

KaribuTech AI

AI, hyperautomation and integration products for banking, insurance, government, health, education, agriculture and commerce, every product sold under one brand and platform: **BluFountain**.

Amukelani AI Solutions Ltd, trading as KaribuTech AI · Centurion, South Africa · Harare, Zimbabwe

KaribuTech AI is a **Level 1 B-BBEE** enterprise AI company, headquartered in Centurion. It sells **ready-made sector products under the BluFountain brand** rather than one-off builds: each one reuses the same AI engine, workflow orchestration and integration layer. They run **on-premises first**, so regulated customer data stays in-country.

6

Countries: South Africa, Zimbabwe, Kenya, Botswana, Mozambique, Namibia

600+

Workflow automation projects delivered with IBM partners at Standard Bank, Nedbank and others

< 8 min

Application to active bank account, down from 3–7 days

6–9 mo

Typical full return on investment on live deployments

One platform, every sector

CHANNELS	WhatsApp · Mobile app · Web portal · USSD · Offline field-agent tablet · Branch / staff portal
AI ENGINE	Conversational AI · OCR and document intelligence · Facial biometrics · Risk and credit scoring · Fraud detection · LLM-agnostic (Llama 3, Mistral, Falcon, GPT)
WORKFLOW	Camunda BPMN orchestration · Case management · Approval routing · SLA tracking · Human-in-the-loop queues
INTEGRATION	Core banking (Flexcube, T24, Finacle) · Payments and mobile money · M365 · AML/PEP feeds · Credit bureaux · FHIR/HL7
DATA & COMPLIANCE	On-premises store · Role-based access · Full audit trail · 7-year retention · SOC 2 / ISO 27001 aligned · Air-gapped LLM option

Reference clients

CBZ Holdings

Standard Bank

Nedbank

Discovery Health

Sanlam

Fidelity Life Assurance

ZB Financial Holdings

CABS (Old Mutual)

BIHL Group

Ubank

Vodacom

ExxonMobil Zimbabwe

SAPS

ACSA

Association of Rural District Councils

Technology partners

IBM (Techscale winner 2022–23)

Amazon Web Services

Microsoft AI & Foundation Hub

NVIDIA

Camunda (Africa chapter)

Google Cloud

Oracle Flexcube

49 sections, one platform: the Contents pages list every BluFountain product by sector, from banking and insurance to government, health, education, agriculture, mining, transport, telecoms, energy and the back office.

Contents

Every BluFountain product, grouped by sector. All of them share one AI engine, workflow layer, integration layer and compliance layer.

■ BluFountain product families

01 Banking

p.4

CustomerCentral, AI KYC, Invest, Neo-bank & BaaS

02 CoreBanking Platform

p.5

Cloud-native core with blockchain

03 BluFountain KYC Center

p.6

Identity, screening, perpetual KYC

04 AML & Account Monitoring

p.7

Transaction monitoring and cases

05 Internet Banking

p.8

Retail and business internet banking

06 BCB Business Banking

p.9

Corporate and SME banking portal

07 BluFountain Treasury

p.10

Dealing, liquidity, ALM, settlement

08 Asset Management

p.11

Funds, portfolios, pensions

09 BluFountain Credit

p.12

Origination, AI scoring, decisioning, collections

10 BluFountain Microfinance

p.13

Agent-led digital lending for MFIs

11 BankingGPT AI Center

p.14

Generative AI copilots for banks

12 Insurance

p.15

Insure suite, Claims, InsureHub, Legal Aid

13 Group Life

p.16

GroupGuard schemes and insurance back office

14 InsureCore Platform

p.17

Insurance policy and claims core

15 BluFountain Reinsurance

p.18

Treaty, facultative, recoveries

16 BluFountain CreditLife

p.19

Credit life cover for lenders' loan books

17 InsureGPT AI Center

p.20

Generative AI copilots for insurers

18 Public Sector

p.21

GovConnect, Parliament, Municipal, Governance

19 BluFountain Legal

p.22

Justice, courts, legal departments

20 Health

p.23

Eezimedz, HealthPlace, public health

21 Health Insurance

p.24

MediShield medical aid and NHI claims

22 Education

p.25

School Management Portal

23 Industry & Commerce

p.26

Licences, permits, standards, SEZ

24 AI Agriculture

p.27

Farmers ERP and crop insurance

25 BluFountain AgroLending

p.28

Farmer and agribusiness finance

Contents (continued)

Agriculture, commerce, enterprise platforms, AI, integration, energy, transport, mining, telecoms and the back office.

■ BluFountain product families

26 SME Commerce p.29

Kavari, Merchant Portal, Super App

27 Merchant Portal p.30

Merchant onboarding, payments, growth

28 Exports Marketplace p.31

B2B business portal for exporters

29 BluFountain ERP p.32

Finance to supply chain

30 Properties ERP p.33

Landlords, estates, facilities

31 BluFountain CRM p.34

Customer 360, sales and service

32 BluFountain NeuroDocs p.35

AI document intelligence

33 BluFountain GigaData p.36

Data lake, warehouse, analytics

34 BluFountain AI Center p.37

Models, agents, MLOps, AI Academy

35 BluFountain LLM p.38

Sovereign African language models

36 BPM Automation p.39

Workflow, RPA, decisions

37 BluFountain Integrator p.40

APIs, events, connectors

38 BluFountain API Gateway p.41

Secure, managed APIs

39 BluFountain LoadTester p.42

Performance and load testing

40 B2B Integrator Marketplace p.43

Partner API and connector exchange

41 Revenue Collector p.44

Rates, taxes, levies and fees

42 Energy: Voltron p.45

Metering, vending, solar, AI

43 BluFountain Aviation p.46

Aviation authorities, airports, operators

44 BluFountain Drive p.47

E-hailing and mobility

45 BluFountain DigiRail p.48

Rail operations, freight and safety

46 BluFountain DigiMining p.49

Mining cadastre, operations, royalties

47 Telecoms ERP p.50

Network, dealers, billing for telcos

48 BluFountain Perform p.51

Appraisals and EPM

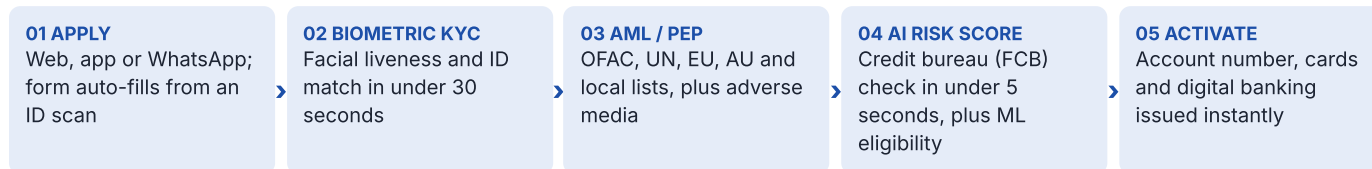
49 Back-Office p.52

Finance, HR, Fleet; why KaribuTech

Banking & Financial Services

Digital onboarding, KYC, credit and lending products that take a customer from application to active account in under 8 minutes, with no branch visit.

End-to-end onboarding journey



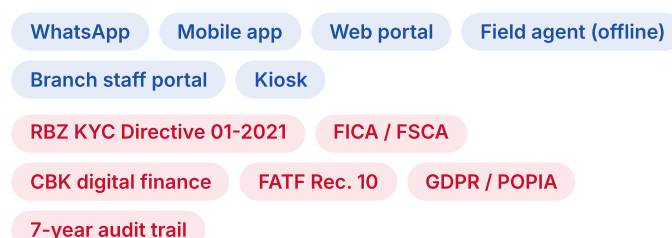
Product portfolio

PRODUCT	WHAT IT DELIVERS
BluFountain CustomerCentral	Retail, wholesale, SME and corporate customer and product onboarding, plus branch and back-office automation. Self-service journeys for SMEs, relationship-manager journeys for corporates. E-signature (DocuSign, Adobe Sign) and core banking integration (Flexcube, Temenos, Finacle).
BluFountain AI Onboarding & KYC	Facial liveness with 99.2% match accuracy. OCR for any African ID, passport or driver's licence. Document intelligence flags tampered or expired documents and cuts the review queue by up to 65%.
BluFountain Onboarding Fraud & Identity	Pixel-level and metadata checks catch forged documents. Deepfake and injected-video defence. Income and affordability verification automates 75% of manual processing.
BluFountain Credit	Credit origination and decisioning. Explainable ML scoring on bureau, transaction and behavioural data to approve, refer or decline. Live in CBZ loan origination.
BluFountain Invest	Investment onboarding and tracking: portfolio and asset management, client holdings and performance reporting for banks and wealth managers.
BluFountain Microfinance	Agent-based onboarding with biometric ID, instant loan approvals, loan tracking and restructuring.
BluFountain Neo-bank & BaaS	SDK-enabled Banking-as-a-Service platform that embeds partner banks, lenders, insurers and wealth managers. Includes an e-wallet, a crypto bridge and tokenisation, and an AI conversational assistant.

Proven impact: CBZ Holdings, Zimbabwe

METRIC	BEFORE	AFTER	CHANGE
Onboarding time	3–7 days	< 8 min	99% faster
Abandonment	35%	~10%	–71%
Data-entry errors	30%	~3%	–90%
Underwriting time	18 days	5 days	–72%
Manual follow-ups	200+/mo	~18/mo	–91%

Channels & compliance



Standard Bank: facial-recognition onboarding for personal and business accounts in under 3 minutes, down from weeks of manual processing. Bank complaints turnaround cut from 6+ weeks to under 1 week.

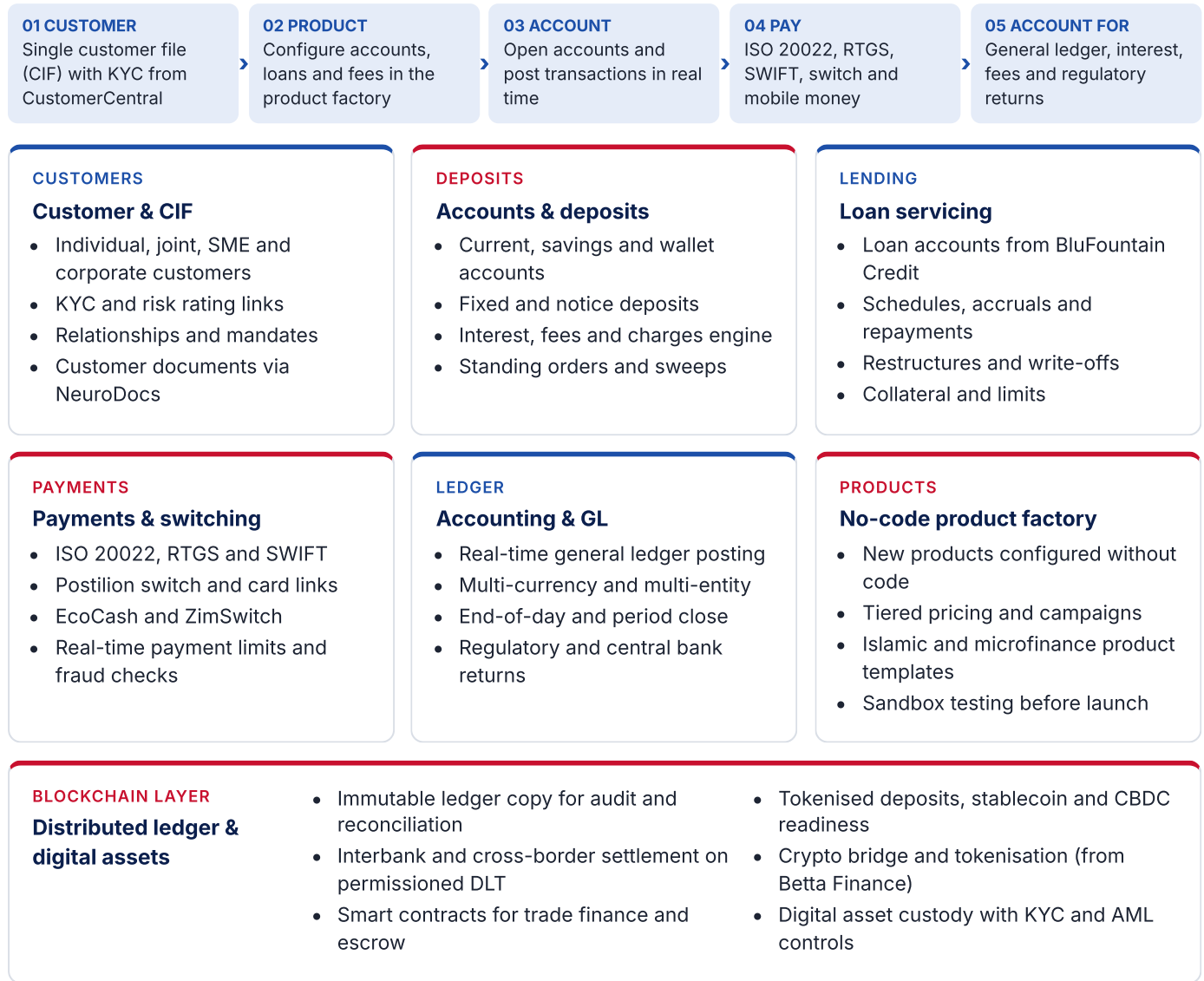
Other banking references: Nedbank, Ubank, ZB Financial Holdings, CABS (Old Mutual Group), Vodacom / Oracle Flexcube.

BluFountain CoreBanking Platform

02

A cloud-native, API-first core banking platform with a built-in blockchain layer. It serves digital banks, MFIs, SACCOs and banks modernising legacy cores, with real-time posting and a no-code product factory.

Real-time core, end to end



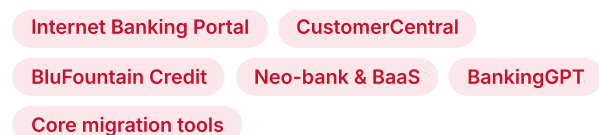
Modernisation paths

PATH	WHAT IT MEANS
Greenfield digital bank	Launch a neo-bank on the core with internet banking, app and BaaS APIs
Progressive modernisation	Hollow out the legacy core product by product, alongside Flexcube, T24 or Finacle
Banking-as-a-Service	Expose accounts, payments and lending to fintechs and retailers by API

Architecture



Works with



BluFountain KYC Center

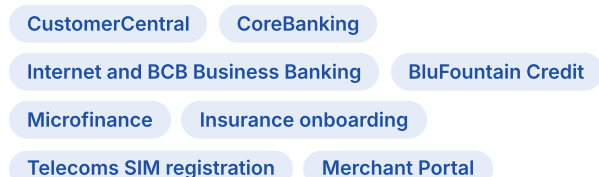
03

One identity, compliance and fraud hub for every BluFountain product. It covers biometric verification, document forensics, AML and PEP screening, risk rating and perpetual KYC, for banks, insurers, telcos and merchants.

Verify once, trust everywhere



One KYC, many products



Regulation



Channels: WhatsApp, mobile app, web, offline field-agent tablet and branch. Runs on-premises with zero external data transfer. Proven at CBZ Holdings, and in Standard Bank facial-recognition onboarding in under 3 minutes.

BluFountain AML & Account Monitoring

Real-time transaction monitoring, account surveillance and case management for banks, MFIs, insurers and mobile money operators. Rules and machine learning work together, every alert is explained, and reports go to the regulator.

