PERFECTING COMMERCE
TRADEROOT

UNIVERSAL ISSUING PLATFORM – CORE ACCOUNT



Enhance the entire account holder relationship

The UIP–Core Account product consists of:

- Issuing Platform (UIP), managing store of value, ranging from wallets to basic savings and revolving credit
- Member profile management system (CIF)
- Rewards Engine to drive CRM campaigns
- Issuing Portal (Digital channel)
- Regulatory reporting tools (BOP, AML/CFT)
- Traderoot Back Office

The Traderoot UIP–CA empowers you to:

- Tailor-make core account products
- Offer digital banking
- Engage in agency banking
- Calculate and apply interest, fees and limits
- Authorise transactions and maintain account balances
- Support the full range of products –credit, debit, prepaid, corporate, personal and loyalty cards

AN ISSUING PLATFORM THAT MANAGES A COMMUNITY OF ACCOUNT HOLDERS AND THEIR ACCOUNTS, INCLUDING BALANCES, LIMITS, FEES AND INTEREST

Build and manage a holistic relationship with your account holders

In this extremely competitive marketplace, it is imperative that your existing account or wallet holders remain regular customers who actively engage with the features of your products. You also have to be able to attract new applicants with a diverse and attractive product line.

As customer demands shift, you need to be able to adapt quickly and ensure that you offer them products they want, at a price they are willing to pay. You have to be able to get your product to market faster than your competitors in order to remain a viable choice in your customers' eyes.

The Universal Issuing Platform – Core Account includes a member profile manager that gives you power and flexibility in managing the relationship with members and account holders from beginning to end.

Maximise your revenue

The UIP–Core Account provides a simple interface for setting fees, which helps you give your customers the best product in a way that remains profitable for you. The system offers fixed fees, percentage thresholds and subscription fees – or a combination of all three – to help you maximise your revenue.

Call centre agents get real-time access directly to members' accounts using the Traderoot Relations Portal™, so you can be sure you are giving your customers the best level of service.

Tailor-made core account products

Every customer wants to feel like they are your only customer. With the Universal Issuing Platform – Core Account, it is easy to tailor-make financial product ranges – all the way down to subscriptions, fees and taxation – that suit a variety of customer segments, and to do it in an efficient way that results in a profitable product for your business.

Stay ahead of the competition

In this fast-paced, consumer-driven society, it is more important than ever to deliver the products your customers want, when they want them, through any payment channel – ATM, POS, m-commerce and e-commerce. Using the internet and digital channels, you can give your customers access to their account information and offer P2B and P2P payment options.

The Universal Issuing Platform – Core Account allows you to offer new financial products to your customers in the fastest way possible. It allows you to bring new products to market in days. With easy management of all products through proactive tools, such as alerts and triggers based on business-driven rules, you have the flexibility to adapt to the changing market.

For future-proofing, the UIP – Core Account supports open banking standards (PSD2) through the use of APIs.

Full range of products supported

The Universal Issuing Platform – Core Account from Traderoot Technologies supports the full range of products – core accounts, transaction accounts, credit accounts, and prepaid card accounts or wallets. It can also manage loyalty points and reward card profiles, and it can manage e-wallets through the use of mobile phones or virtual cards.

The UIP – Core Account also gives you the tools to deliver and manage card products for your customers using an intuitive user interface. This includes managing the cardholder status throughout the card lifecycle. The UIP – Core Account integrates with external card management systems, which store the card data, in order to maintain the cardholder profile.

Value-added services

The Traderoot Universal Issuing Platform – Core Account also opens non-traditional revenue streams by giving you the option of offering value-added services such as prepaid airtime, electricity and third-party vouchers, so you can offer your customers everything they need under one roof.

Reward your customers

With the ability to issue loyalty, discount and reward cards, you can drive the behaviour you want in your customers while giving them the best experience possible. The system provides full Know Your Customer (KYC) capabilities, which enables you to drive targeted marketing campaigns. With the ability to send your customers notifications directly from the system, you can engage with them more effectively.

Issuing Portal (Customer interface)

The issuing Portal gives your customers web access to view their accounts and transact from them. The interface comes with a standard skin, but it can be customised into any web-facing format. It supports connections from web browsers, USSD, WAP and smartphone apps, so your customers will be able to transact anywhere and at any time.

Traderoot Back Office

The UIP – Core Account includes the Traderoot Back Office, which uses an Accounting Rules Processor to periodically calculate the status of customer accounts in terms of exposure and liability, retail outlet, scheme and member. Interest, fees and commission calculations can be aggregated to general ledger forms, which means you have all the information to make sound business decisions when you need it. The system can also generate financial documents and export them to standard accounting packages.

Features of the Traderoot Back Office include:

- Easy customer enrolment, supporting modern financial inclusion and agency banking methods
- Assisted KYC and FICA processes
- Customer fee and subscription collection
- Customer notifications by email or SMS
- Production of financial statements and tax certificates
- Posting of financial journals to general ledger or accounting software for end-of-day and end-of-month reconciliation
- MIS data for business insights and customer profiling

About Traderoot:

Founded in 1999, Traderoot is a strategic financial software development company that licenses advanced business solutions for leading FinTech companies.

We continually strive to deliver on our motto of **Perfecting and Protecting Commerce** by deploying solutions that incorporate open and closed issuing, acquiring, payment and reconciliation services.

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