

Driving **Digital Banking** Transformation...

Technology to Bank on...



A New Strategic Direction

Neptune Software Group continues to strengthen its position as a trusted provider of enterprise banking technology, delivering innovative, secure, and future-ready banking solutions across Africa. Building on this strong foundation, Neptune is now actively exploring expansion opportunities beyond Africa, with a strategic focus on **Eastern Europe and Central Asia emerging markets**.

This year marks another significant milestone in our journey, not only through successful implementations and product innovation but also through our initiative to identify and collaborate with viable regional partners to support expansion into new markets.



Strategic Partnership Opportunity

Seeking Partners in Eastern Europe & Central Asia

As part of our global growth strategy, Neptune Software Group is actively seeking strategic partners, system integrators, and technology collaborators in Eastern Europe and Central Asia.



Target Markets



Partnership Focus Areas

Core Banking System Implementation

Digital Banking Channels & Payment Solutions

Banking Intelligence & Data Analytics

AI-driven Banking Solutions (Nova Core AI)

Islamic Banking Solutions (where applicable)

Berhan Bank & Neptune Celebrating 17 Years of Partnership

Long-term partnerships are built on trust, innovation, and a shared vision for growth. Neptune Software Group is proud to celebrate 17 years of collaboration with Berhan Bank S.C., Ethiopia, one of the country's leading commercial banks.



Customer Success Story

This quarter marks the successful commencement of the third major technology upgrade of the Rubikon Universal Core Banking System, migrating the bank to **Rubikon Version 24**.

Over nearly two decades, Rubikon has continuously evolved alongside Berhan Bank, supporting the bank's business growth and digital transformation initiatives.

390+

Online Branches

3.5 Million

Customer Accounts

Millions of secure real-time
transactions are processed
through Rubikon.

This milestone demonstrates the scalability, reliability, and continuous innovation of Neptune's flagship core banking platform.

17 Years

Three Major Upgrades

One Trusted Core Banking Platform

Mega Bank, The Gambia – Go-Live November 2025

Neptune Software Group is pleased to announce the upcoming go-live of Mega Bank, The Gambia, scheduled for November 2025, marking a significant expansion of Neptune's footprint in West Africa.



New Customer Go-Live

Scope of Implementation

Personal Banking

Corporate Banking

Digital Channels

This implementation will empower Mega Bank to enhance customer experience, improve operational efficiency, and support future growth through digital innovation and regulatory compliance.

Neptune Software Group is delighted to announce the successful implementation of the **Rubikon Universal Core Banking System** at Success Bank Zimbabwe.

Success Bank Zimbabwe Goes Live with Rubikon

The bank has successfully gone live with a comprehensive banking platform comprising

Core Deposits

Lending

Treasury

Trade Finance

Digital Banking Channels

The implementation provides an integrated banking platform capable of supporting operational excellence, business growth, regulatory compliance, and an enhanced customer experience.

Accelerating Digital Banking Across Africa

Neptune Software Group remains at the forefront of this transformation by delivering innovative payment solutions that enable seamless connectivity between banks, customers, merchants, and national payment infrastructures.

Our digital banking initiatives support interoperability, improve customer convenience, and comply with international standards such as **ISO 20022**, enabling financial institutions to deliver secure, efficient, and scalable digital financial services.

Recent Digital Banking Projects

Berhan Bank – Ethiopia

National Fuel Payment
System (Fuel Aggregator)

EthioPay Instant Payment System (IPS)
Person-to-Person Transfers

ETH QR Payment Platform

National Payment Infrastructure

EATS Clearing System (ISO 20022 Standard)

OMO Bank

Berhan Bank

Banking Intelligence & Data Analytics

Neptune's Banking Intelligence & Data Analytics platform enables banks and microfinance institutions to transform operational data into meaningful business insights through executive dashboards, portfolio analytics, regulatory reporting, and performance monitoring.

Our analytics solutions empower management teams to make informed decisions, improve operational efficiency, strengthen governance, monitor portfolio performance, and meet evolving regulatory requirements with confidence.

Product Innovation

Innovation is at the heart of Neptune's product strategy. We continue to invest in next-generation banking capabilities that enable financial institutions to embrace digital transformation, improve operational efficiency, and deliver exceptional customer experiences.

