

 bank78

Redefining Banking in the Digital Age



Welcome to Bank 78,

where innovation meets versatility in banking. We're not your typical bank. We're a progressive financial institution committed to redefining the way you experience banking



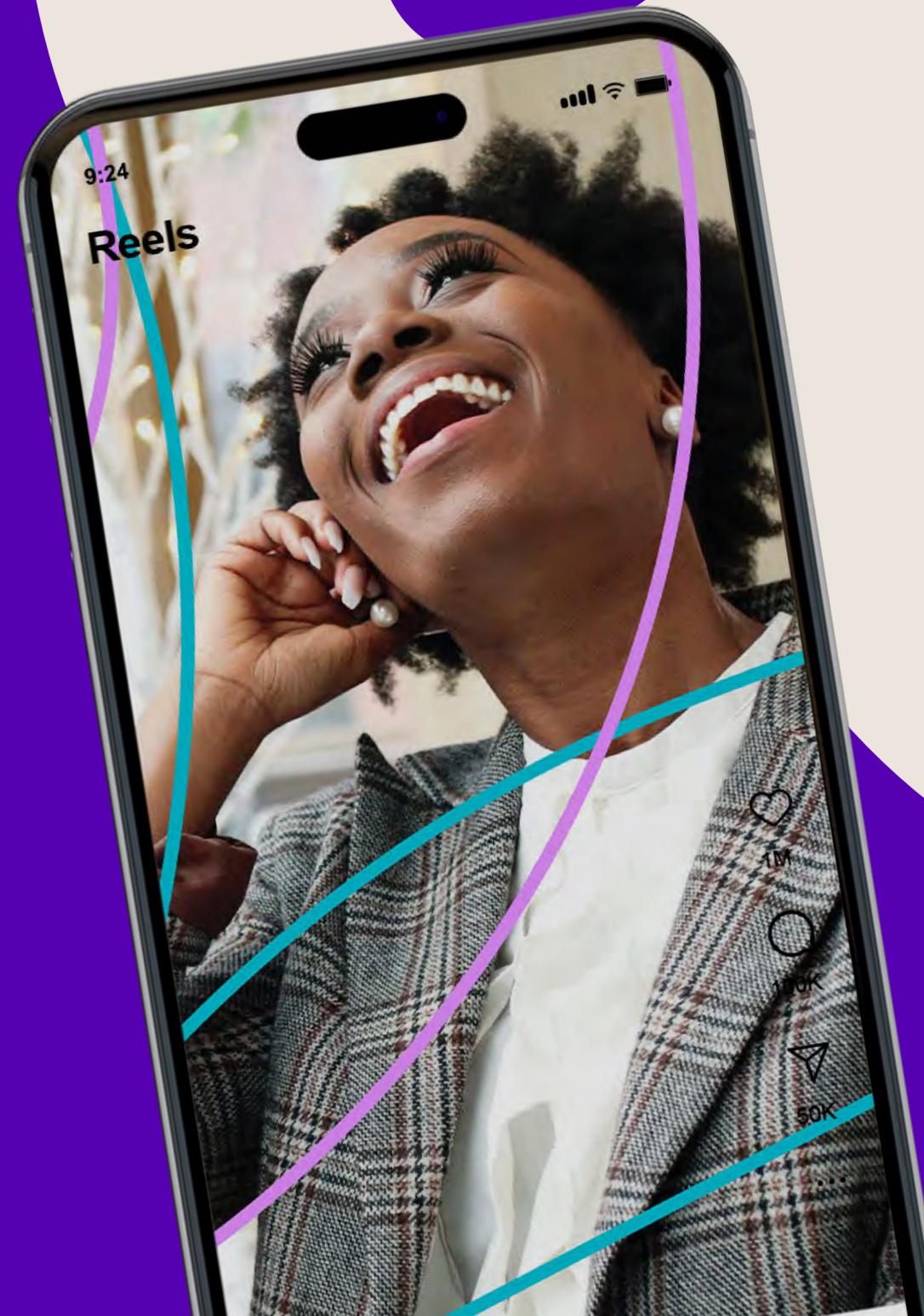
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Our Story

At Bank 78, our journey began with a simple yet powerful idea: to create a bank that consistently exceeds your expectations, adapts to your ever-evolving needs, and paves the way for your financial prosperity. Founded by a team of visionary leaders in 2021, we set out to disrupt the conventional banking landscape, break free from traditional constraints, and embrace innovation. The Bank 78 story is one of constant evolution, always pushing the boundaries of what banking can be, and we're excited to shape the future of banking together with you.



