



Overview

New financial technology is opening up previously unserviceable markets and is raising consumer expectations. They want tailored products, great user experiences and simple fast fully-digital services. But most banking technology is just not well suited for this world. Institutions simply aren't able to build, launch and change products fast enough. This makes it difficult for providers to compete and differentiate in rapidly changing market. Mambu changes this.

It is the lean alternative to cumbersome core banking systems, a cloud-native software, provided as a service, supporting composable API-enabled ecosystems. Mambu empowers our clients to operate like a tech company rather than like a bank. Helping them to successfully start up new business ventures, transform existing operations, launch new products and expand into new markets. We provide more than just a solution, working as close partner with our clients from executing their vision to constantly evolving it with them as the market changes.

Mambu is cloud-native which makes it:

- Agile - implementation in weeks/months instead of years.
- Flexible - change products/features in days, leverage best of breed technology.
- Scalable - able to meet growing and changing business needs.
- Fully digital - API driven architecture, composable, cloud-native solution.
- One of the first cloud-based core providers to receive AWS accreditation.
- Innovative - highly configurable so there is no need to customise, can build a modular environment and integrate external best of breed modules

Key facts:

- Founded in 2010 and launched in 2011
- Headquarters in Berlin, Germany
- Regional offices in Miami, London, Singapore and Amsterdam, Dresden (Germany) and Iasi (Romania)
- Powers over 6000 loan and deposit products
- More than 250 live operations in over 55 countries across six continents
- Clients range from fintechs to traditional banks
- Over 4.1M active accounts
- 8.6m customers service
- Over \$4 billion portfolio under management
- Approximately 17m API calls a day

Clients Include:

- N26 - First pan-European mobile only bank who moved from legacy technology to Mambu to facilitate growth through customer acquisition and market expansion.
- Globe Telecom - Philippines-based telco with over 60m clients launched a lending product
- Oaknorth - UK-based SME lender that achieved unicorn status in two months
- New10 - ABN Amro's newly launched fintech based in The Netherlands, serving SMEs
- Space Bank - TBC Bank's digital banking spinoff, first cloud bank in Georgia
- Nubi - company linked to Banco Comafi, to provide digital services including online processing of surcharges and payments.
- Kreditech - Leading digital lender using machine-learning based underwriting, operating in Europe and LATAM, a partner of PayU.

- Wenance - Argentina's largest digital consumer lender, 80,000 loans underwritten & and a loan book of US\$40m
- PayU, global payments service provider offering short term deferred payment product powered by Mambu.
- Ferratum - Consumer and business lender which has expanded into 24 markets.
- Premier Credit, Platinum Credit (East African microfinance organisation operating in 3 countries). Success of Premier Credit implementation led to Platinum Credit deal
- Grameen - America, Costa Rica & Philippines

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