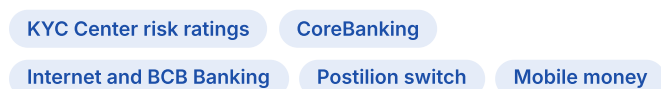
From transaction to report



Who uses it

USER	WHAT THEY GET
Banks	Full AML programme across retail, business and corporate banking
MFIs and SACCOs	Light, rules-based monitoring with simple case handling
Insurers	Premium, surrender and claim payment monitoring
Mobile money and fintechs	High-volume wallet monitoring and mule detection

Data sources



Regulation

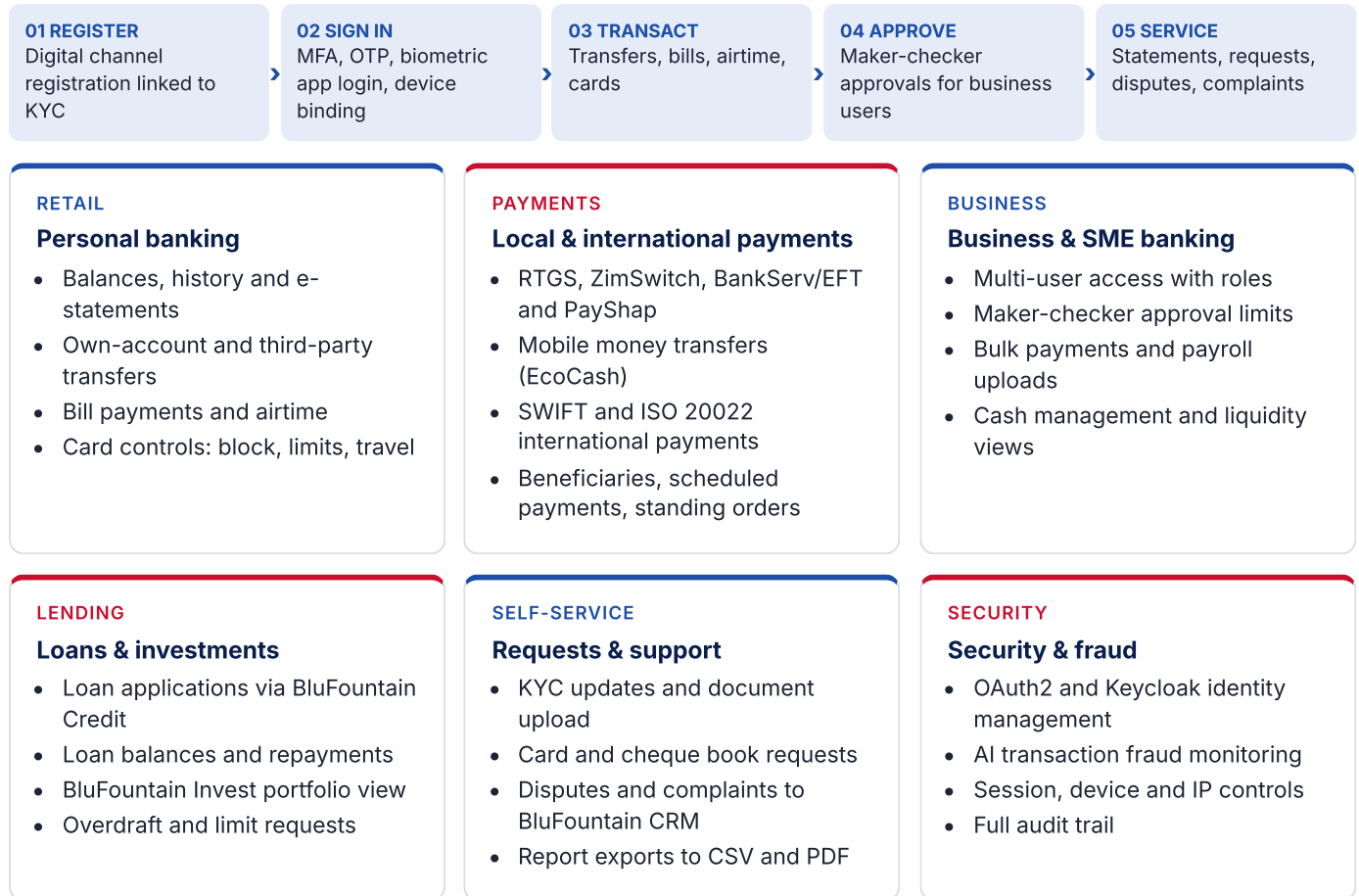


Builds on the AML/CFT and fraud engines used in BluFountain onboarding (LexisNexis, World-Check, AML engine) and on the graph-based fraud model in BluFountain Insure.

BluFountain Internet Banking Portal

Retail and business internet banking on web and mobile, built on BluFountain onboarding, KYC and core banking integrations. Customers bank, pay and borrow without visiting a branch.

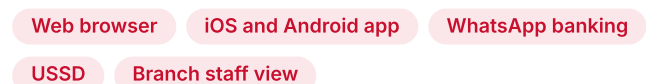
Customer journey



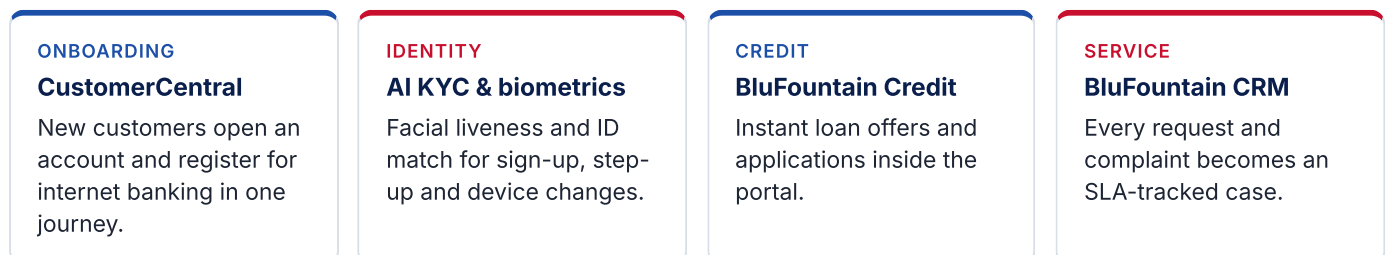
Integrations



Channels



Built on the BluFountain banking stack



Proven: KaribuTech supported and maintained internet banking and BankServ transfers for Ubank. It delivered SME Online Banking for Business, with automated KYC and document intelligence, at CBZ Holdings.

BluFountain BCB Business Banking Portal

06

A business and corporate banking portal for SMEs, corporates, NGOs and government entities. It covers multi-user payments, cash management, trade finance and lending, with approvals that match each company's mandate.

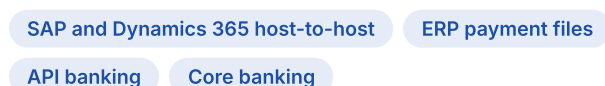
Business banking, end to end



Who uses it

USER	WHAT THEY GET
SMEs	Simple self-service banking, payroll and working capital
Corporates	Multi-entity cash management, bulk payments and trade finance
NGOs and government entities	Mandated approvals, grant disbursements and reporting
Relationship managers	A client 360 view, onboarding and service requests

Integrations



Works with

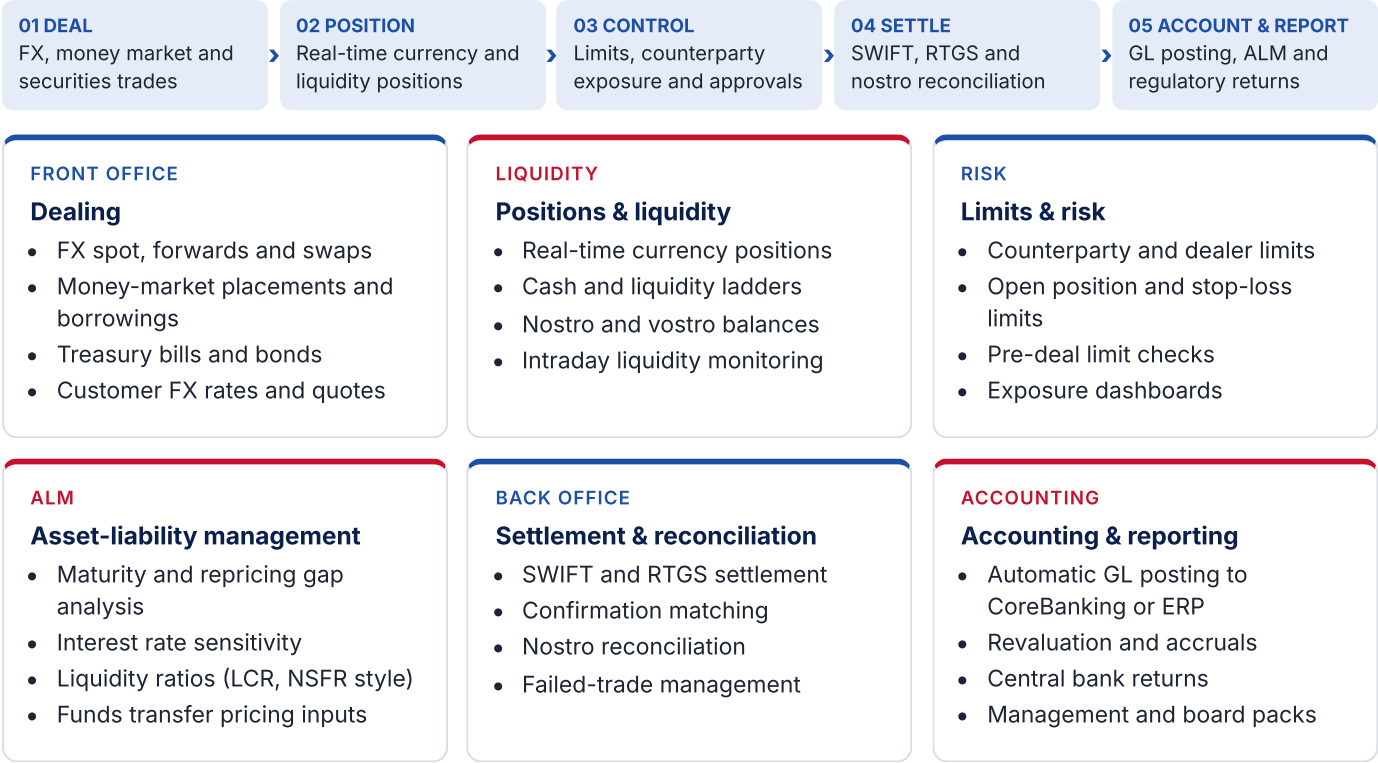


Builds on CustomerCentral's corporate onboarding (target 2–48 hours, 2–10 hours for complex cases) and the SME Online Banking for Business delivered at CBZ Holdings.

BluFountain Treasury

Treasury management for banks, MFIs and corporates. It covers FX and money-market dealing, positions and liquidity, asset-liability management, limits, settlement and accounting, with AI cash forecasting.

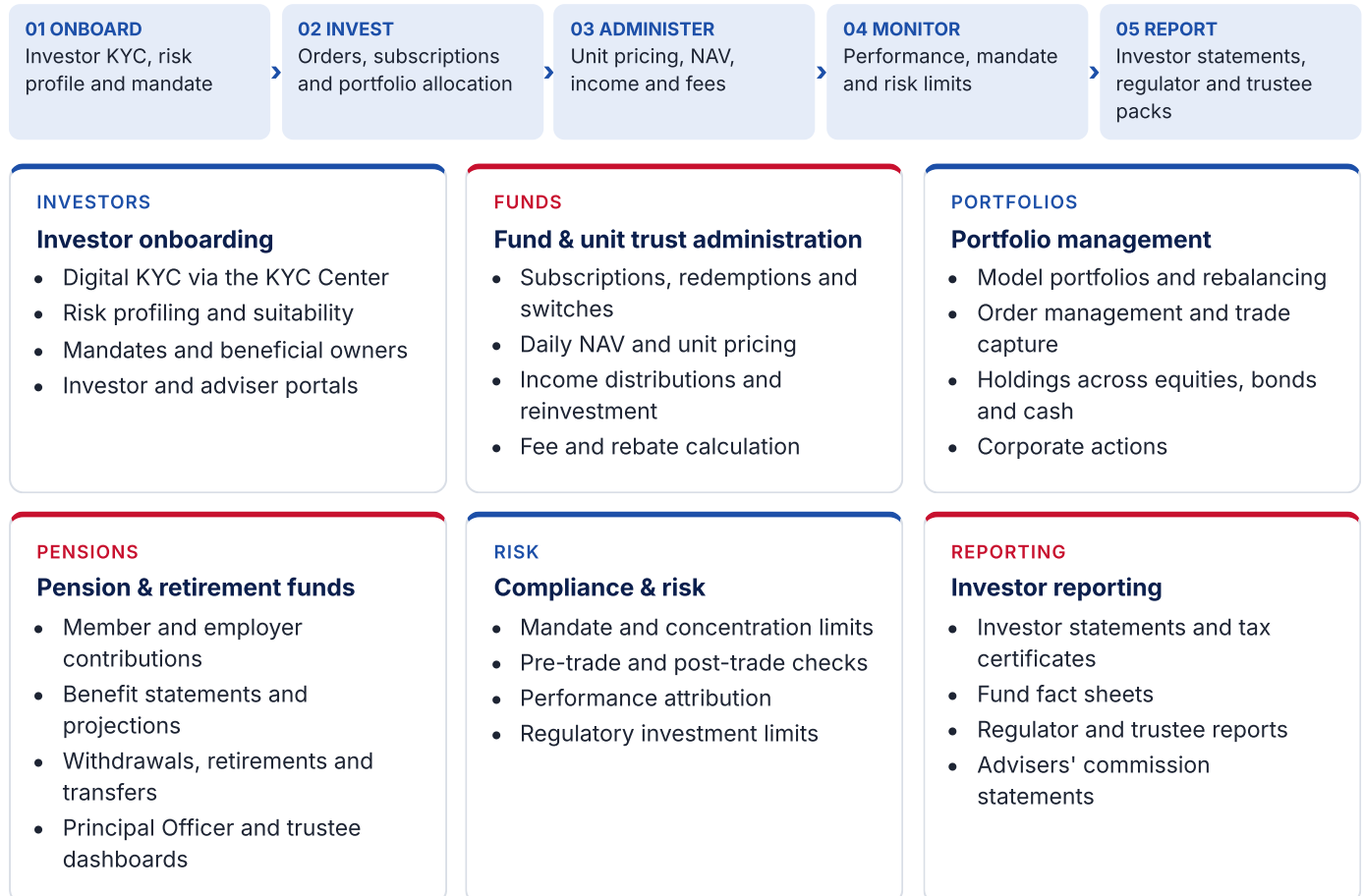
Front to back office



BluFountain Asset Management

Investment and fund administration for asset managers, pension funds, wealth managers and bank investment divisions. It covers client onboarding, portfolios, unit trusts, pensions, compliance and investor reporting on one platform.

From investor to report



Who uses it

USER	WHAT THEY GET
Asset managers	Fund administration, portfolios, compliance and fact sheets
Pension and provident funds	Member administration, contributions, benefits and trustee reporting
Wealth managers and advisers	Client portfolios, suitability and statements
Bank investment divisions	Investment products for customers through BluFountain Invest

AI

- AI portfolio insights
- Lapse and withdrawal prediction
- Natural-language Q&A on holdings
- NeuroDocs statement processing

Connected to

- BluFountain Invest
- KYC Center
- Treasury
- GroupGuard pensions links
- Internet Banking

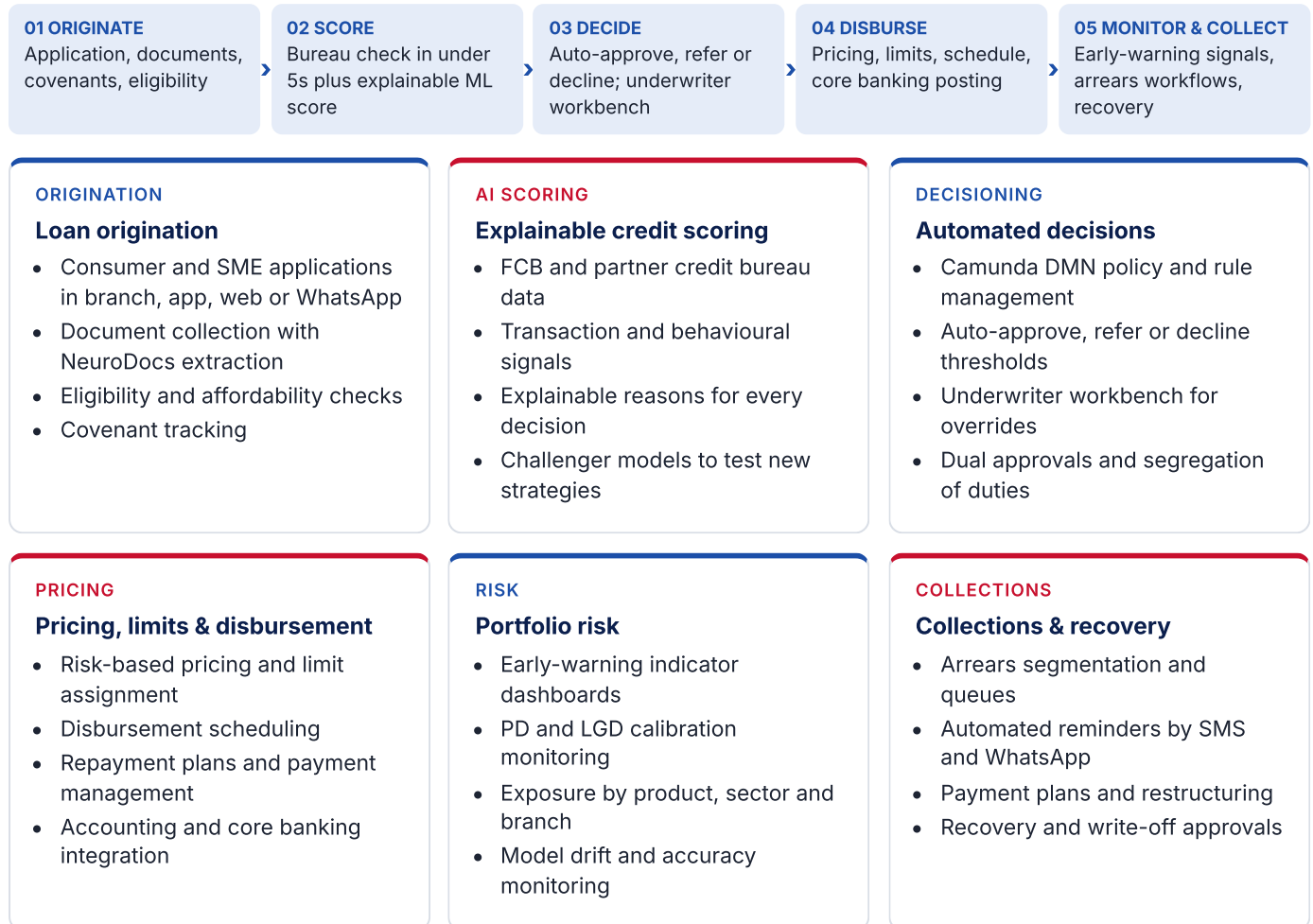
Builds on BluFountain Invest (portfolio and asset management, investment tracking), the pension management system KaribuTech designed with IBM, and its investment onboarding work at Standard Bank.

