

# Unlocking Opportunities: Empowering Banks to Meet the Unique Needs of the MSME Sector with SunTec Xelerate



Cloud Native | Cloud Agnostic

The Micro Small and Medium Enterprise (MSME) sector is a significant contributor to global GDP. It plays a crucial role in driving socio-economic development and employment in developing economies. But the sector remains under-served by the traditional banking economy with most MSMEs lacking easy and quick access to financial services. The sector is on a growth trajectory across the world, and this is an opportunity for banks to tap into as they try to expand their revenue streams.

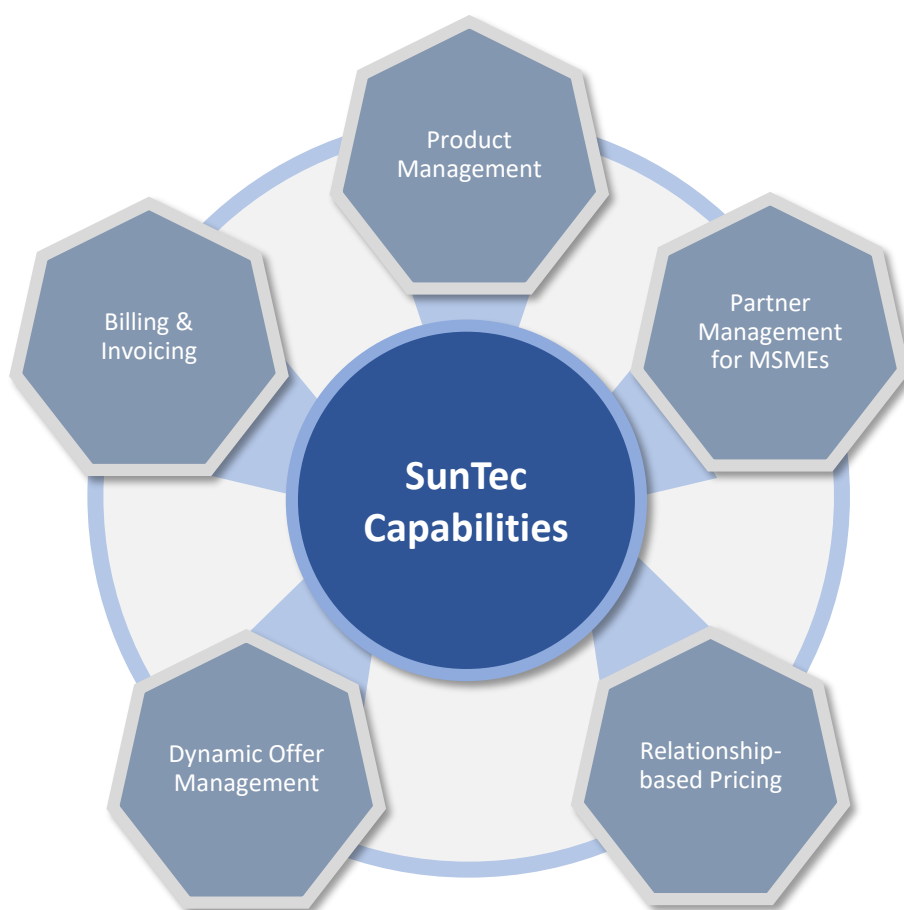
But MSMEs have some unique challenges and requirements that traditional banking products cannot address. Banks must focus on developing an MSME-focused solution portfolio that can meet their unique needs. They must be able to accurately assess MSME needs, devise personalized solutions that meet those needs, and roll them out quickly. Legacy banking infrastructure lacks the agility and scalability required to achieve this. Banks need powerful technology solutions that can sit over the legacy infrastructure and deliver the computing power needed to create and roll out MSME-focused solutions.

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**SunTec Xelerate is an over-the-top layered solution that provides the agility and flexibility to banks to design, launch, manage, monetize, and monitor specific financial requirements for MSMEs.**

SunTec Xelerate empowers banks to create and execute a comprehensive MSME strategy. By decoupling the transaction and feature-heavy core banking systems from the agile and configurable business layer, it facilitates the swift and seamless configuration of customized products and services tailored to meet the unique demands of MSMEs. It can ensure transparent revenue management, improve process efficiency, and help manage the MSME partner ecosystem effectively.

- **Personalize pricing strategies** for MSMEs based on their specific industry and scale of operations with SunTec Relationship-based Pricing.
- **Customize specific offers** across multiple financial products with SunTec Dynamic Offer Management.
- **Seamlessly manage the entire MSME partner network** with SunTec Ecosystem Management.
- **Easily configure and manage products outside the legacy core banking infrastructure** with robust product management capabilities.
- **Simplify billing and invoicing with a single point billing system** with macro and micro views.



### Enable Flexible Pricing

- Leverage out-of-the-box pricing logic to facilitate both simple and complex pricing based on business needs of MSMEs.
- Enable dynamic pricing i.e., variations in pricing based on the attributes of a product, transaction, account, or customer.
- Innovate on pricing models for customers and partners.
- Create multiple types of pricing models – standard, preferred / exceptional, strategic pricing, minimum, and uniform pricing.
- Facilitate real-time pricing through seamless integration with third-party systems.
- Source and process data from various systems flexibly and effectively. Get end-to-end tracking of the data to ensure accuracy.
- Streamline workflows to handle rejected transactions.

### Create Product Bundles & Offers

- Segment customers dynamically based on behavior patterns, product, service usage history, relationship value, and tenure among others.
- Define eligibility, applicability, enrolment criteria, dynamic customer segments, and sales channels to be leveraged.
- Empower customers to create their own product bundles and offers.
- Maintain a central repository of all products across the bank to offer bundles and offers.
- Review and approve offers, product bundles, and simulation models with the flexibility to recall and resubmit after incorporating changes.

### Manage Partners

- Bring new partners on-board seamlessly for MSMEs.
- Assist in partner contract management and hierarchy setup for all MSME partners.
- Set up partner level fees and charges.
- Prevent revenue leakage with end-to-end partner commitment tracking.
- Ensure fair and transparent revenue share and apportionment.
- Track receivables from partners.

### Billing & Invoicing

- Automate billing with multiple billing schedules like on-demand, intermediate, ad-hoc, etc.
- Get complete billing transparency with product and transaction-level drill down.
- Address and resolve invoice disputes.

## About SunTec

SunTec is the world's No. 1 pricing and billing company that creates value for enterprises through its Cloud-based products. More than 150 clients in 45+ countries rely on SunTec to provide hyper-personalized products, offers, pricing, loyalty programs, tax compliance, and billing for over 400 million end-customers. SunTec products are based on our cloud-native and cloud-agnostic, API first, micro-services-based proprietary platform, Xelerate and are delivered on-premise, on private cloud and as SaaS. SunTec has global operations including the USA, UK, Germany, UAE, Singapore, Canada, Australia, and India. For more information, please visit us at [www.suntecgroup.com](http://www.suntecgroup.com) or email us at [marketing@suntecgroup.com](mailto:marketing@suntecgroup.com)

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