Our Vision

To shape a future where trust, innovation, and customer-centricity define our banking legacy

Our Mission

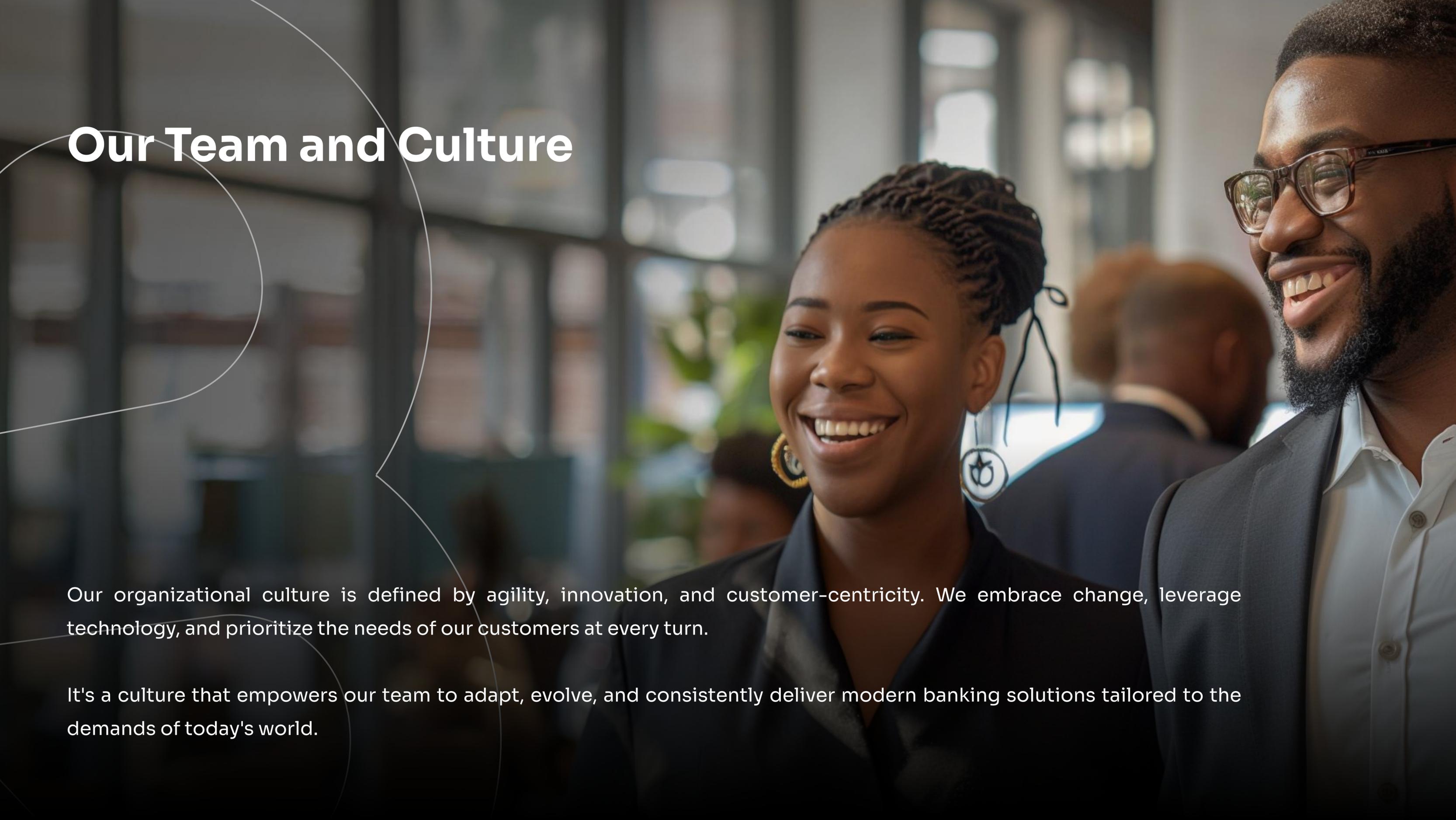
To consistently provide innovative and personalized financial solutions.



