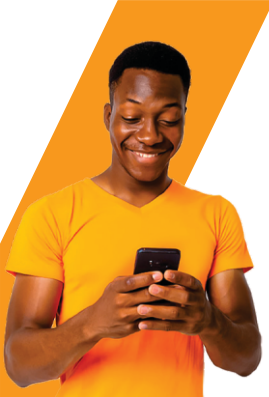




Cluster

....building better lives together



Cluster

is a revolutionary 360-degree solution dedicated to bridging the financial gap for underserved communities by leveraging a network of local providers deeply committed to these communities, thus enhancing financial inclusion and enabling the creation of wealth.

Our robust platform seamlessly offers the following delivery options to our partner institutions either as a standalone or a hybrid.

- **Agent Banking Technology**
- **Merchant Service Business**



Agent Banking Technology

Our agent banking tech delivers a cost-effective extension of in-branch banking services and more, ensuring accessibility to a wider audience, effective & efficient administration, and robust support.

Key Differentiators

Our Unique Value Proposition

Real-Time Settlement

Our solution offers instant settlement to agents for all transactions ensuring float availability at all times

Enhanced Chargeback

Our enhanced chargeback feature guarantees easy dispute management and supports transparency.

Secure Transactions

We secure all agent transactions in line with industry best practices giving them confidence and control

Multiple Transaction Routes

Our solution offers multiple transaction routes that ensure high transaction availability and increased uptime.



What We Offer



Deposits & Withdrawals



Account Opening



Bills Payment



Funds Transfer



Governments Collections



Loans Origination

Available Features

A few noteworthy features we offer (paid & free)

01

Agent Notification Module

Our platform includes a notification module where broadcast messages can be pushed to agents (by segment, location etc.)

02

Token Based Withdrawal

This feature offers flexibility on access to funds for own bank customers at agent locations with capability to extend to external bank customers as well.

03

Case Logging for Agents

This allows agents initiate chargeback disputes seamlessly from within the application after probing to ascertain the status of the transaction.

04

Optimized Transaction Routing

We offer a unique blend of routing options for transaction thus giving you the ability to manage cost while delivering service reliability

05

Onboarding Support

We offer a bouquet of client onboarding options, to allow seamless market entry for all our clients with dedicated support personnel to guarantee success.

06

Geo Tracking

This feature enables agent location tagging which can be used to drive customer traffic to agent locations seamlessly.

Merchant Service Business

The Merchant Service Business represents a new dimension to responding to our client's needs. The service provides a comprehensive payment solution designed to fuel business growth and support local businesses in their efforts to expand and thrive within their communities.

Our solution integrates seamlessly with third-party providers and provides APIs for institutions or clients who wish to use our service

Key Differentiators

Our Unique Value Proposition

Real-Time Settlement

Our solution offers instant settlement to merchants for all transactions ensuring float availability at all times

Easy Merchant Management

Our enhanced chargeback feature guarantees easy dispute management and supports transparency.

Multiple Payment Options

With our solution, merchants have access to multiple payment options e.g. tokens, transfer-2-PQS, card-2-account

Seamless Reconciliation

Our solution offers seamless transaction reconciliation and absolutely negates the need for any manual reconciliation.

Available Features

A few noteworthy features we offer
(paid & free)



Merchant Collections

Empower your merchants with POS devices for both card-based & cardless transactions with instant settlement



Chargeback Resolution

Merchants can log chargeback claims from the POS device and track the resolution process



Transaction Monitoring

With our interactive dashboard, you have access to real-time cumulative merchant performance.



Merchant Loans

Merchants can request loans directly from the POS devices and ensure seamless repayments



Bills Payment

Merchants can also be enabled to make bills payments and airtime purchases for their customers



Account Opening

Convert your merchant/ retail customer base to an extension of your branch with the account opening feature



Cluster

Email: cluster@qore.inc | **Website:** qore.inc/cluster

Powered by  Qore