BluFountain Credit

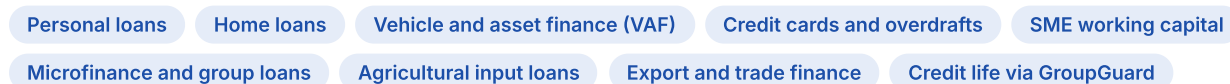
09

End-to-end credit management for consumer, SME and microfinance lending. Origination, AI scoring, decisioning, disbursement and collections run on one platform, with explainable decisions and full audit trails.

From application to collection



Lending products supported



Who uses it

USER	ROLE
Sales teams	Applications and documents
Underwriters	Automated and manual review
Risk managers	Portfolio and exposure
Collections agents	Overdue accounts and recovery
Finance teams	Disbursements and accounting

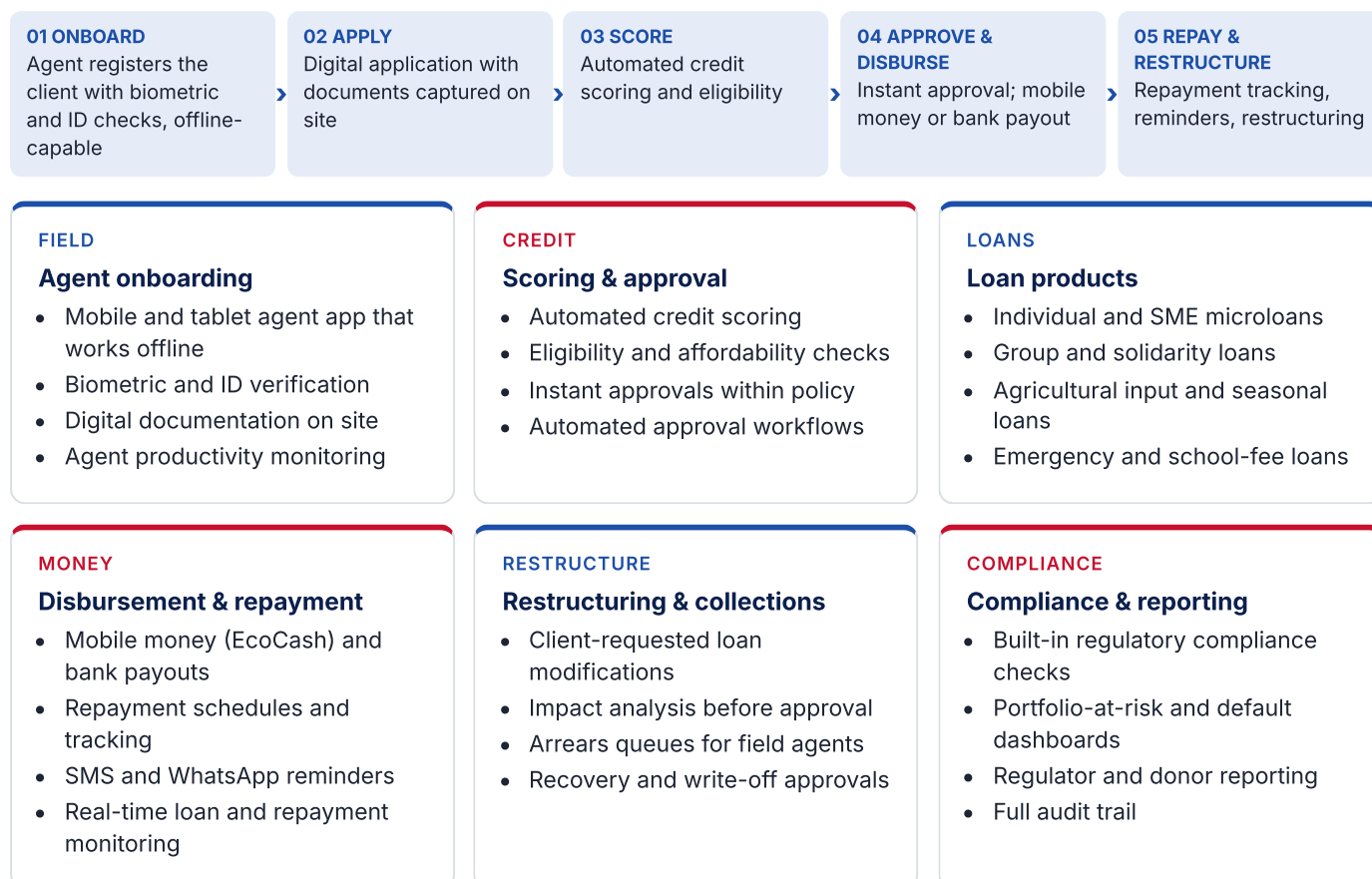
KPIs tracked



BluFountain Microfinance

Digital lending for microfinance institutions, SACCOs and bank MFI divisions. Field agents onboard clients on a tablet, even offline, and credit scoring, approvals, disbursement and repayments run automatically.

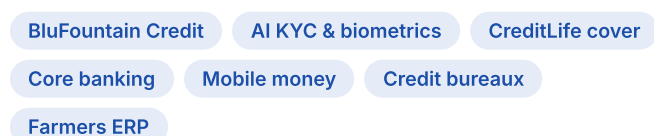
Agent-led lending journey



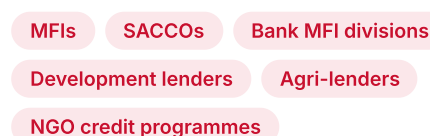
Benefits

BENEFIT	HOW IT IS ACHIEVED
Lower default rates	Data-driven credit scoring and real-time monitoring of loans and repayments
Faster loans	Automated workflows cut processing time, so approvals and disbursements happen sooner
Lower costs	Less paperwork and manual verification; growth without extra operating cost
Better client experience	Faster approvals and simpler processes, delivered by agents in the community

Connected to



Built for



BluFountain BankingGPT AI Center

Banking-trained generative AI for customers, credit, compliance, sales and operations teams. It runs on your infrastructure and is wired into every BluFountain banking product.

Generative AI copilots across the bank

CUSTOMERS

Customer banking assistant

- WhatsApp, app and internet banking chat
- Balances, payments and card help
- Account opening and KYC guidance
- Hands over to an agent with full context

CREDIT

Credit analyst copilot

- Spreads financial statements via NeuroDocs
- Drafts credit memos and risk summaries
- Explains AI credit scores and covenants
- Checks applications against credit policy

COMPLIANCE

AML & compliance copilot

- Summarises AML, PEP and sanctions alerts
- Drafts suspicious-activity narratives
- RBZ, FICA, CBK and FATF policy Q&A
- Regulatory change impact notes

SALES

Relationship manager copilot

- Client 360 briefings before meetings
- Next-best product suggestions
- Drafts proposals and follow-up emails
- Pipeline and wallet-share insights

SERVICE

Operations & complaints copilot

- Classifies and summarises queries and complaints
- Suggests resolutions from past cases
- Drafts customer responses
- Tracks SLA risks

INSIGHT

Executive & treasury assistant

- Natural-language Q&A over MI and reports
- Liquidity, deposit and loan-book summaries
- Board-pack drafting
- Branch and product performance explanations

Use cases by product

PRODUCT	BANKINGGPT IN ACTION
CustomerCentral & AI KYC	Guides applicants, explains missing documents, summarises KYC files for approvers
Internet Banking Portal	In-portal assistant for payments, statements, disputes and loan offers
BluFountain Credit & Microfinance	Credit memos, policy checks, collections scripts and restructuring proposals
BluFountain Invest & Neo-bank	Portfolio explanations, savings nudges, embedded-finance partner support

ARCHITECTURE

How it works

- RAG over product terms, credit policy, procedures and regulations
- LLM-agnostic: Llama 3, Mistral, Falcon or GPT
- On-premises or air-gapped, with zero external data transfer
- Connects to core banking, CRM and Camunda workflows

GUARDRAILS

Safe by design

- Human approval for every credit and compliance decision
- Answers cite their source documents
- Role-based access and customer data masking
- Full prompt and response audit trail

Proven: KaribuTech delivered an Amazon Q generative AI assistant, HR and back-office automation, and AI credit scoring for CBZ Holdings.

Insurance: BluFountain Insure

An AI-native insurance stack with 8 products, 16 core modules and 9 AI engines. It is IFRS 17 native, POPIA compliant, and built for mobile-first and pay-as-you-go markets.

■ BluFountain Insure Suite

LIFE BLUFOUNTAIN LifeGuard Term, whole-life and endowment cover. AI underwriting, automated benefit calculations, Section 37C death claims.	SHORT-TERM BLUFOUNTAIN ShieldGuard Motor, home and commercial cover. Real-time risk scoring, AI damage assessment at FNOL, telematics, cashless claims.	MEDICAL BLUFOUNTAIN MediShield Medical scheme and gap cover. Pre-authorisation, ICD-10 tariffs, chronic disease programme, PMB compliance.	FUNERAL PORTAL BLUFOUNTAIN FuneralGuard Policies issued in under 60 seconds. Claims settled within 48 hours. USSD/WhatsApp claims, stokvel integration.
GROUP LIFE BLUFOUNTAIN GroupGuard Employer schemes and credit life for banks and MFIs. Bulk enrolment, payroll integration, experience rating.	PARLOURS BLUFOUNTAIN ParlourGuard Funeral parlour bookings, hearse dispatch with GPS, POPIA-compliant mortuary register, family CRM.	DOCUMENTS BLUFOUNTAIN DocuGuard AI document generation, OCR of IDs and death certificates, e-signature hub, encrypted document vault.	PROCESS ENGINE BLUFOUNTAIN WorkflowInsureGuard Low-code BPMN 2.0 designer for underwriting, claims and FSCA, POPIA and TCF compliance workflows.

■ Also in the insurance line

CLAIMS BluFountain Claims One claims hub for motor, life, funeral and medical, with AI triage and fraud flags. Starts with a 30-day pilot.	MARKETPLACE BluFountain InsureHub AI onboarding and claims marketplace with fraud scoring and automatic IPEC reporting.	LEGAL COVER BluFountain Legal Aid Insurance App Mobile legal-expenses cover with advice requests and panel-lawyer assignment.
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■ Nine AI engines built into every product

1 AI Underwriting 200+ ML risk factors; auto-accept, refer or decline	2 AI Fraud Detection Claims scored in seconds; graph analysis; SIU referral	3 KariBot Assistant 24/7 on web, app and WhatsApp; Zulu, Xhosa, Swahili and more
4 Document Intelligence OCR and NLP on IDs, death certificates and medicals	5 Actuarial Assistant Reserve alerts, pricing hints, IFRS 17 CSM checks	6 Risk Profiling 360° customer risk score updated at every policy event
7 Claims Triage Straight-through routing; handling time cut by up to 60%	8 Data & Analytics Hub Lapse risk predicted 90 days ahead; no-code analytics	9 Compliance Monitor Continuous FSCA, POPIA and Medical Schemes Act checks

90%

Faster claims resolution

25-40%

Lower operating cost

3×

More fraud blocked in real time

2-3 days

Claims turnaround, from 8-10

Group Life & Insurance Operations

BluFountain GroupGuard runs employer schemes, credit life and employee benefits end to end. It sits on the same claims, actuarial, valuation and IFRS 17 back office as every BluFountain Insure product.

■ BluFountain GroupGuard: Group Life & Employee Benefits

GroupGuard serves insurers, employers, retirement funds, banks and microfinance lenders. It handles a scheme from first quote to annual renewal: bulk enrolment, payroll-linked billing and automated claims assessment, with no spreadsheets in between.



■ Shared insurance back office

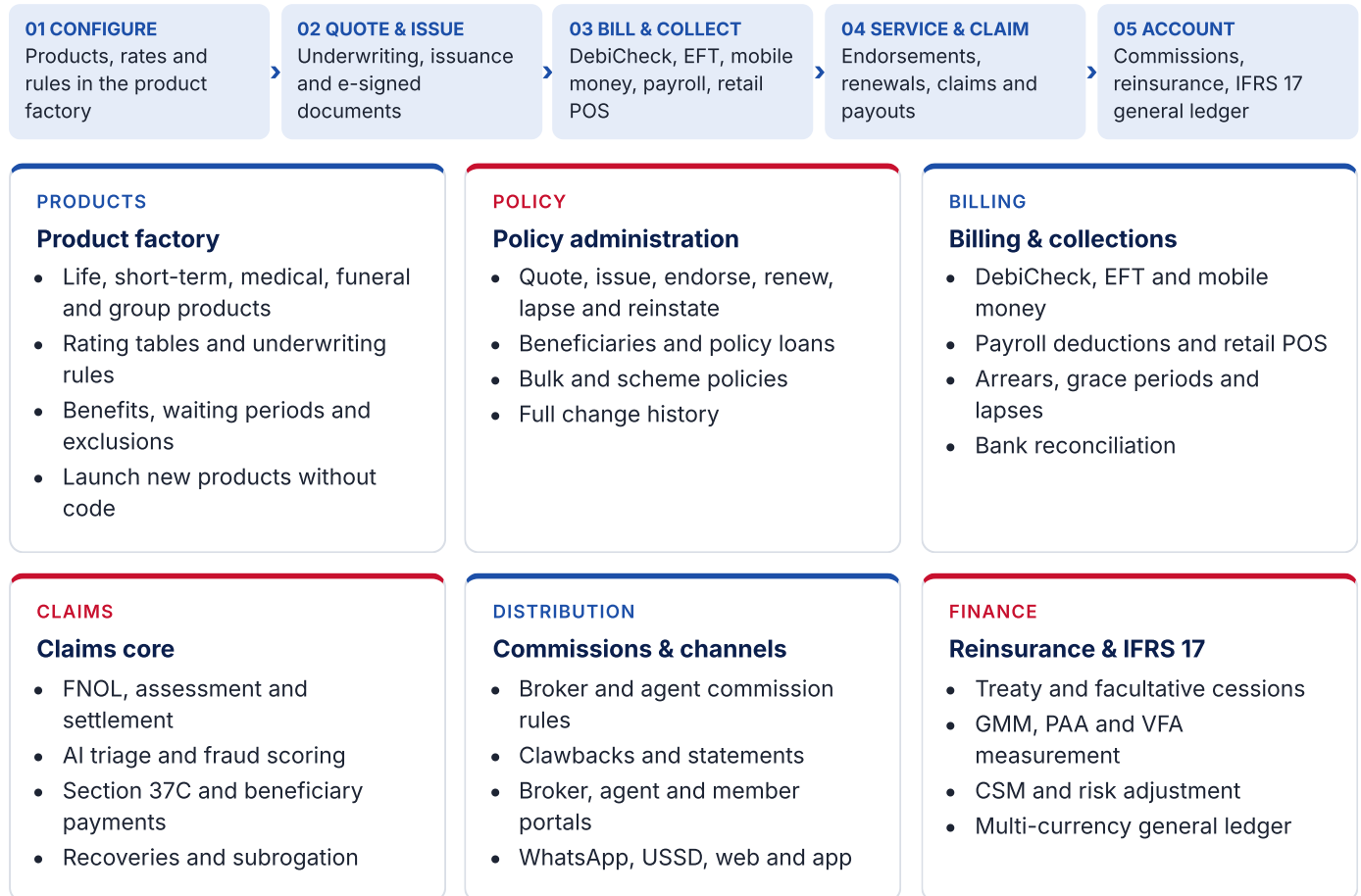
MODULE	CAPABILITY
Onboarding & self-service	Digital KYC/FICA, e-signature, policy statements and claims tracking on web, mobile and USSD
BluFountain Claims	FNOL via WhatsApp, app or web; AI triage and auto-adjudication; recoveries
BluFountain Actuarial Portal	IBNR and UPR reserving, GLM pricing, experience analysis, actuarial sign-off workflows
BluFountain Valuations	Policy liability valuation runs, embedded value and VNB, plus asset and property valuations
IFRS 17 & accounting	GMM, PAA and VFA models; CSM and risk adjustment; multi-currency general ledger
Reinsurance	Quota share, surplus, XL and stop-loss treaties; automatic bordereaux

References: Fidelity Life, Sanlam, Discovery Health, BIHL Group, ZB Life (eLife and eAnnuities). The team also designed a pension management system with IBM. BluFountain Insure was co-developed with IBM and shortlisted in Old Mutual's 2022 bid.

BluFountain InsureCore Platform

The insurance core under every BluFountain Insure product. It brings the product factory, policy administration, billing, claims, commissions, reinsurance and IFRS 17 accounting together on one cloud-native platform.

