



A new day for credit unions with the launch of Gojoko Community Lenders Gô Digital® Platform in partnership with Persistent Digital Credit Union Solution™

Gojoko and Persistent extend partnership, offering credit unions a user-friendly, function-rich banking platform powered by Amazon Web Services

London, UK; Pune, India; Santa Clara, Calif. – Jan. 14, 2020 – [Persistent Systems](#) and fintech platform leader [Gojoko](#) today announced a joint offering - the Community Lenders Gô Digital® Platform running on the [Persistent Digital Credit Union Solution™](#). Persistent also announced the availability of the Persistent Digital Bank Solution™, which includes an [industry-first actbot](#), providing new levels of proactive interaction with customers.

Community Lenders Gô Digital® Platform supports [Gojoko Marketing's](#) mission to elevate community banks and credit unions to help them grow and expand into modern financial institutions. The solution offers customers the choice of modularized capabilities based on their needs, which will run on Amazon Web Services (AWS). The new service will provide the agility necessary to enable banks and credit unions to rapidly design, launch, service and scale banking and lending portfolios. It also offers credit unions an effective way to leverage a cutting-edge banking platform without significant investment. Gojoko deploys a fintech platform, digital customer interface and advanced digital marketing to its banking customers. Persistent provides systems integration, including the aggregation of loans and booking into the [Mambu](#) banking platform.

Tobias Gruber, CEO, Gojoko Marketing

“The opportunity for credit unions in the UK is tremendous. Currently less than 3% of banking here is done through credit unions. Our strong relationship with Persistent lends itself to formally partnering to provide this packaged offering to make it even easier for credit unions to get up and running fast. It’s a platform that is flexible and scales quickly, allowing credit unions to offer high value to its customers fast.”

Philip Acton, CEO, My Community Bank

“Gojoko & Persistent have built a fintech ecosystem, giving My Community Bank access to a state-of-the-art and end-to-end banking infrastructure. This digital infrastructure integrates several cutting edge technologies from partners like Mambu and Salesforce, and runs on AWS.



My Community Bank has been able to leverage this infrastructure to become the fastest growing credit union in the UK and helps us to deliver a best-in-class product to our customers.”

Community Lenders Gô Digital® Platform is the first Persistent Digital Bank Solution™, designed as a ready to use set of Digital Banking components and expertly integrates with existing IT systems. The microservices-based integration layer and sandbox is hosted on AWS and is available worldwide. For smaller financial institutions, like community credit unions, this solution removes the technology barrier to entry and allows them to focus on their core mission. In addition, AWS provides them the same security and scalability enjoyed by the largest financial institutions. Find more information [here](#).

The Solution includes:

- Online application for Loans & Advances (personal, vehicle, education, vacation and more to follow)
- Customer Digital Onboarding (eKYC for Individual, Small Enterprises)
- Online Deposits opening (Saving Accounts, Checking Accounts, Term Deposits)
- Integration with Payments processors including Debit card and Credit card
- Integration with Regulatory reporting tools
- Integration with a wide range of platforms and solutions including Mambu, Salesforce, various credit scoring agencies, KYC data providers, etc.
- An actbot built on sophisticated machine learning and artificial intelligence technologies, offering Conversational User Interface.

Chris O’Connor, Executive Director & CEO, Persistent Systems

“Persistent’s expertise is our ability to seamlessly integrate various components to complete the technology mosaic needed for today’s business platforms. We work with some of the world’s largest banks as well as cutting-edge fin-tech companies. Partnering with Gojoko to offer this advanced banking solution as a product is a perfect fit for our respective strengths and a great win for customers.”

Nitin Gupta, Global Head, Financial Services Solutions and Partners at AWS

“AWS helps ease the deployment of sophisticated banking solutions for community banks and credit unions, while enabling them to benefit from the agility, scalability, and security that the cloud offers. By extending our relationship and work with Persistent, community credit unions



and challenger banks will have access to a complete cloud-native lending aggregation service, in turn providing the foundation for a fast and efficient banking experience for consumers through the Community Lenders Gô Digital® Platform .”

About Persistent Systems

Persistent Systems (BSE & NSE: PERSISTENT) is a global solutions company delivering digital business acceleration and enterprise modernization for businesses across all industries and geographies.

Forward-looking and Cautionary Statements: For risks and uncertainties relating to forward-looking statements, please visit [FLCS](#)

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