Value we work with

- **Customer-Centricity:** Our customers are at the heart of everything we do. Your financial goals are our driving force, and we're here to make them a reality. We listen, understand, and tailor our services to ensure your satisfaction and success.
- **Excellence in Everything:** Excellence is our benchmark. We set high standards for ourselves, striving for perfection in every aspect of our operations. From our dedicated customer service team to our meticulously crafted products, we are committed to excellence.
- **Inclusivity:** We believe in inclusivity and accessibility. Our services are designed to be inclusive, serving all members of the community, and providing accessible options for everyone.
- **Innovation at Our Core:** Innovation is the lifeblood of Bank 78. We embrace cutting-edge technology and creative solutions to provide you with a seamless banking experience. Whether it's our user-friendly mobile app, multi-currency banking opportunities, or personalized saving options, we're committed to staying at the forefront of financial technology.
- **Progressive Outlook:** In a world that's constantly changing, we keep moving forward. We believe in progress, not just for our bank, but for you as well. Our forward-thinking approach ensures that we're always one step ahead, anticipating your financial needs.
- **Trust and Integrity:** Trust is the foundation of our relationships. We conduct our business with the utmost integrity, transparency, and ethical conduct, earning your trust every day.
- **Versatility Redefined:** We understand that financial needs vary from person to person. That's why we offer a wide range of banking services tailored to your unique requirements. From traditional banking products to unconventional solutions, we have you covered.

Our Team and Culture

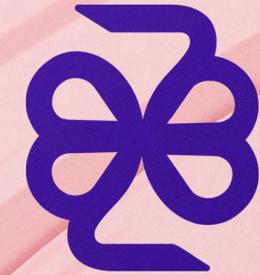
A photograph of two people in an office setting. On the left, a woman with braided hair, wearing a dark blazer and large hoop earrings, is smiling broadly. On the right, a man with glasses and a beard, wearing a dark suit jacket over a light-colored shirt, is also smiling. The background is a blurred office environment with large windows and other people.

Our organizational culture is defined by agility, innovation, and customer-centricity. We embrace change, leverage technology, and prioritize the needs of our customers at every turn.

It's a culture that empowers our team to adapt, evolve, and consistently deliver modern banking solutions tailored to the demands of today's world.

Corporate Social Responsibility

- **Financial Inclusion:** We strive to provide access to banking services for all, regardless of their economic status. Our initiatives focus on reaching underserved communities, promoting financial literacy, and offering affordable banking solutions.
- **Education and Innovation:** We invest in education and innovation. We support educational programs, scholarships, and innovation hubs to nurture talent and drive progress in the financial industry.
- **Crisis Response:** In times of crisis, we stand by our communities. Whether it's providing financial relief during disasters or supporting healthcare initiatives during pandemics, we are committed to being a reliable partner in challenging times.
- **Community Engagement:** We engage with and support the communities we serve. Through volunteer programs, charitable donations, and partnerships with local organizations, we aim to address social issues and contribute to the well-being of our communities.



Products and Services

Digital Banking Services

- **Online Account Opening:** Streamlined process for users to open new accounts entirely online.
- **Account Aggregation:** Consolidating information from various financial accounts into a single, user-friendly interface.
- **Transaction History:** Access to a detailed history of past transactions and activities.
- **Balance Alerts:** Real-time notifications for account balances and transactions.
- **Mobile Checkbook:** Digital checkbook functionality for managing and tracking transactions.



Products and Services

Card Services

- **Virtual Debit Cards:** Instant issuance and use of virtual debit cards for online transactions.
- **Card Controls:** Users can temporarily freeze or set spending limits on their cards via the mobile app.
- **Rewards Program:** Loyalty programs tied to card usage, offering perks, discounts, or cashback.