Quote to claim on one core



Module coverage by product

MODULE	PRODUCTS COVERED
Policy admin, claims, onboarding, self-service	All five lines: LifeGuard, ShieldGuard, MediShield, FuneralGuard, GroupGuard
Reinsurance, actuarial, accounting, IFRS 17	All five lines
AI underwriting	LifeGuard, ShieldGuard, MediShield, GroupGuard
AI fraud, DocuGuard, WorkflowInsureGuard, broker portal	All five lines, plus regulatory reporting

Platform

- AWS and Azure microservices
- Kubernetes
- 99.9% SLA
- SOC 2 Type II hosting
- OpenAPI 3.0 with sandbox
- Fortnightly zero-downtime releases

Compliance

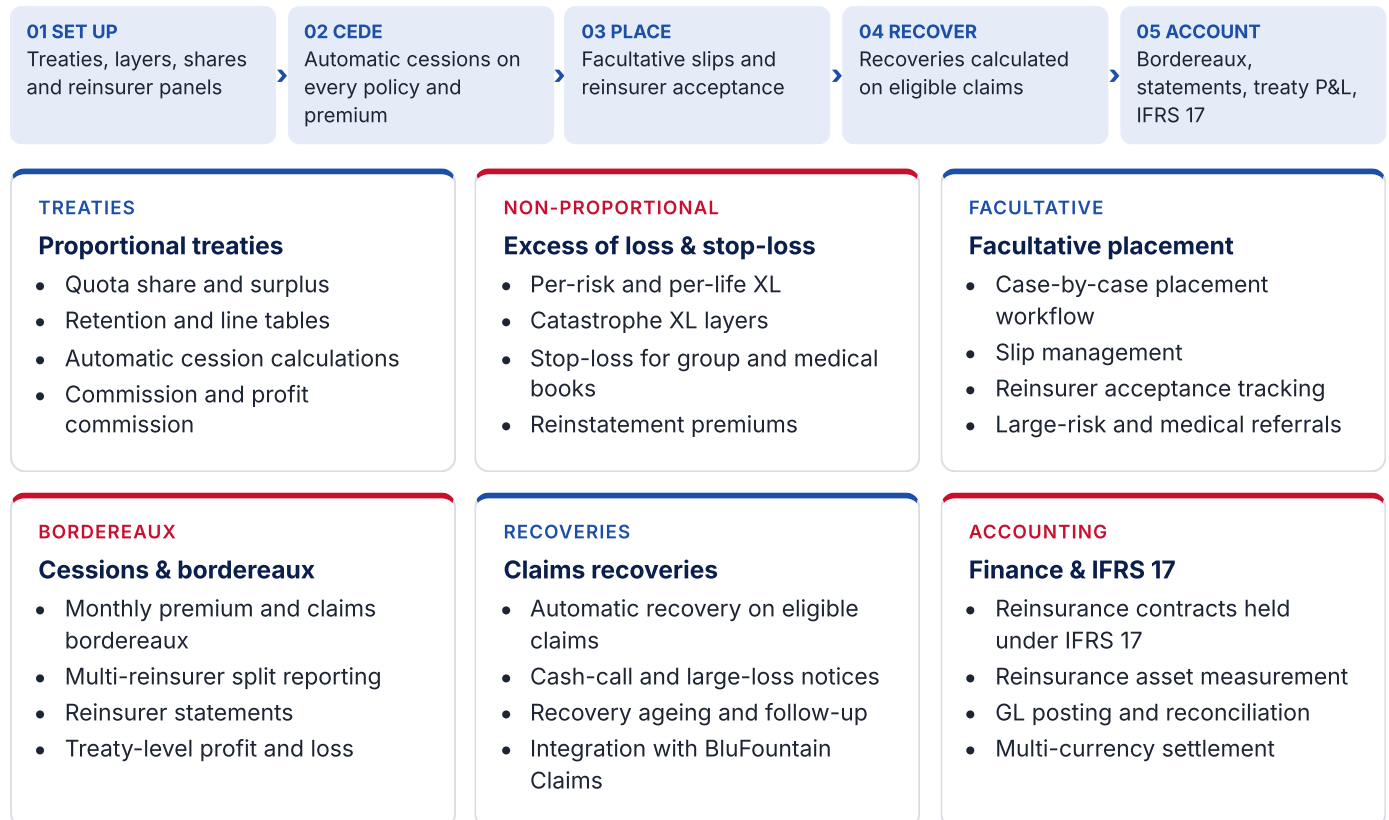
- FSCA
- IPEC
- POPIA
- IFRS 17
- Medical Schemes Act
- Multi-currency and multi-regulator

Powers 8 products, 16 modules and 9 AI engines. The team's eLife core ran ZB Life for 10+ years.

BluFountain Reinsurance

End-to-end reinsurance management for insurers, medical schemes and reinsurers. Treaty and facultative programmes, automatic cessions, bordereaux, recoveries and IFRS 17 measurement run on one platform, across all BluFountain Insure products.

From treaty to recovery



Coverage by product

PRODUCT	REINSURANCE SUPPORT
LifeGuard & GroupGuard	Surplus and quota share, per-life excess, stop-loss and catastrophe for group schemes
ShieldGuard	Proportional, per-risk XL and catastrophe treaties for motor, home and commercial
MediShield & FuneralGuard	Stop-loss for medical schemes; automatic funeral cessions and claims recovery
Crop & Livestock Insurance	Reinsurance integration and recoveries for index and indemnity schemes

Dashboards



Connected to



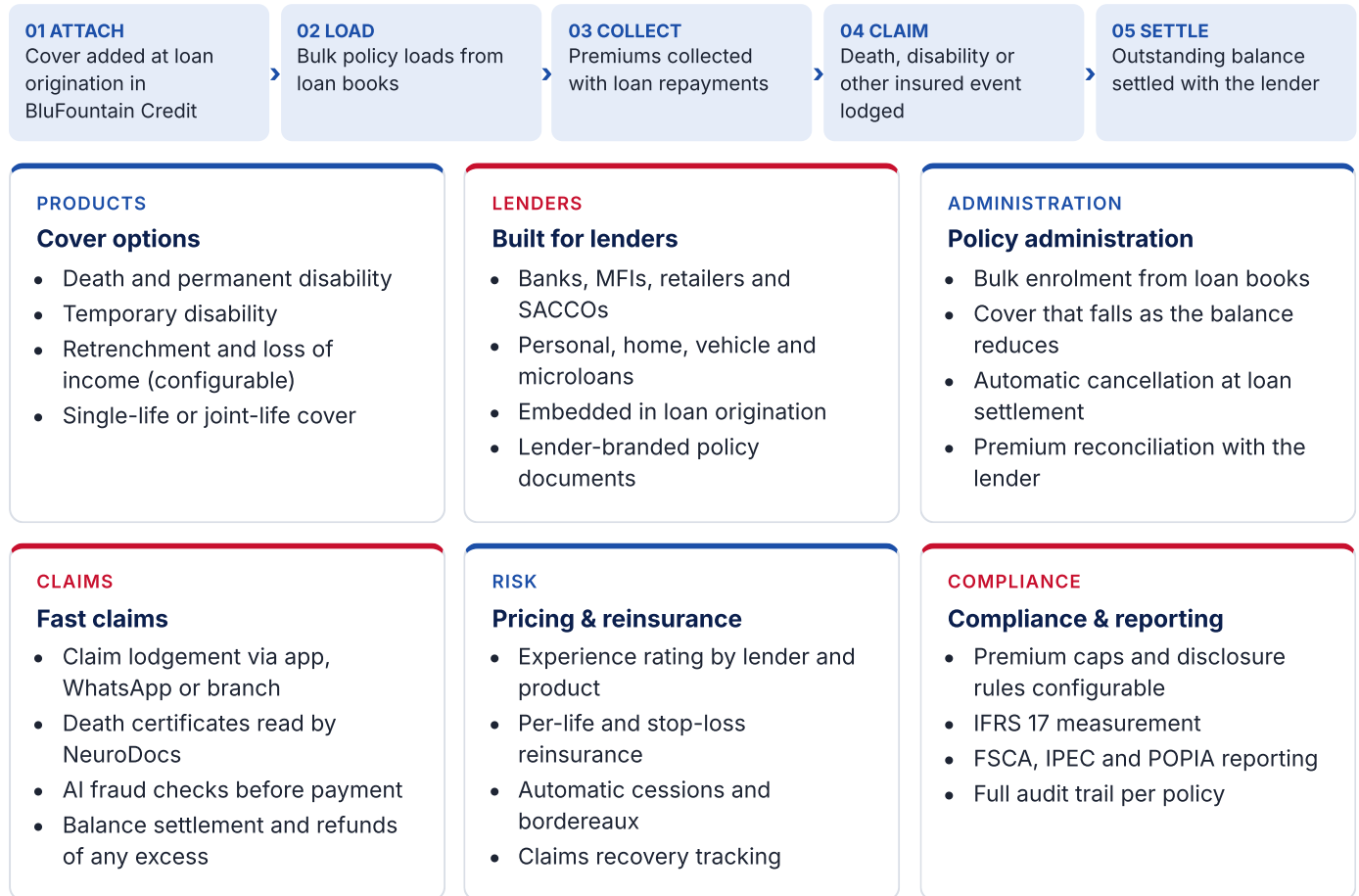
Based on the Reinsurance Module of the KaribuTech AI Insurance Suite, which is integrated with the policy, claims, finance and actuarial modules across all five insurance products.

BluFountain CreditLife

16

Credit life cover for banks, microfinance institutions and retailers. Every loan is protected from origination, premiums are collected with repayments, and a claim settles the outstanding balance.

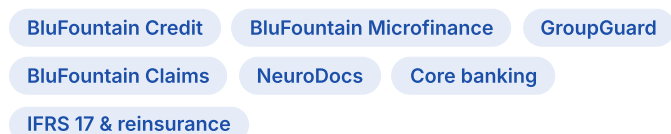
Cover that follows the loan



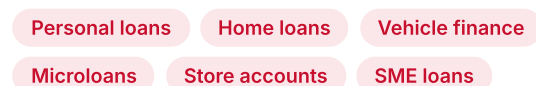
Who uses it

USER	WHAT THEY GET
Insurers	Credit life book administration, pricing, claims and reinsurance in BluFountain Insure
Banks & MFIs	Cover attached automatically to every loan, with claims that clear bad debt
Retailers	Credit life on store accounts and hire purchase
Borrowers and families	Debt settled at the hardest moment, with simple claims

Connected to



Loan types covered



Runs on BluFountain GroupGuard, which administers credit life for banks and MFIs, and integrates with BluFountain Credit, Microfinance and core banking systems.

BluFountain InsureGPT AI Center

Insurance-trained generative AI for underwriting, claims, distribution, actuarial and compliance teams. It runs on your infrastructure and is wired into every BluFountain Insure product.

Generative AI copilots across the insurance value chain

A secure, insurance-trained assistant for every underwriter, claims handler, actuary, broker and policyholder.

UNDERWRITING

Underwriting copilot

- Summarises medicals, questionnaires and bank statements
- Suggests loadings and exclusions from the rules engine
- Explains auto-accept, refer and decline decisions
- Drafts underwriting notes and requirements

CLAIMS

Claims copilot

- Reads claim forms, death certificates and photos
- Summarises the file and checks it against policy cover
- Explains fraud flags for SIU referral
- Drafts decision letters and payment instructions

CUSTOMERS

Policyholder assistant (KariBot)

- 24/7 on WhatsApp, web and app
- Quotes, policy queries and claim status
- English, Zulu, Xhosa, Afrikaans, Swahili and more
- Hands over to a human with full context

DISTRIBUTION

Broker & agent assistant

- Needs analysis and product comparison
- Instant quotes and illustrations
- Onboarding checklists and KYC guidance
- Commission and production queries

ACTUARIAL

Actuarial assistant

- Natural-language Q&A over actuarial data
- Reserve adequacy and experience alerts
- Pricing suggestions against experience
- IFRS 17 CSM roll-forward checks

COMPLIANCE

Compliance copilot

- FSCA, POPIA, IFRS 17 and Medical Schemes Act Q&A
- Regulatory change impact assessment
- Breach alerts with remediation guidance
- AI-written compliance narratives for auditors

Use cases by product

PRODUCT	INSUREGPT IN ACTION
LifeGuard & GroupGuard	Medical evidence summaries, scheme renewal packs, death and disability claim assessment
ShieldGuard	Damage-photo assessment at FNOL, repair quote checks, motor fraud pattern explanations
MediShield	Pre-authorisation support, ICD-10 coding assist, explanations of benefits for members
FuneralGuard & ParlourGuard	WhatsApp sign-up and claims in local languages, 48-hour claim file preparation

ARCHITECTURE

How it works

- RAG over policy wordings, rules, claims and regulations
- LLM-agnostic: Llama 3, Mistral, Falcon or GPT
- On-premises or air-gapped on NVIDIA GPUs
- Built on the 9 BluFountain Insure AI engines

GUARDRAILS

Safe by design

- Human in the loop for every decision that affects cover or payment
- Answers cite their source documents
- Role-based access and POPIA data masking
- Full prompt and response audit trail

Public Sector

BluFountain Public Sector digitises government end to end, from citizen portals and municipal billing to treasury, procurement, legal services and oversight.

■ BluFountain Public Sector: Digital Government Platform

One BPMN workflow engine supports ministries, municipalities, revenue authorities, SOEs, regulators and border agencies. Approvals are standardised, segregation of duties is built in, and every step leaves an audit trail.

MINISTRIES

BluFountain GovConnect

- One gateway to every ministry's services
- Ministry-specific portals and workflows
- Cross-agency case and data sharing
- Single citizen identity and payments

LOCAL GOVERNMENT

BluFountain Municipalities Portal

- Property, valuation roll and rates
- Water, refuse and electricity billing
- Permits, inspections and complaints
- Municipal ERP: finance, assets, HR

FORESTRY

BluFountain Forestry Management

- GIS compartment and stand inventory
- Harvest permits and yield forecasts
- Timber tagging and chain of custody
- Fire and pest response, carbon and ESG

LEGAL & JUSTICE

BluFountain Legal Management

- Matter and litigation case management
- Contract vetting and legal opinions
- Court hearings, judgments, settlements
- Legal aid intake and lawyer assignment

Citizen Services

- Home Affairs and identity services
- Social welfare, grants and pensions
- Complaints, whistleblowing, diaspora

Finance, Revenue & Procurement

- Public financial management, revenue
- E-procurement, tenders and contracts
- HR, payroll, audit and anti-corruption

Sector Portals

- Education, mining, tourism, wildlife
- Transport, licensing, fleet / e-hailing
- Public works, ports, sports, culture

GOVERNANCE

BluFountain Governance Portal

Board and committee packs, policy registers, enterprise risk and compliance tracking, audit findings and remediation, conflict-of-interest and anti-corruption declarations.

LEGISLATURE

BluFountain Parliamentary Portal

Bill tracking from first reading to assent, order papers and Hansard records, committee meetings and reports, members' questions and motions, petitions and public participation.

■ Platform capabilities

CAPABILITY	COVERAGE
Citizen services & finance	Online applications, permits and licences, tracking, budgets, expenditure control and revenue collection
Procurement & compliance	E-procurement, supplier onboarding, contracts, inspections, enforcement and penalties
Records, oversight & scale	Digital archiving, audit trails, anti-corruption controls; finance, HR, payment and identity integration at national scale

Experience: SAPS, Home Affairs, SARS, SITA, ACSA and the Association of Rural District Councils (2025–present). PRAZ-registered in Zimbabwe; Level 1 B-BBEE in South Africa.