Recent Analytics Implementations



Bingwa SACCO, Kenya
Banking Intelligence



Solution SACCO, Kenya
Banking Intelligence



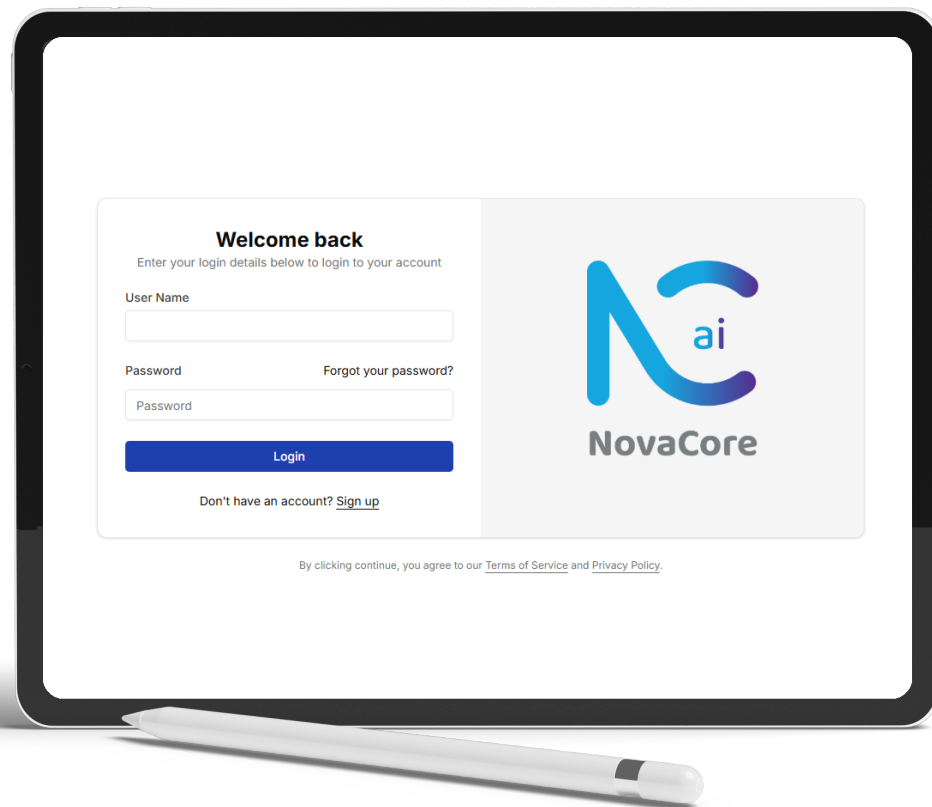
Mwanga Hakika, Tanzania
Banking Intelligence



Pride Bank, Uganda
Regulatory Reporting

Nova Core AI – Intelligent Banking Assistant

Nova Core AI is Neptune's enterprise Artificial Intelligence platform designed specifically for financial institutions. Built using advanced Generative AI technologies, Nova Core AI enables banks to simplify operations, improve customer engagement, and accelerate decision-making through intelligent automation.



Key Capabilities

AI-powered Banking Assistant for customers & bank employees

Natural Language Query (NLQ) for Banking Data and Reports

AI-driven Business Intelligence and Executive Dashboards

Intelligent MIS and Regulatory Reporting

Knowledge Management and Document Search

Conversational Banking

Secure Role-Based Information Access

AI-powered Operational Insights and Decision Support

Expanding Islamic Banking Capabilities

Neptune continues to strengthen its comprehensive Islamic Banking solution, enabling financial institutions to offer fully integrated Shariah-compliant banking services alongside conventional banking operations.

Our Islamic Banking platform provides flexible product configuration, automated profit calculations, and comprehensive operational support while complying with internationally accepted Islamic finance principles.

Islamic Deposit Products

Wadiah (Safekeeping Accounts)

Islamic Savings Accounts

Islamic Current Accounts

Islamic Term Deposits

Islamic Financing Products

Tawarruq Financing

Qard Hasan (Benevolent Financing)