Products and Services

Bills Payment

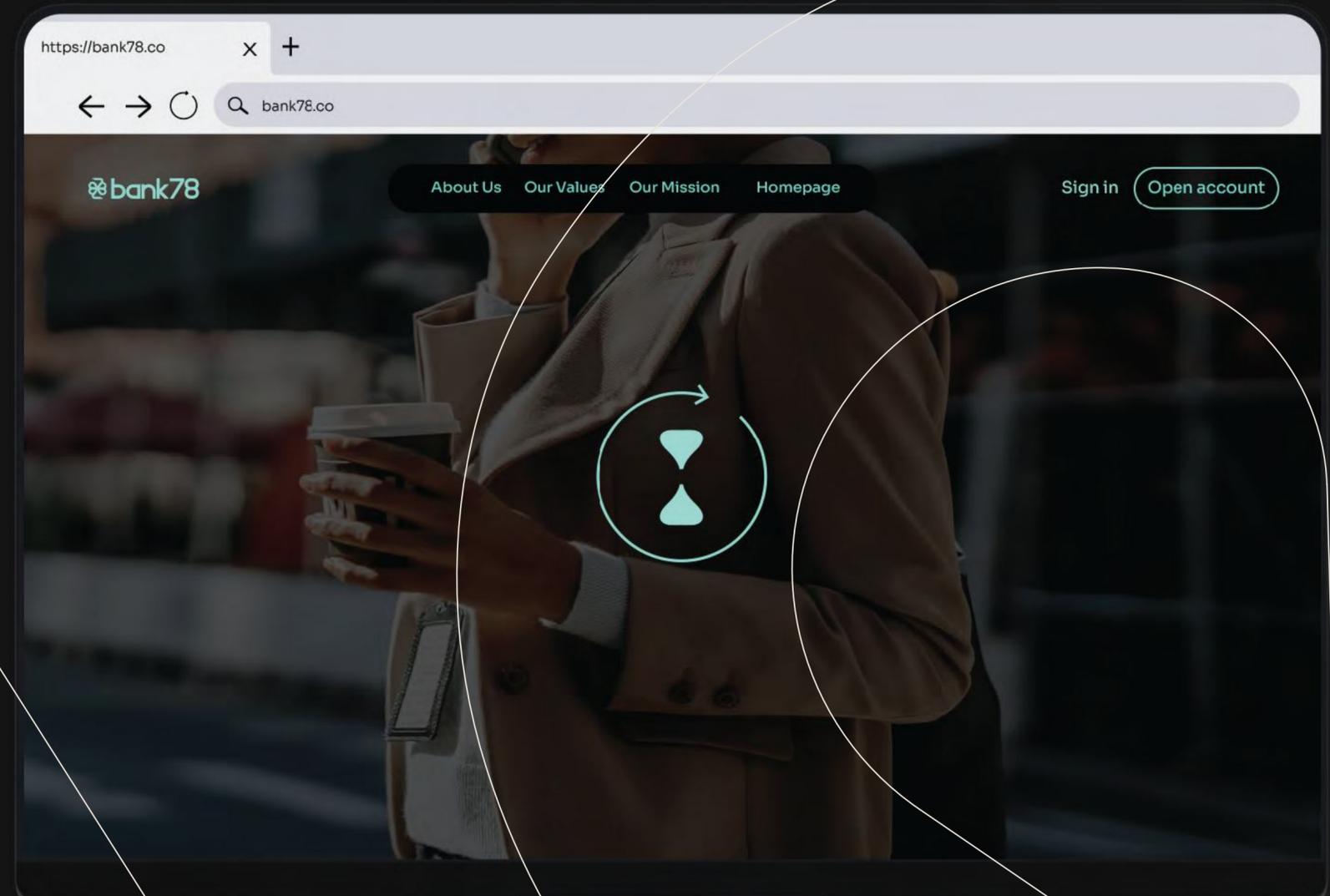
- **Auto-Pay Services:** Setting up automatic payments for recurring bills.
- **e-Receipts:** Digital receipts for payments made, stored directly in the banking app.
- **Scheduled Payments:** Users can schedule future payments for bills or subscriptions.



Products and Services

Security and Alerts

- **Two-Factor Authentication (2FA):** Enhancing security with an additional layer of authentication.
- **Suspicious Activity Alerts:** Notifying users of any unusual or potentially fraudulent transactions.
- **Biometric Login:** Using fingerprint or facial recognition for secure account access.



Products and Services

Virtual Accounts (Business)

- **Static Virtual Accounts:**
- **Customer Payment Accounts:**
Merchants can create dedicated static virtual accounts for each customer segment, facilitating seamless and individualized payment processes.
- **Subscription Billing Accounts:**
Offering static virtual accounts for subscription-based services, ensuring consistent and automated billing.



Total Income

\$24,500.00 

Products and Services

Dynamic Virtual Accounts

- **Invoice-Specific Accounts:** Generating dynamic virtual accounts for each service, streamlining reconciliation and payment tracking.
- **Event-Based Accounts:** Creating dynamic virtual accounts for specific events or promotions, allowing for targeted fund management.
- **Supplier Payment Accounts:** Providing dynamic virtual accounts to suppliers for efficient and traceable payment reconciliation.



“Our culture is a tapestry woven with threads of team support, inclusivity, and amplified productivity. We believe that when every voice is heard, when diverse perspectives collide, and when each member feels valued, our collective potential soars. We're not just colleagues; we're a family united by a shared mission to redefine banking for the future. This culture of togetherness isn't just about fostering a sense of belonging; it's a catalyst for innovation and productivity. It's the secret sauce that propels us toward a brighter, more inclusive, and highly productive tomorrow.”

Seyi Ebenezer

CEO BANK78

Let's reimagine banking and experience the future of banking!

Beyond transactions, Transforming lives!



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