KaribuTech AI · Product Profile 2026

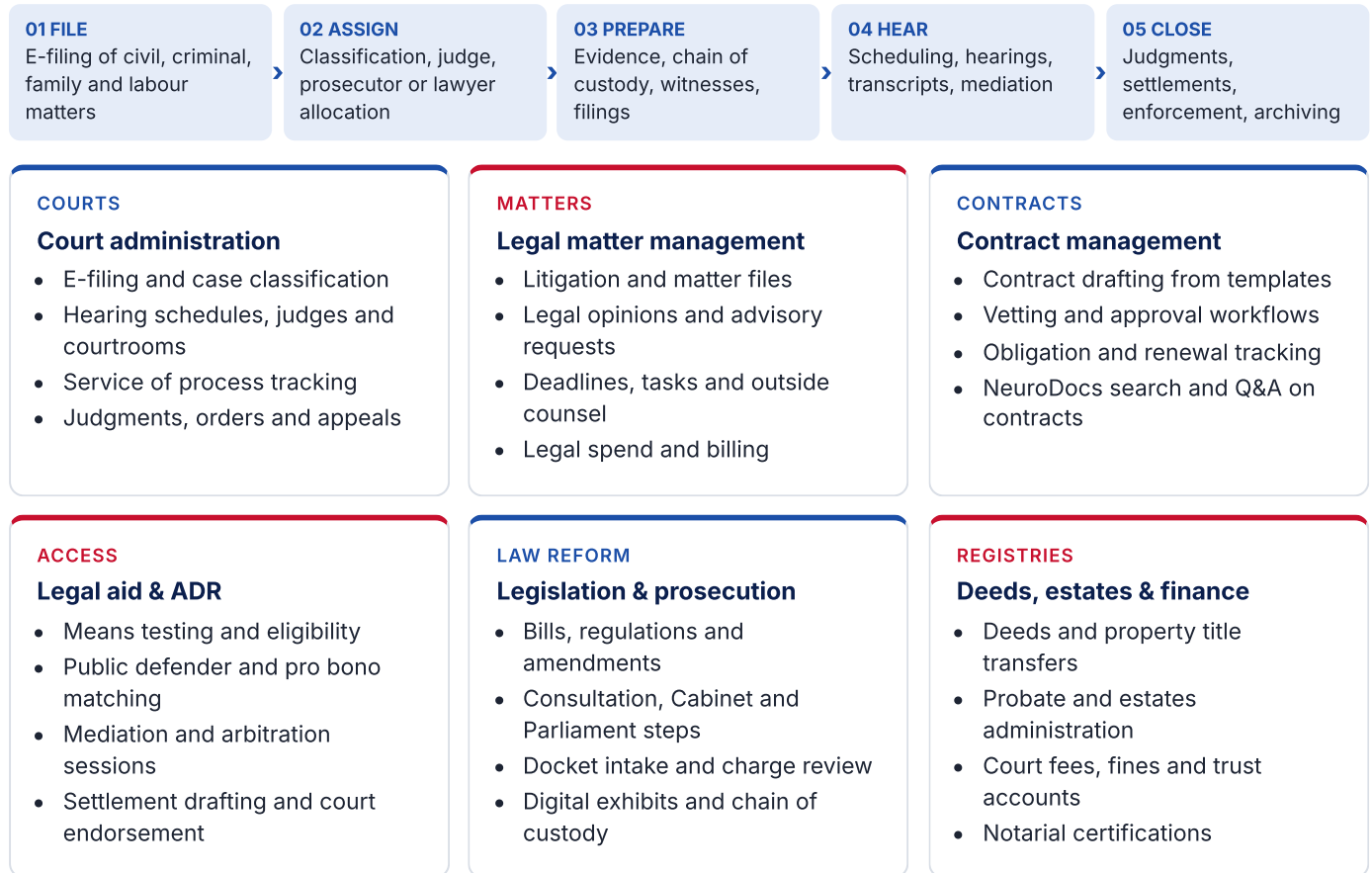
Public Sector

21 / 52

BluFountain Legal

Legal and justice management for ministries of justice, courts, prosecutors, legal aid boards and in-house legal departments. It covers matters, courts, contracts, legal aid, mediation, legislation and registries, with secure records and analytics.

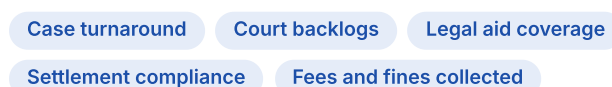
From filing to judgment



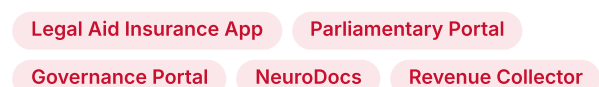
Who uses it

USER	WHAT THEY GET
Ministries of justice and courts	Court administration, registries, law reform and sector dashboards
Prosecutors and legal aid boards	Dockets, evidence, indigent defence and pro bono matching
Corporate and government legal departments	Matters, contracts, opinions, compliance and legal spend
Citizens and lawyers	Online filing, case status, payments and legal aid applications

Justice dashboards



Connected to



Based on the Ministry of Justice & Legal Affairs chapter of the BluFountain Public Sector Product Book, together with its legal services, compliance and litigation workflows.

Health

20

BluFountain Eezimedz and HealthPlace digitise hospitals, clinics and public health programmes, from patient registration and triage to pharmacy, disease surveillance and national reporting.

Hospital, clinic and telemedicine products

HOSPITAL & CLINIC SYSTEM

BluFountain Eezimedz Medical System

- Patient, ward and bed management with real-time occupancy
- Doctor scheduling, electronic health records, lab and drip/IV tracking
- Theatre bookings and surgery workflow
- Billing, quotations and medical-aid claims integration
- AI drug-interaction checks (HL7) and doctor-note annotation

DIGITAL HEALTH MARKETPLACE

BluFountain HealthPlace

- Telemedicine consultations for rural and underserved areas
- Computer-vision diagnostic screening
- AI-driven discovery of health products
- FHIR/HL7 links to hospitals, insurers and regulators
- Public health workflows: surveillance, maternal and child health, pharmacy

Patient journey on one record

01 REGISTER

Unique patient ID, national ID or biometric check, eligibility

02 BOOK & TRIAGE

Online or walk-in booking, queues, vital signs, urgency

03 CONSULT

Diagnosis, care plan, prescriptions, coded notes

04 LAB & PHARMACY

Test orders, sample tracking, dispensing, stock

05 DISCHARGE & BILL

Summaries, follow-ups, patient and insurer billing

Public health and health-system workflows

PROGRAMMES

Maternal, child & preventive

- Antenatal and postnatal care
- Delivery records
- Immunisation scheduling
- Child growth monitoring

SURVEILLANCE

Disease surveillance

- Notifiable case detection
- Facility-to-national reporting
- Outbreak alerts and contact tracing
- Epidemiological forecasting

SUPPLY CHAIN

Medical supplies & stores

- Demand forecasting
- Tenders and goods receipt
- Warehousing and distribution
- Expiry and stock audits

WORKFORCE

Health workforce & HR

- Recruitment and credentialing
- Duty rosters and on-call
- Leave and relief planning
- CPD and appraisals

QUALITY

Quality & patient safety

- Adverse event reporting
- Clinical audits and ethics reviews
- Patient complaints
- Corrective actions

DATA

Records & data governance

- Electronic health records
- Consent and access controls
- National indicators
- Donor programme reporting

AI in health

SAFETY

Drug-interaction checks

HL7-based medication checks inside Eezimedz prescribing.

CLINICAL NOTES

Doctor-note conversion

AI converts and annotates doctors' notes into structured records.

DIAGNOSTICS

Computer-vision screening

Rapid remote screening through BluFountain HealthPlace.

CLAIMS

Medical-claims AI

Automated medical claims processing, proven for a US medical centre.

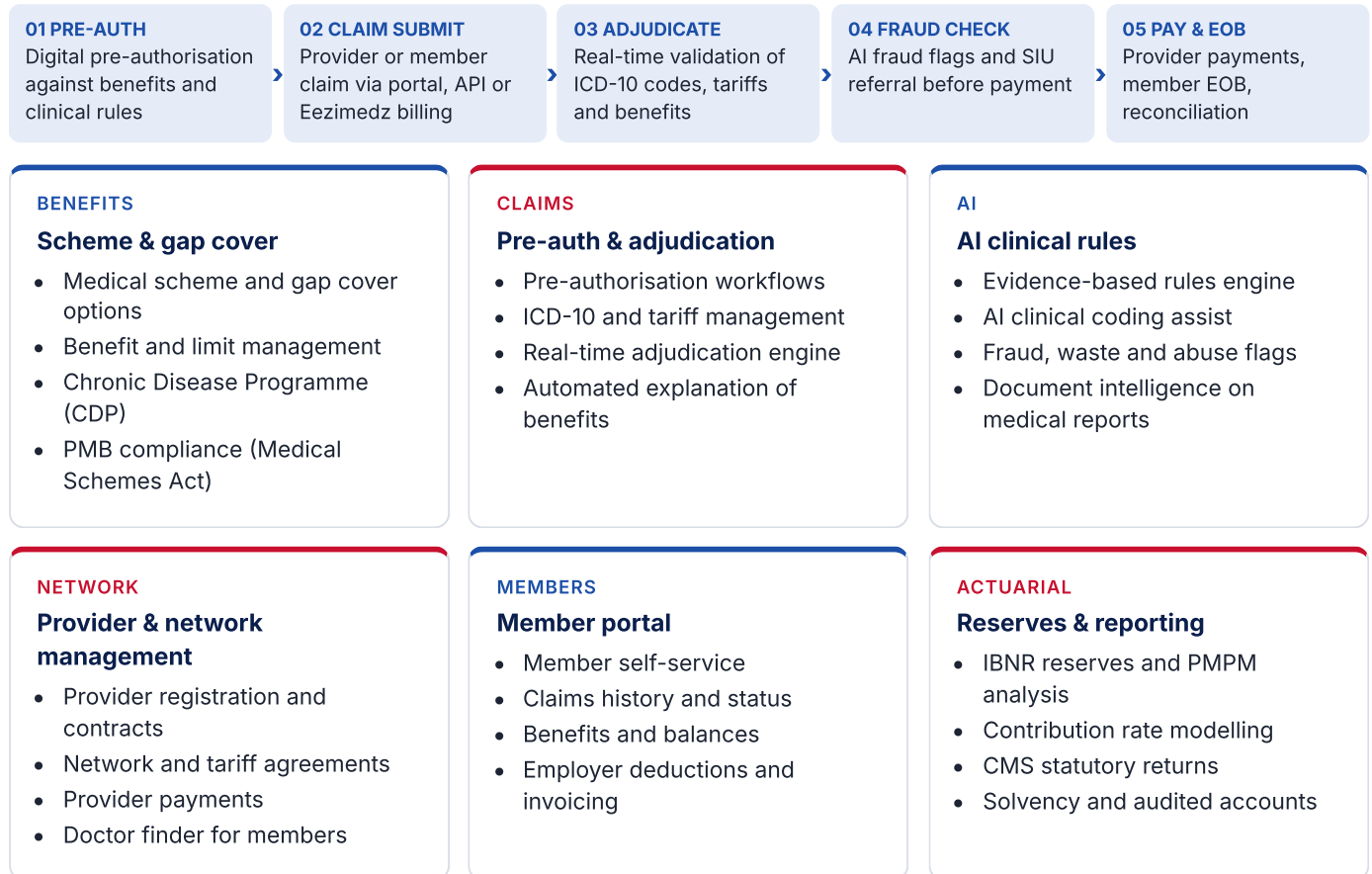
Built with Integra IT for Zimbabwean mission hospitals. Interoperable through FHIR and HL7.

Health Insurance

BluFountain MediShield runs medical schemes, gap cover and national health insurance claims, with AI clinical rules, real-time adjudication and full Council for Medical Schemes reporting.

■ BluFountain MediShield: Medical Aid & Health Insurance

MediShield serves medical schemes, health insurers, gap-cover providers and national health insurance funds. It shares one member, provider and claims record with BluFountain Eezimedz hospitals, so a bill becomes a claim without rekeying.



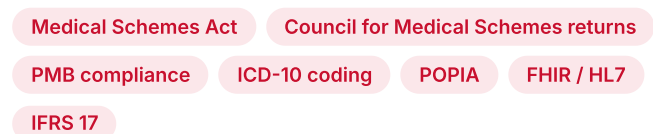
■ Public and national health insurance

WORKFLOW	WHAT IT COVERS
Fee assessment	Service costing and exemptions at public facilities
Billing & claims submission	Patient and insurer billing; national health insurance claims
Adjudication & payment	Validation, approval, reimbursements and settlements
Reconciliation	Financial matching between facilities, funds and treasury

■ Connected to the BluFountain stack



■ Regulation & standards



Healthcare insurance experience includes Discovery Health, and medical-claims AI for a US medical centre.

Education

BluFountain Education and the School Management Portal digitise the learner lifecycle for ministries, public schools and colleges, from online applications and fees to exams, certificates and inspections.

BluFountain School Management Portal

One portal that cuts paperwork and in-person visits and keeps schools aligned with Ministry of Education standards.



Self-service bookings

- School placements
- Exam sittings
- Parent-teacher meetings
- Halls and sports facilities
- Training sessions
- Library study space
- Open days and events

Reporting for ministries

- Enrolment trends
- Pass rates
- Absenteeism
- Teacher deployment
- Fee collections and subsidies
- Inspection results

Who uses the portal

USER ROLE	WHAT THEY DO
Learners	View timetables, results and attendance
Parents and guardians	Enrolment, fee payments, notices and teacher meetings
Teachers	Teaching schedules, assessments and attendance
School administrators and heads	Admissions, records, approvals and performance tracking
Education officers and ministry officials	Inspections, compliance monitoring, policy reporting and analytics

Also for learners: the BluFountain Super App Education Hub offers e-learning, course marketplaces and school-fee payments. The BluFountain Youth & Students platform supports bursaries and student services.

Ministry of Industry & Commerce

23

BluFountain digitises licensing, trade permits, standards, market surveillance, consumer protection, incentives and export promotion, end to end, with payments and policy analytics.

■ BluFountain Industry & Commerce Portal

A self-service portal for manufacturers, traders, SMEs and informal traders, with back-office workflows for ministry officers, inspectors, standards bodies, local authorities and customs. It aims to make business easier while strengthening compliance and market integrity.



■ Policy dashboards

REPORTING AREA	KEY OUTPUTS
Licensing performance	Turnaround times, approvals and backlogs
Trade permits	Volumes by category and region, risk flags
Market surveillance & consumers	Inspection coverage, violation rates, complaint trends and outcomes
Incentives, SEZ & SMEs	Investment value, jobs, exports and programme reach
Price monitoring	Essential commodities dashboards and alerts

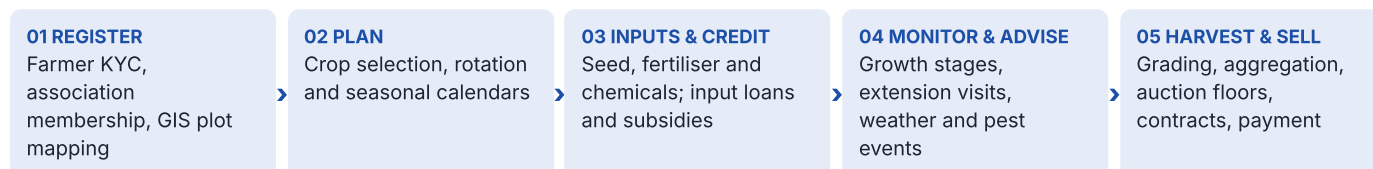
Includes fee tables, mobile money and bank payments, and treasury reconciliation. Links to BluFountain Trade Centres & Ports.

AI Agriculture

The BluFountain AI Agriculture Portal digitises the whole farming value chain, for smallholders, cooperatives, commercial farms and agriculture ministries. It covers farmer registration, inputs, AI yield and climate-risk insight, finance, insurance and market access.

■ BluFountain AI Agriculture Portal (Farmers ERP)

Each farmer gets a digital identity and GIS-mapped plots. Every season, from planting to sale, runs as a governed workflow, with payments by mobile money or bank. Banks, insurers, buyers and extension officers all work from the same farm record.



■ AI built in

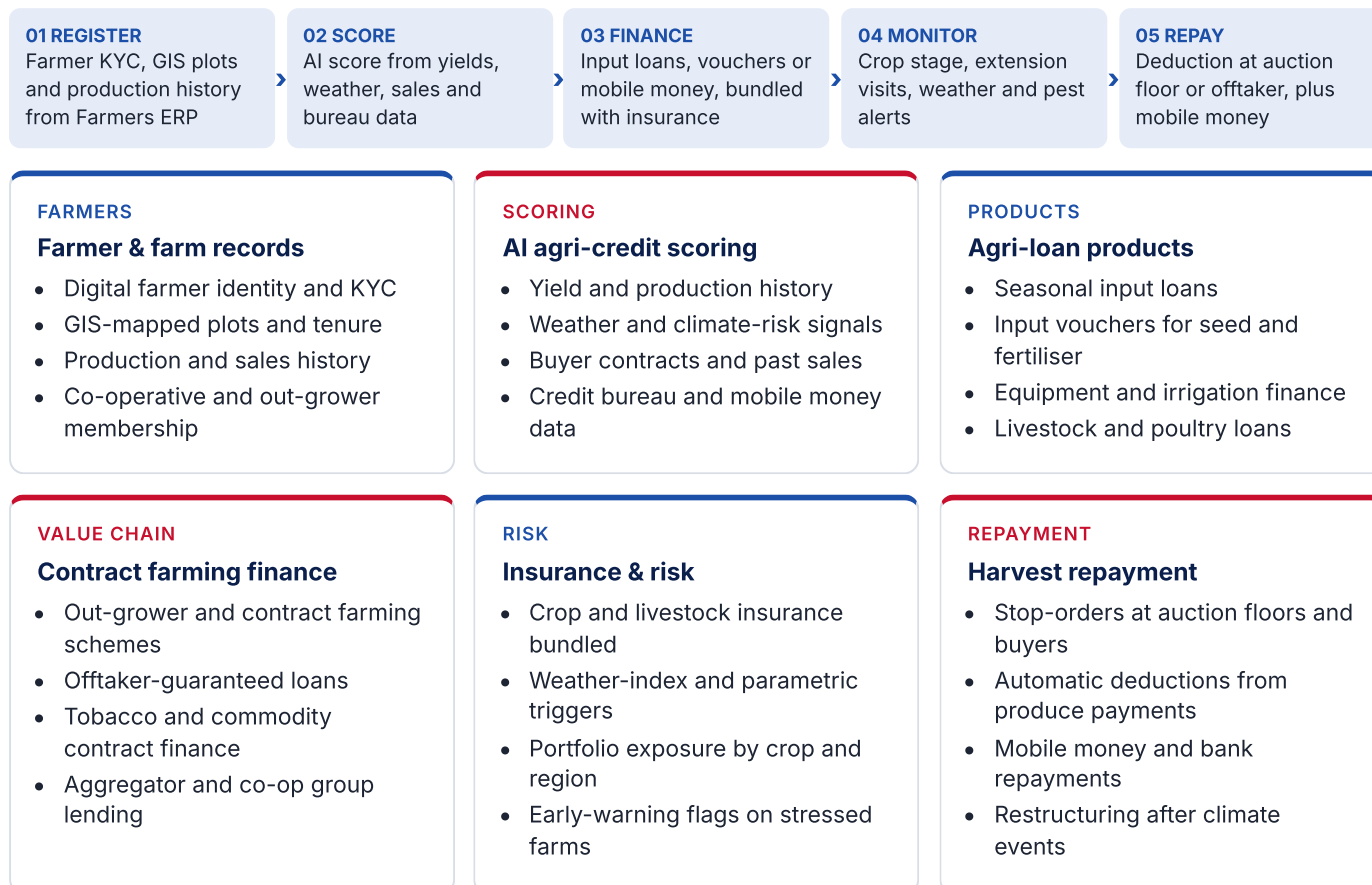


Led by Kennedy Chengeta, PhD (postdoctoral work in AI for agriculture and climate change; author of *AI for Agriculture*). Integrates with banks, microfinance, insurers, commodity exchanges, mobile money, GIS, satellite and weather providers.