Murabaha Financing

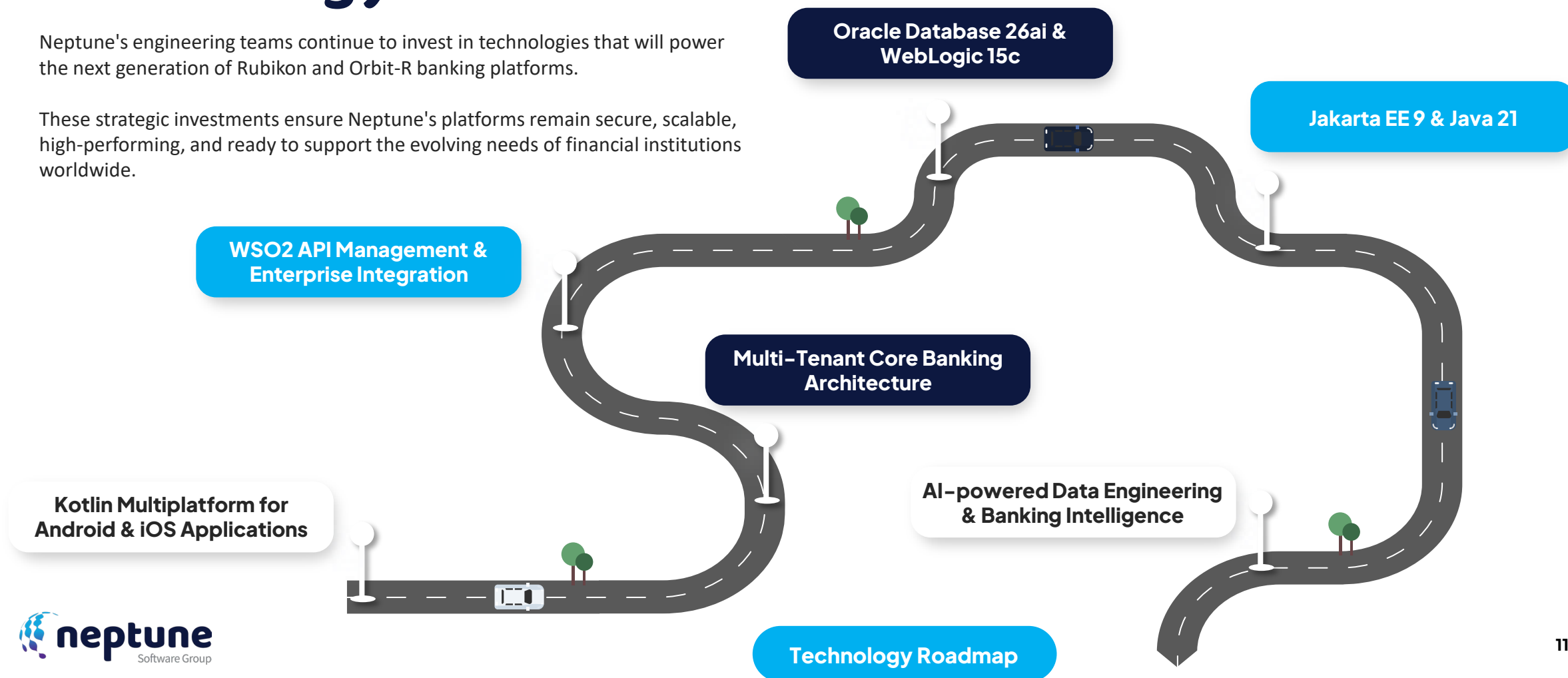
Islamic Consumer Financing

Islamic Corporate Financing

Technology Innovation

Neptune's engineering teams continue to invest in technologies that will power the next generation of Rubikon and Orbit-R banking platforms.

These strategic investments ensure Neptune's platforms remain secure, scalable, high-performing, and ready to support the evolving needs of financial institutions worldwide.



Compliance & Quality Assurance

Neptune Software Group is committed to maintaining the highest standards of quality, security, and operational excellence in all its business processes and technology solutions.

Our operations and product development practices are aligned with internationally recognized standards:



ISO 9001:2015 – Quality Management Systems,

ensuring consistent delivery of high-quality products and services, continuous improvement, and customer satisfaction.



ISO 27001:2022 – Information Security Management Systems,

ensuring robust data protection, risk management, and secure handling of sensitive financial information.

These re-certifications reinforce Neptune's commitment to regulatory compliance, data security, and best practices in delivering trusted banking solutions.

Looking Ahead

As financial institutions continue to embrace digital transformation, Neptune Software Group remains committed to delivering innovative, secure, and future-ready banking solutions that create measurable business value.

With successful implementations across commercial banks, development banks, microfinance institutions, SACCOs, and digital financial service providers throughout Africa, Neptune continues to build trusted partnerships that drive innovation, operational excellence, and sustainable growth.

Technology to Bank on ...

Sales & Market Expansion Initiatives

Neptune continues to expand its footprint across Africa while preparing for entry into new regions.

Key Activities

- Expansion across West and East Africa
- Engagement with financial institutions across multiple markets
- Participation in banking and fintech conferences
- Strategic partnerships with local technology providers
- Exploration of new markets in Eastern Europe and Central Asia

Pipeline Highlights

- Core banking replacement opportunities
- Growing demand for digital banking and payment solutions
- Increased interest in Banking Intelligence platforms
- Emerging demand for AI-driven banking capabilities



Innovating Banking.

Building Trusted Partnerships.

Empowering Growth.