable seamless integration.

It also provide easy install and a straight through upgrades since its completely configurable and includes user Exits for additional customization, without the need to re-code the existing customizations or redo the configurations for future upgrades.

SYNERGIES Solution is component-based architecture designed on micro-services and at the same time integrated software system developed specifically from the ground up to meet the specific requirements related to the Global banking requirements and in specific the Islamic banking products and services.

## Synergies- Special Features.

Optimal TCO, fast ROI and fast implementation

Highly configurable solution allowing quick time to market new products and services

Multi-lingual, multi-institution, multi-branch & multi-currency

Microfinance Institution Model Setup

Built in market practice policies, processes and procedures

Built-in electronic workflow

Component based solution. This optimizes and speeds up future upgrades.

Open system architecture; platform and database independent

Truly SOA compliant design not just at the level of SOA interfaces

EDA provides a richer, more robust level by leveraging previously causal relationships to form a new event pattern

Highly secured compliant with relevant international standards

OLTP, STP no batch processing to update balances and positions

Multiple touch points to enable seamless integration

Single version. Newly added functionality automatically becomes available to all users.

True 24 x 7 operations. No downtime.

## **End-to-End Banking Solutions.**







## About Lyst

Lyst Technologies ("Lyst") is a leading system integrator of world class business solutions.

We develop, deliver and support innovative software and services in new and different methods to help our customers manage their organizations effectively with an optimal TCO using our industry-wide experience and technology expertise in the business.

Based out of the Kingdom of Bahrain, Lyst is a subsidiary of the Catalyst Group a subsidiary itself of the Islamic Cooperation for the Development of the Private Sector (ICD) a leading multilateral and a member of the Islamic Development Bank Group, covering specialized technology solutions and services centered platforms in the OIC.

Lyst aims to help organizations to become digitized and responsive to customer needs and business requirements respecting the demands of the Islamic financial sector.

We are recognized for our innovative approach towards delivering maximized business value and commitment to continuous sustainability.



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