BluFountain AgroLending

Agricultural lending for banks, MFIs, agribusinesses and government input schemes. Farmer data, AI credit scoring, input finance, insurance and repayment at harvest run on one platform.

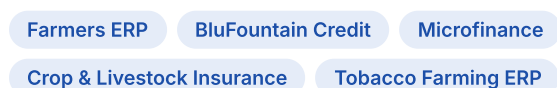
Season-long lending



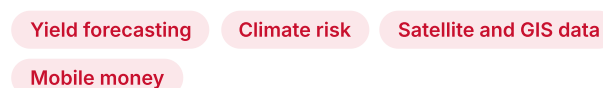
Who uses it

USER	WHAT THEY GET
Banks and MFIs	Agri-loan origination, scoring, monitoring and harvest collections
Agribusinesses and offtakers	Out-grower input finance recovered from produce deliveries
Government and donor schemes	Input subsidy and voucher programmes with traceable use
Farmers and co-operatives	Inputs on time, fair credit and insurance in one package

Connected to



Data & AI



Draws on the BluFountain Farmers ERP finance, credit and subsidy workflows, the Crop & Livestock Insurance platform and contract tobacco farming. Led by an AI-for-agriculture specialist team.

SME Commerce & Super App

BluFountain marketplaces, order management and a Super App that bring SMEs and consumers into banks' digital ecosystems, plus a government SME platform for formalisation, finance and market access.

Commerce products

PRODUCT	WHAT IT DELIVERS
BluFountain Super App for Banks	API-first super app with e-commerce, insurance, education and SME hubs, embedding the bank's KYC, payments and lending. Banks skip a 2–4 year in-house build.
BluFountain Marketplace	AI SME commerce with recommendations, dynamic pricing and buyer-seller matching; 500+ listings in beta.
BluFountain Kavari	Order management: multi-channel order capture, inventory and stock sync, fulfilment and delivery tracking, invoicing and payments.
BluFountain Merchant Portal	Merchant KYC onboarding, storefronts, payments and settlements, sales dashboards and promotions.
Farming Mall, Bookings & PlatformX	Agricultural trading, service bookings for salons and barbers, and multi-vendor delivery in Nairobi (PlatformX).

BluFountain Super App for Banks

ECOSYSTEM One app, many hubs E-commerce, wallet, insurance, education and SME hubs on one landing page, with rewards, gamification and multi-language support.	EMBEDDED FINANCE Bank APIs built in KYC, payments, credit scoring and lending are pre-integrated, so any screen can become a banking touchpoint.	SME HUB Tools for small business Digital storefronts, invoicing, inventory, microloans and working capital, plus in-app marketing and loyalty.	SPEED Weeks, not years Modular APIs, SDKs, a sandbox and prebuilt screens. Aligned with ISO and PCI DSS, and scales to millions of users.
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Marketplace members

SHOPPERS Consumers Browse, buy, track orders, review.	VENDORS Sellers & merchants Bulk uploads, live stock, settlements.	OPERATORS Marketplace operators Onboarding, commissions, disputes.	LOGISTICS Delivery partners Shipping and delivery tracking.
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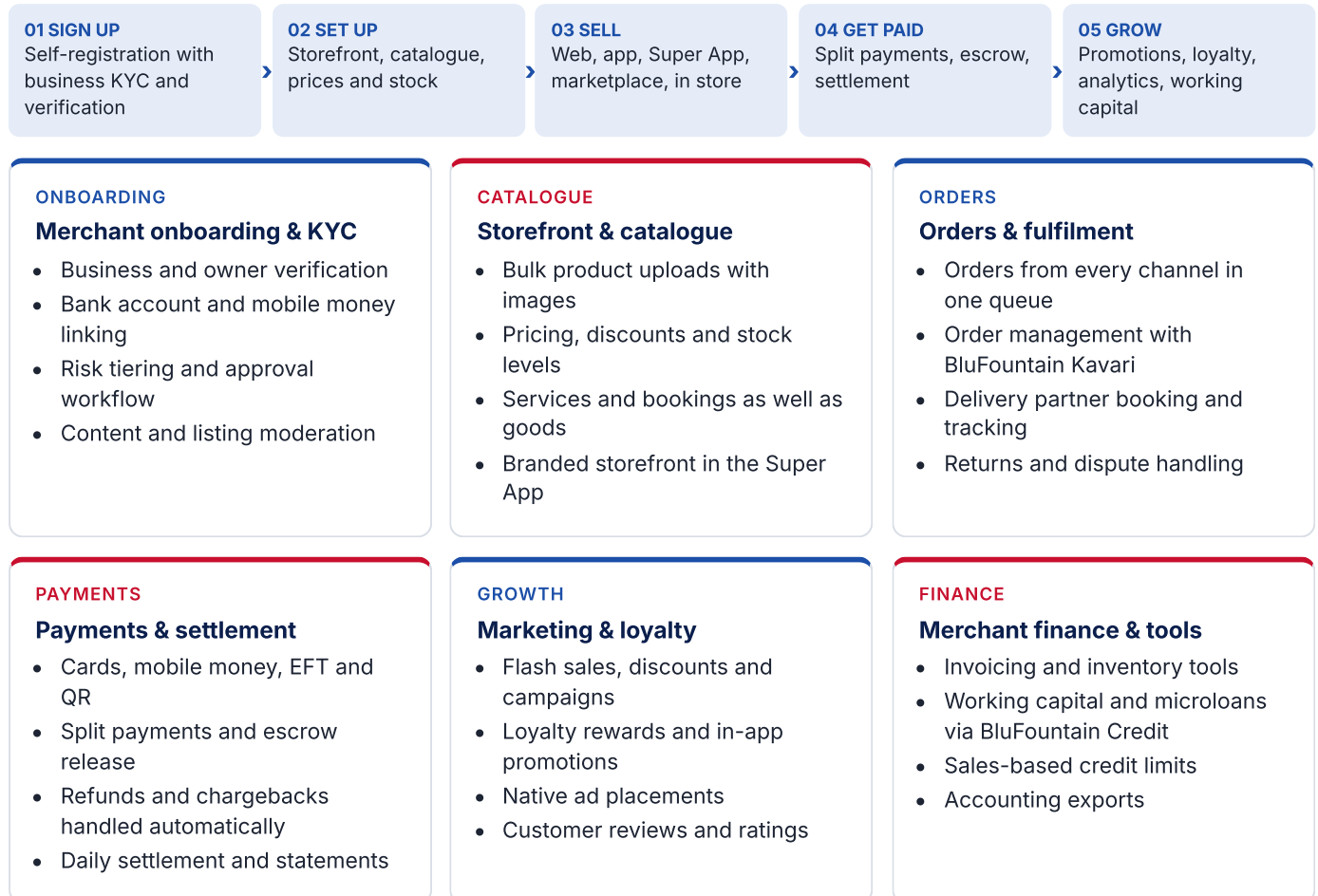
BluFountain SME Platform (government)

FORMALISE Registration & licensing - Company or sole-trader registration - Owner verification and sector codes - Trade licences and renewals - Digital SME certificate	FINANCE Funding & market access - Loans, grants and guarantees - Credit assessment and disbursement - Tender matching and digital bids - Performance tracking	GROW Training & incubation - Courses and mentorship matching - Startup incubation and seed funding - Market pilots - Jobs and growth reporting
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BluFountain Merchant Portal

One portal for merchants to sign up, sell, get paid and grow across BluFountain Marketplace, the Super App and their own channels. Banks use it to acquire and finance merchants at scale.

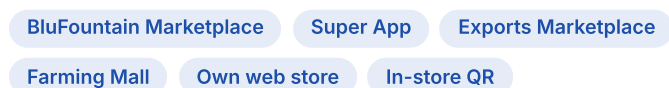
From sign-up to growth



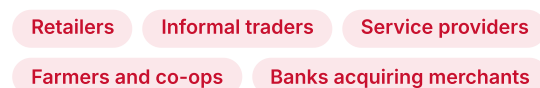
Merchant dashboard

INSIGHT	WHAT MERCHANTS SEE
Sales	Revenue, orders and conversion by channel and product
Inventory	Stock health, low-stock alerts and best sellers
Customers	Repeat buyers, reviews and campaign response
Payments	Settlements, fees, refunds and chargebacks
Service levels	Fulfilment times, delivery performance and disputes

Sells through



Built for



Based on the vendor features of the BluFountain Marketplace Mall in the Project Portfolio and the merchant acquisition model in the BluFountain Super App deck. Banks earn fees from merchant lending, onboarding and payments.

Exports Marketplace

The BluFountain Business Portal is a B2B marketplace that connects African exporters, manufacturers, farmers and cooperatives with international buyers. Permits, logistics, trade finance and payments sit in one place.

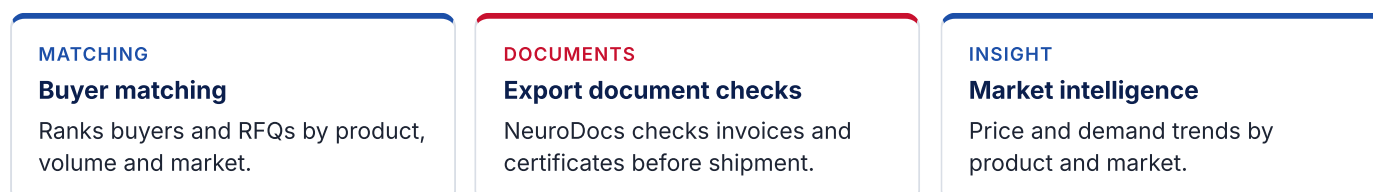
From exporter to export



Who uses the portal

USER	WHAT THEY DO
Exporters, SMEs and manufacturers	List products, answer RFQs, manage orders, permits and shipments
Farmers and cooperatives	Aggregate produce and sell to export buyers with traceability
International buyers	Find verified suppliers, request quotes and track orders
Banks and insurers	Offer export finance, FX and credit insurance against verified orders
Ministries and export agencies	Run trade missions and track deals signed and exports achieved

AI for exporters



BluFountain ERP

One enterprise resource planning platform for finance, procurement, supply chain, HR, assets and projects. It comes in industry editions for municipalities, farms, hospitals and insurers, with Camunda workflows and AI insight built in.

Core modules

FINANCE Financial management - Multi-entity general ledger - Budgets and commitments - Payables and receivables - Bank reconciliation	BUYING Procurement - Requisitions and approvals - Tenders and supplier onboarding - Purchase orders and contracts - Goods receipt and three-way match	SUPPLY CHAIN Inventory & warehousing - Stock levels and reorder points - Batch and expiry tracking - Multi-store transfers - Stock audits	PEOPLE HR & payroll - Employee records - Payroll and statutory deductions - Leave and performance - Staff loans
ASSETS Assets & fleet - Asset register and depreciation - Maintenance schedules - Fleet and fuel - Facilities	REVENUE Sales & billing - Quotes, orders and invoicing - Metered and recurring billing - Collections and arrears - Mobile money and card payments	DELIVERY Projects - Project initiation and approval - Plans, milestones and costs - Timesheets - Project dashboards	INSIGHT Reporting & AI - Real-time dashboards - AI forecasting - Anomaly and leakage detection - Audit trails

End-to-end processes

PROCESS	FLOW
Procure to pay	Requisition → approval → tender or PO → goods receipt → invoice match → payment
Order to cash	Quote → order → fulfilment (BluFountain Kavari) → invoice → collection → reconciliation
Hire to retire	Recruit (BluFountain Recruit) → onboard → payroll → leave and performance → exit
Record to report	Journals → period close → consolidation → statutory and management reports

Industry editions

LOCAL GOVERNMENT Municipality ERP Property and rates, utility billing, revenue-leakage detection, municipal finance and governance.	AGRICULTURE Farmers ERP & Tobacco ERP Farm production, inputs, credit, aggregation and auction-floor sales.	HEALTH Eezimedz Hospital ERP Wards, theatre, pharmacy, billing and medical-aid claims.	INSURANCE BluFountain Insure Policy, claims, actuarial and IFRS 17 accounting as one insurance ERP.
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Works alongside or integrates with SAP (Banking, FICO), Microsoft Dynamics 365, Oracle Fusion, Odoo, Sage and Zoho, all platforms the KaribuTech team has delivered on.

BluFountain Properties ERP

A property ERP for landlords, REITs, property managers, estates, housing agencies and municipalities. It covers portfolios, leases, billing, maintenance, facilities and utilities, with property accounting and AI insight.

From listing to rent roll



BluFountain CRM

A customer relationship platform for banks, insurers, government and SMEs. It brings onboarding, sales, service, complaints and campaigns into one customer view, across WhatsApp, SMS, USSD, email, app and branch.

One customer, one view



Editions by sector

EDITION	FOCUS
Banking CRM	Retail, SME and corporate onboarding, relationship management, service requests
Insurance CRM	Policyholders, brokers and agents, claims communication, retention
Citizen CRM	Citizen service requests, complaints and whistleblowing for ministries and municipalities
Commerce CRM	Shoppers, vendors and merchants across Marketplace, Kavari and the Super App

Proven: KaribuTech automated bank queries and complaints at Standard Bank, cutting turnaround from 6+ weeks to under 1 week. The team also delivered OmniChannel for Vodacom dealers. Integrates with Microsoft Dynamics 365, Salesforce and Zoho.

Integrations

Core banking (Flexcube, T24, Finacle) BluFountain Insure BluFountain ERP BluFountain Kavari BluFountain NeuroDocs

Microsoft 365 Dynamics 365 Salesforce Zoho Payment gateways

BluFountain NeuroDocs

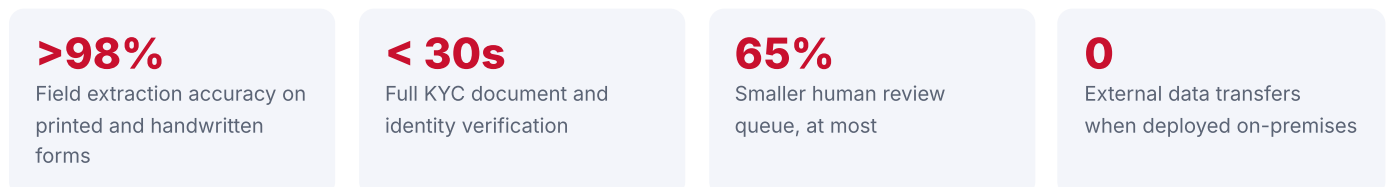
AI document intelligence that reads, classifies, checks, summarises and answers questions over documents. It runs on-premises with any LLM, so sensitive files never leave your environment.

