



# Judo Bank Built its Banking Platform for SMEs with Modern Technology

Aspire Systems helps launch the neobank built specially for Aussie businesses

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*The experts from Aspire were there every step of the way, giving suggestions, encouraging ideas, providing solutions and furnishing the best support to help us go live within the timeframe, which we had set.*



**Alex Twigg**  
CIO, Judo Bank

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*attention.  
always.*



## Challenge:

*Breaking into the SME market with a vision of superior and robust tech platforms*

## Solution:

- *Temenos T24 Transact*
- *AWS Cloud*
- *Temenos Analytics*
- *Financial Crime Mitigation*
- *Temenos Channels*

## Results:

- *The bank achieved their license to operate with the go live of the core banking platform in cloud*
- *A platform ensuring continuous delivery of updates for the future*
- *Self-service, analytics infused portal for seamless onboarding and account management*

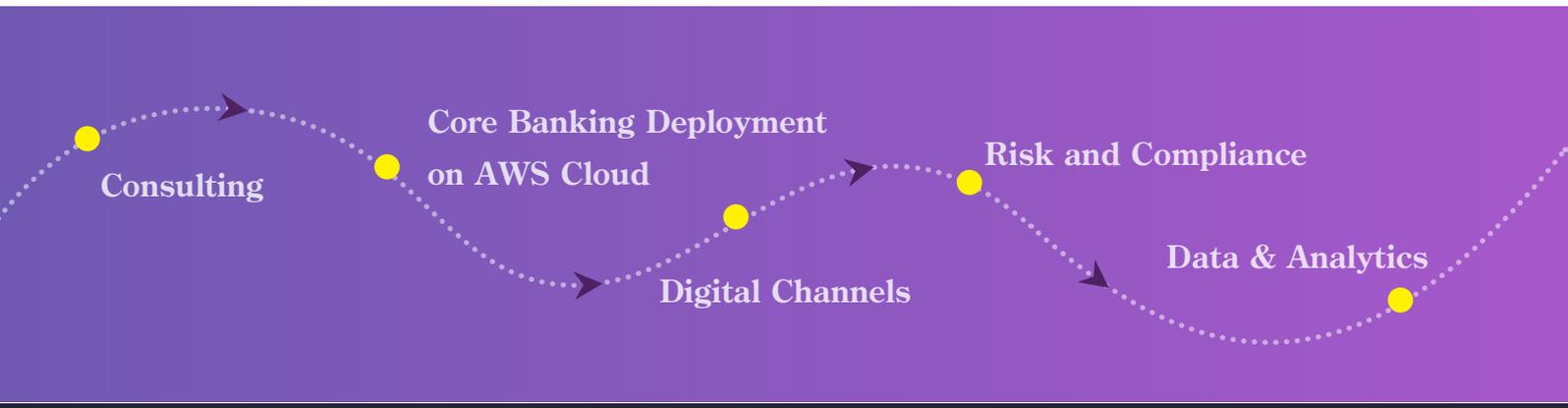
## About the Customer

Judo Bank, Australia's first SME focused challenger bank, aims at providing lending to small, and medium sized enterprises in Australia. Judo Bank provides services across business, equipment and home loans, various credit options, finance leases and many more. With offices at Melbourne, Sydney and Brisbane, they aim at building bridges and transforming banking for SME businesses across the country, which until now have struggled for funding across the banking space in Australia.

## The Need

To be able to break into the Australian SME banking market required a robust and scalable technology systems being in place. With a clear vision of their business case, the bank was in need of a cloud based core banking platform that can help them scale and take themselves to market faster. With digital penetration in Australia today, they also required a digital solution that can help them stay in touch with their customers 24x7 and provide superior experiences with analytics.





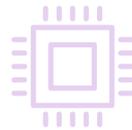
## Aspire's Solution

Aspire Systems provided the ideal start up technology expertise to successfully bring Judo Bank to life. Temenos, the banking software company offered a cloud based and cloud agnostic core banking platform, Temenos T24 Transact. Core banking deployment on cloud promised rapid decrease in their time to market. Aspire Systems provided end to end technology support for Judo Bank. The T24 core banking platform was implemented with DevOps methodologies ensuring continuous delivery (upgradeable and customizable in the future). A sophisticated front end was brought in place using Temenos Infinity, a rich digital banking platform that motivated the bank to become completely data driven using analytics. To mitigate financial crimes, Temenos' Risk and compliance platform was used. By implementing a powerful core banking solution, a sophisticated front end with analytics, a neobank was thus born.

With a record speed in implementation of Temenos T24 Transact, Judo Bank was able to go live and attain their banking license on time. With powerful technology systems, Judo Bank's customers can now enjoy onboarding themselves in a convenient manner. With a platform to understand their customers and give accurate recommendations makes the bank a favorite for new businesses. Judo Bank today provides lending services starting from as low as 250,000 AUD, which has helped transform the SME line of business in Australia



## Technology Snapshot



- » Temenos T24 Transact
- » AWS Cloud
- » Temenos Infinity
- » Financial Crime Mitigation
- » Temenos Analytics



Aspire Systems is a global technology services firm serving as a trusted technology partner for our customers. We work with some of the world's most innovative enterprises and independent software vendors, helping them leverage technology and outsourcing in our specific areas of expertise. Our core philosophy of "Attention. Always." communicates our belief in lavishing care and attention on our customer and employees.

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