From paper to decision

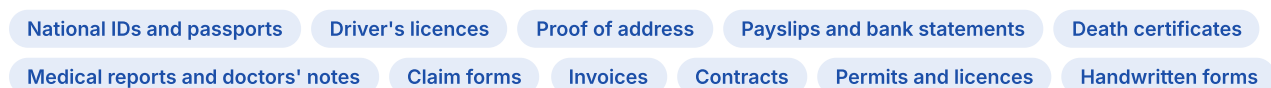


Where NeuroDocs is used

SECTOR	DOCUMENTS AND OUTCOME
Banking	KYC packs, proof of address, payslips and statements, ready for instant onboarding and credit decisions
Insurance	Claim forms, death certificates and medical reports, so claims are validated before assessment
Health	Doctors' notes converted and annotated into structured records; medical claims processed
Public sector & legal	Records, permits, contracts and case files indexed, searchable and retained under policy



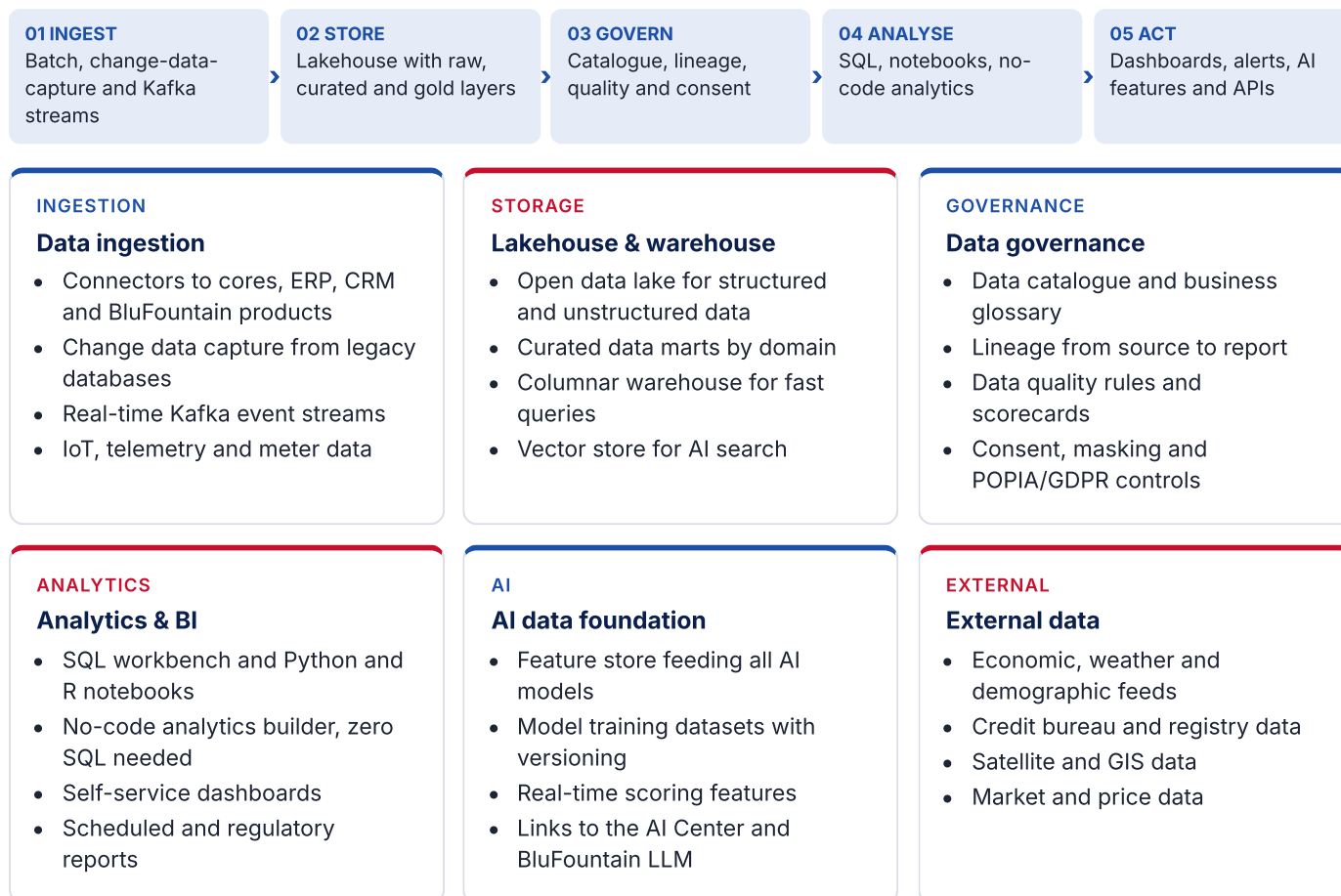
Document types



BluFountain GigaData

A sovereign big-data platform that brings together data from every BluFountain product, core system and external feed. It covers a governed lakehouse, real-time streams, analytics, the feature store for AI and dashboards for every team.

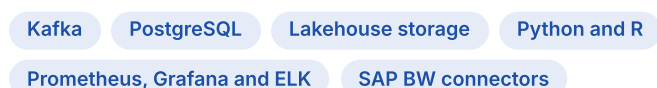
From raw data to decisions



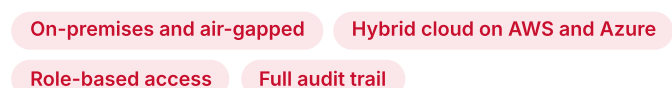
Analytics by sector

SECTOR	EXAMPLE ANALYTICS
Banking	Customer 360, profitability, credit risk, AML and liquidity analytics
Insurance	Portfolio health, churn and lapse prediction, claims and IFRS 17 analytics
Government	Revenue, service delivery, permits and policy dashboards
Health, agriculture and energy	Disease surveillance, yield forecasting, consumption and loss analytics

Technology



Deployment



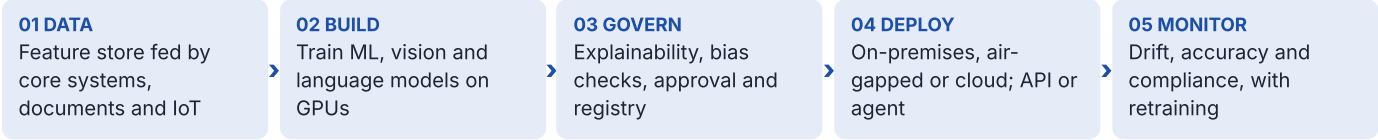
Builds on the AI Data & Analytics Hub (open data lake, predictive dashboards, no-code analytics), the feature store and MLOps platform, and KaribuTech's data governance, SAP BW, Python, R and PostgreSQL skills.

BluFountain AI Center

The models, agents, generative AI and governance behind every BluFountain product, deployed on your infrastructure and run by your teams.

One AI platform behind every BluFountain product

The AI Center is where KaribuTech builds, deploys, governs and monitors the models, agents and generative AI behind every BluFountain product. It is also where client teams are trained to own them.



Model library

DOMAIN	MODELS IN PRODUCTION OR PILOT
Banking	Credit scoring (retail, SME, wholesale), customer risk profiling, AML and fraud detection, income and affordability
Insurance	AI underwriting, claims triage, fraud detection, premium prediction, outstanding-premium and lapse prediction, image-based claims
Health	HL7 drug-interaction checks, doctor-note conversion and document annotation, computer-vision screening, medical-claims AI
Government & revenue	Revenue-leakage detection, complaint classification, document intelligence for records and permits
Agriculture & energy	Yield forecasting, climate-risk monitoring, energy load forecasting, loss detection

GENERATIVE AI

LLMs & RAG

Llama 3, Mistral, Falcon or GPT with vector databases for search and Q&A over your data.

AGENTS

AI agents

Agents that run Camunda workflows: they prepare cases and draft responses, then hand over to people.

VISION

Computer vision

Facial liveness, ID and document checks, and damage photos, optimised for low bandwidth.

LANGUAGE

African languages

KariBot and NLP in English, Zulu, Xhosa, Afrikaans, Shona, Ndebele, Swahili and more.

INFRASTRUCTURE

AI infrastructure & MLOps

- NVIDIA GPUs with CUDA, TensorRT and Triton inference
- Feature store, model registry and MLOps pipelines
- AWS SageMaker, Azure AI and IBM Watson integration
- Edge and hybrid deployment for rural reach

TRUST

Responsible AI & governance

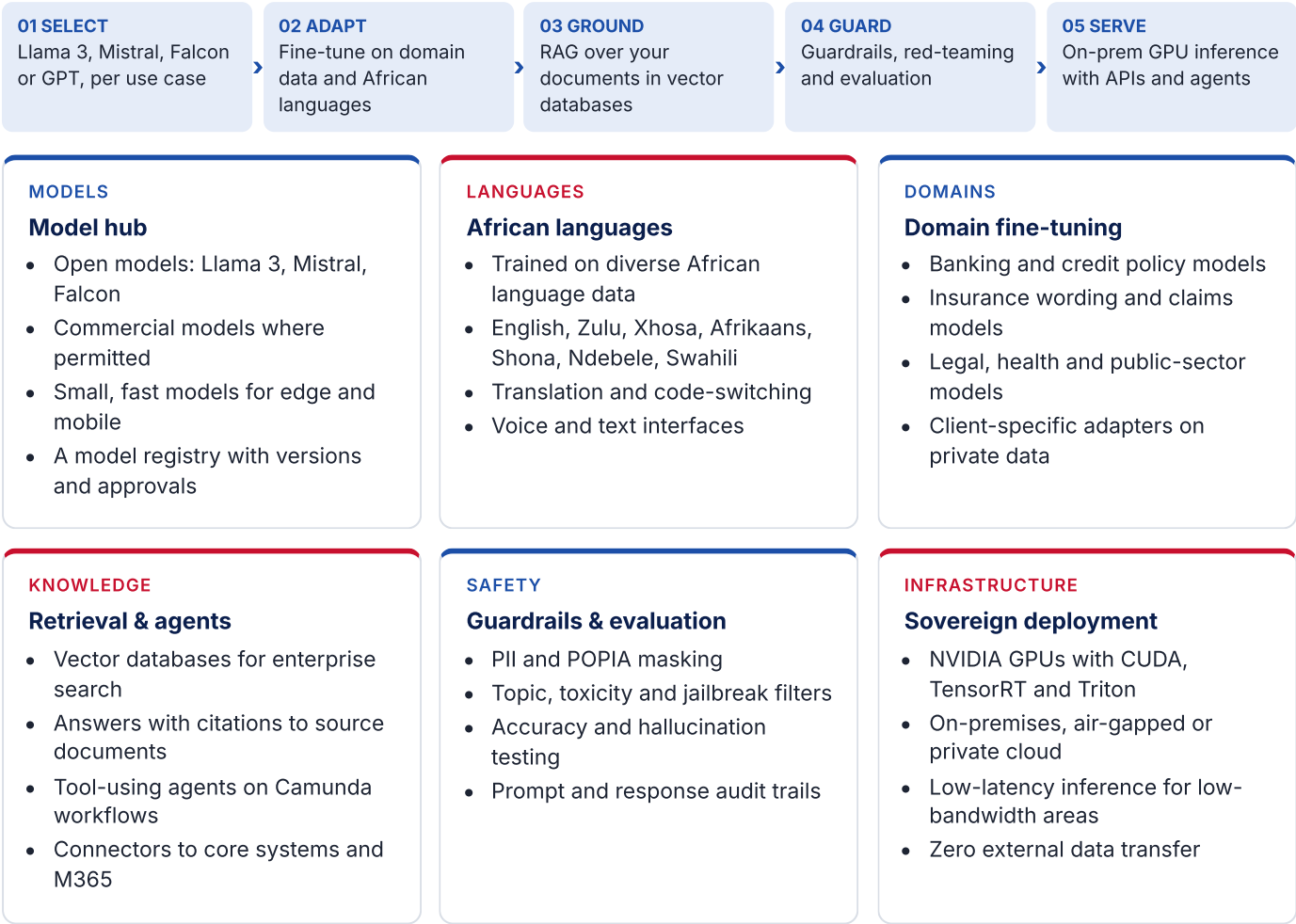
- Proprietary frameworks for AI ethics, explainability and governance
- Explainability packs for regulators and auditors
- Model risk management evidence and audit trails
- Data sovereignty: zero external data transfer

AI Academy: graduate training in AI, cloud, data science and automation, run with IBM (Techscale winner 2022–23). KaribuTech has trained 10 South African graduates, 15 graduates in automation at South African banks, and 25 students from UZ, NUST, Chinhoyi and Africa University.

BluFountain LLM

A sovereign large language model platform for African enterprises and governments. It runs open and commercial LLMs on your own infrastructure, fine-tunes them on your domain and languages, and powers every BluFountain GPT product.

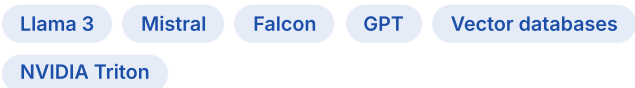
From base model to production



Built on BluFountain LLM

PRODUCT	WHAT IT USES THE LLM FOR
BankingGPT AI Center	Copilots for customers, credit, AML, relationship managers and treasury
InsureGPT AI Center	Copilots for underwriting, claims, brokers, actuarial and compliance
KariBot assistant	Multilingual customer assistant on WhatsApp, web and app
BluFountain NeuroDocs	Document Q&A, summaries and extraction

Stack



Who uses it



Builds on KaribuTech's LLM-agnostic, air-gapped AI architecture, its multilingual AI trained on African datasets, its NVIDIA-powered inference and its vector database work, as set out in the company profile and pitch deck.

BluFountain BPM Automation

Hyperautomation behind every BluFountain product. BPMN workflows, decision engines, RPA bots, document AI and integration turn manual, paper-based processes into fast, auditable digital journeys.

Discover, design, automate, improve



Proven automation

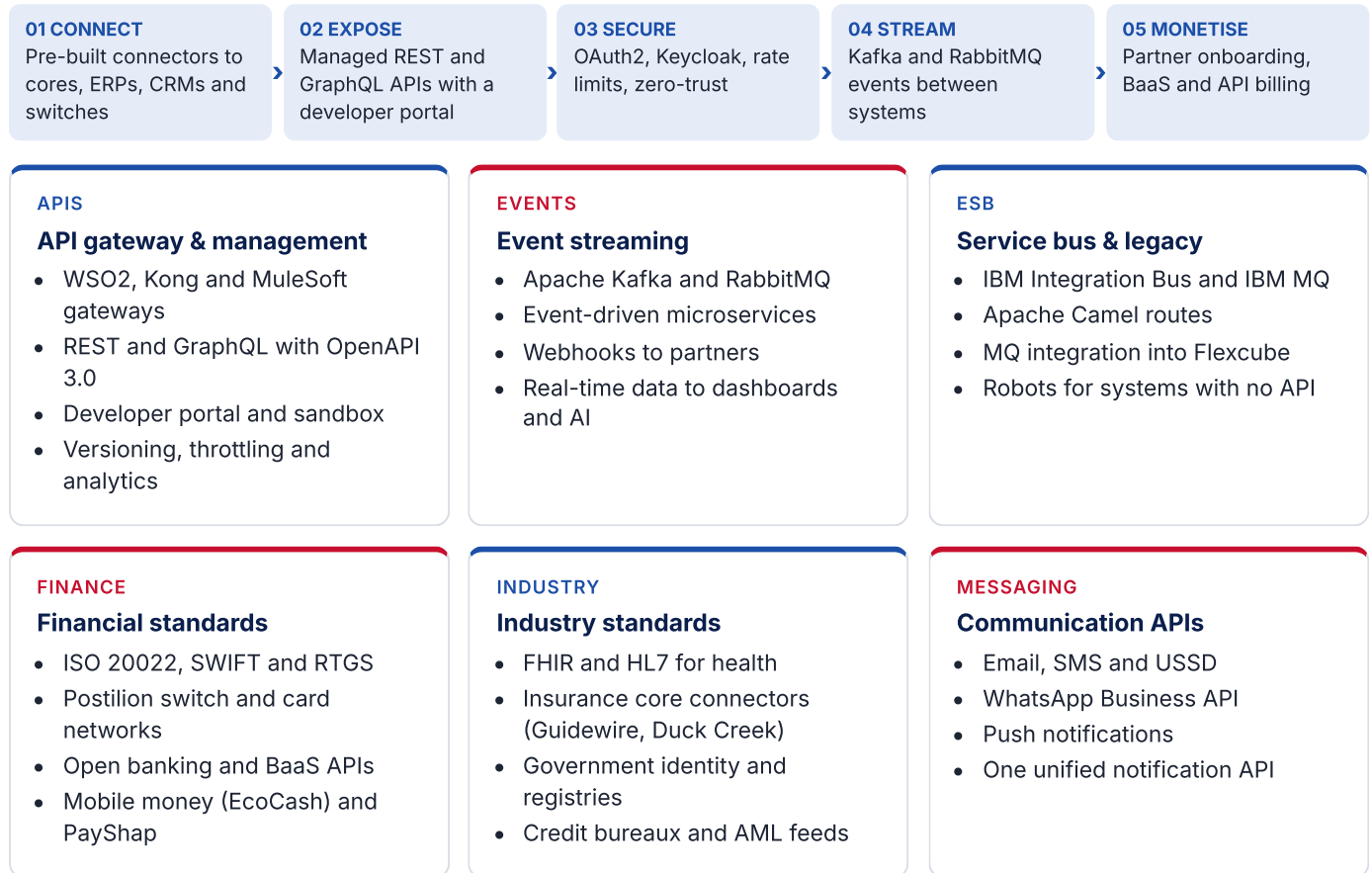
AREA	AUTOMATIONS DELIVERED
Banking onboarding	Personal, business, cash, credit, home loan, VAF and CIB onboarding, with facial recognition and digital signatures
Banking operations	Queries and complaints, bank statement retrieval across banks, CBZ HR and back-office automation
Insurance	Agent automation at Sanlam, BluFountain Insure claims and underwriting workflows
Other sectors	CABS mortgage processes, ExxonMobil retail processes, SAPS integration, Vodacom dealer automation

KaribuTech's team includes Africa's only Camunda Automation Chapter representatives. It was an IBM Techscale winner (2022–23) and has run IBM automation and robotics training with HCL.

BluFountain Integrator

An integration platform that connects legacy cores, modern apps, partners and channels in real time. API gateways, event streaming, an enterprise service bus and pre-built connectors let every BluFountain product plug into what clients already run.

Connect, secure, stream, monetise



Integration ecosystems

ECOSYSTEM	HOW SYSTEMS CONNECT
Banking	Flexcube ↔ Postilion ↔ Dynamics 365 ↔ API gateway ↔ mobile and internet banking
Insurance	Policy admin ↔ claims engine ↔ CRM ↔ document management ↔ payment gateway
Healthcare	Hospital systems ↔ EHR (FHIR) ↔ diagnostics AI ↔ insurance claims ↔ regulatory portals
Enterprise	SAP or Dynamics ↔ Camunda BPM ↔ SharePoint DMS ↔ AI insights engine

Benefits

- Real-time data across channels
- Less manual reconciliation
- Fewer duplicate records
- Fast partner onboarding
- New API revenue

Connects to

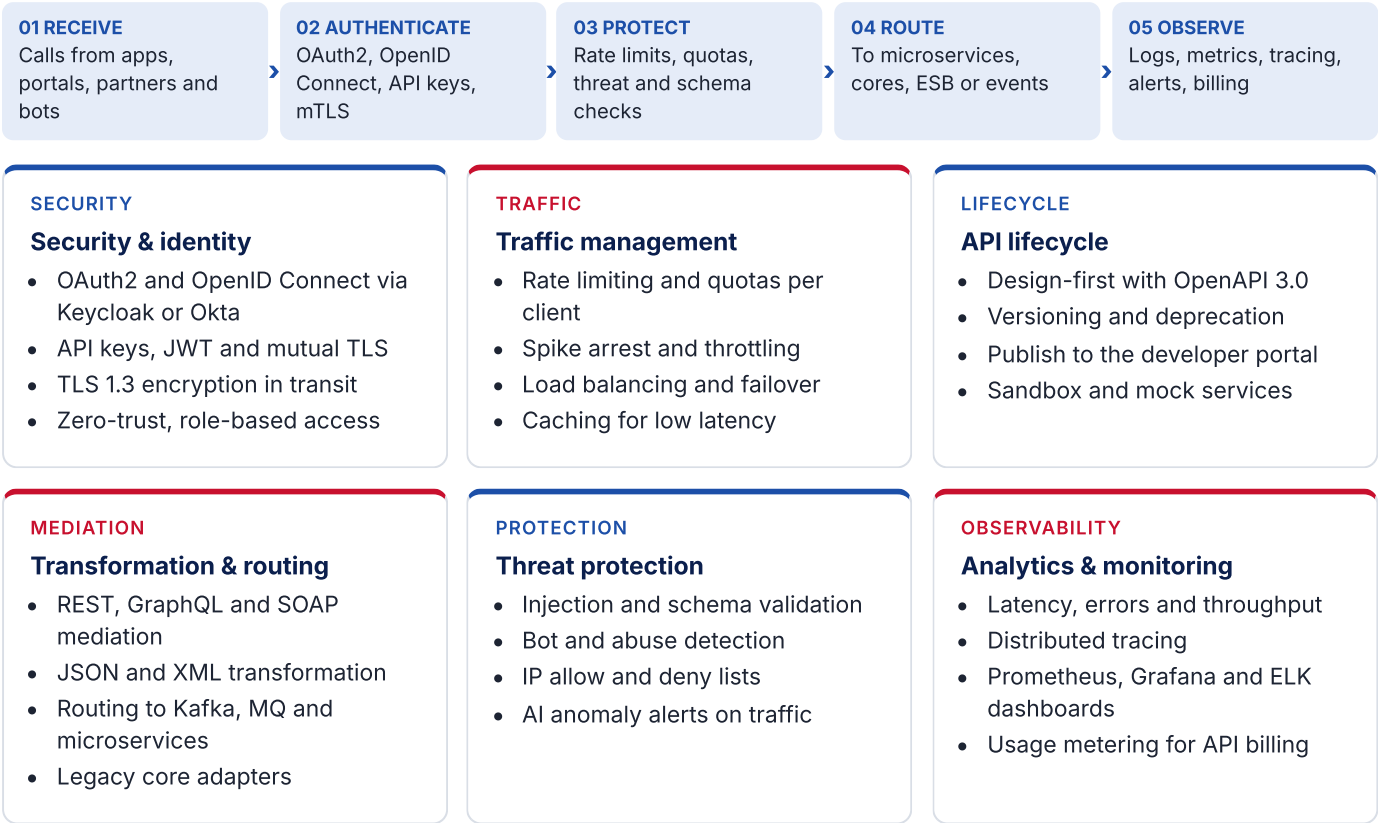
- Temenos T24
- Oracle Flexcube
- Finacle
- SAP
- Dynamics 365
- Salesforce
- Microsoft 365

Based on the integration capabilities and ecosystem in KaribuTech's Skills & Capability Summary, and its 20+ years of IBM WebSphere, MQ and integration experience.

BluFountain API Gateway

A managed API gateway that secures, controls and monitors every API between BluFountain products, core systems, channels and partners. Built on WSO2, Kong or MuleSoft, with OAuth2 security, rate limits, versioning and analytics.

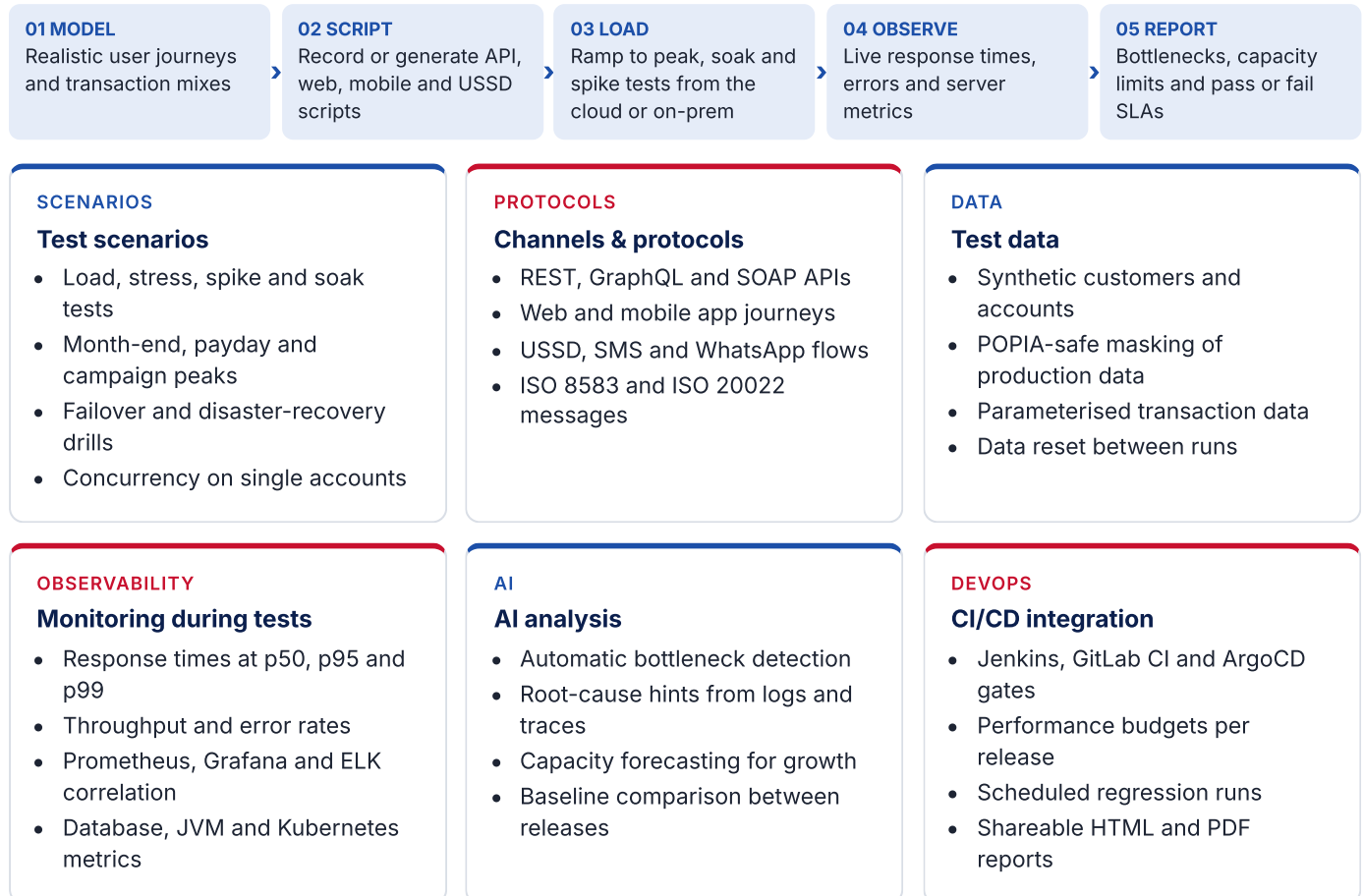
Every call, governed



BluFountain LoadTester

Performance, load and resilience testing for banking, insurance, government and commerce systems. It simulates thousands of real users and transactions before go-live, finds bottlenecks, and proves systems can handle peak days.

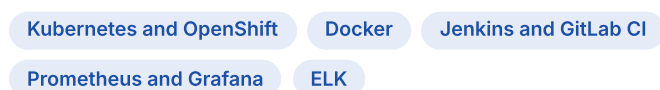
Test before customers do



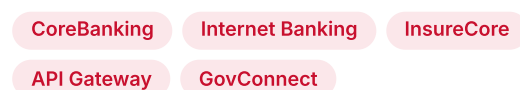
Typical tests

SYSTEM	WHAT IS TESTED
Core banking and payments	End-of-day batch, payday payment peaks, switch and RTGS volumes
Digital channels	Internet banking, app and WhatsApp logins during campaigns
Insurance	Bulk policy loads, month-end debit orders, catastrophe claim surges
Government and revenue	Tax deadlines, licence renewals, exam results day and portal launches

Runs on



Tests



Builds on KaribuTech's DevOps and site reliability engineering practice, its audits of slow applications and system configuration, and its UAT test management for CBZ onboarding.

BluFountain B2B Integrator Marketplace

A business-to-business exchange where banks, insurers, fintechs, telcos, retailers and government agencies publish, find and subscribe to each other's APIs, connectors and data services, on top of BluFountain Integrator.

Publish, discover, connect, earn



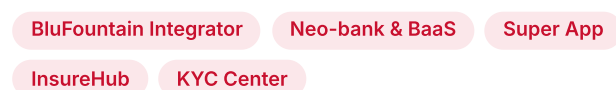
Example exchanges

EXCHANGE	WHAT PARTNERS DO
Embedded finance	Retailers and platforms embed bank accounts, payments, lending and insurance (BaaS)
Insurtech distribution	Insurers publish quote, bind and claims APIs for brokers, banks and telcos
Open banking	Account information, payments and income verification for lenders
Gov-to-business	Company registry, permits, tax clearance and identity checks via GovConnect

Participants



Built on



Based on the BluFountain ecosystem model in the Beta Finance and CustomerCentral decks: a unified platform that embeds APIs from banks, insurers, fintechs, telcos and FMCG players so each can provide and use partner APIs.

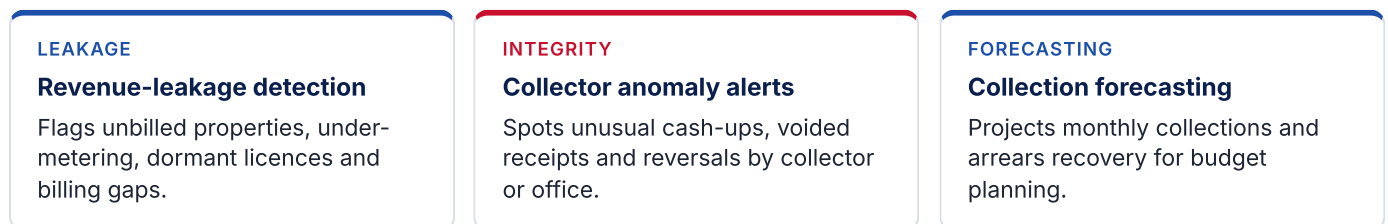
BluFountain Revenue Collector Portal

One portal to assess, bill, collect, receipt and reconcile every rate, tax, levy, licence and fee. Built for revenue authorities, ministries, municipalities, rural district councils and parks.

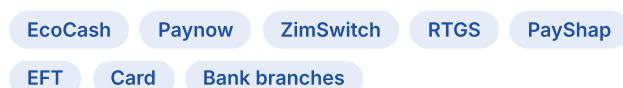
From assessment to treasury



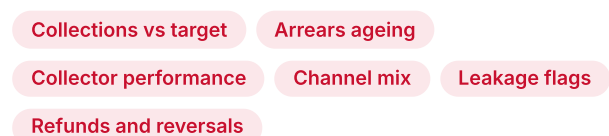
AI that protects revenue



Payment rails



Revenue dashboards



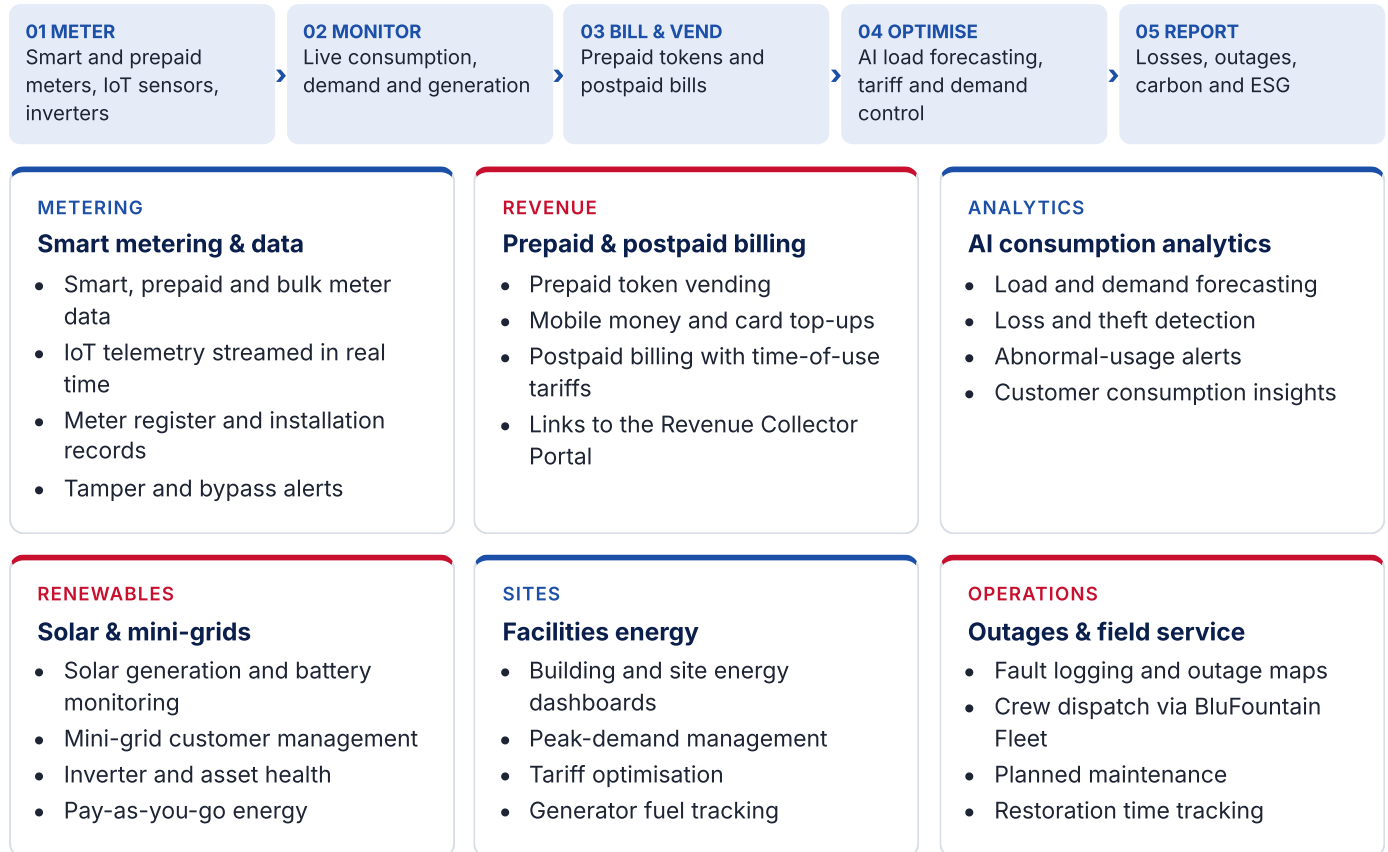
Links to the BluFountain Municipalities Portal, GovConnect, Industry & Commerce permits and BluFountain ERP. Users include revenue authorities, ministries collecting fees and royalties, municipalities, rural district councils, and parks and tourism levy collectors.

Energy Management: BluFountain Voltron

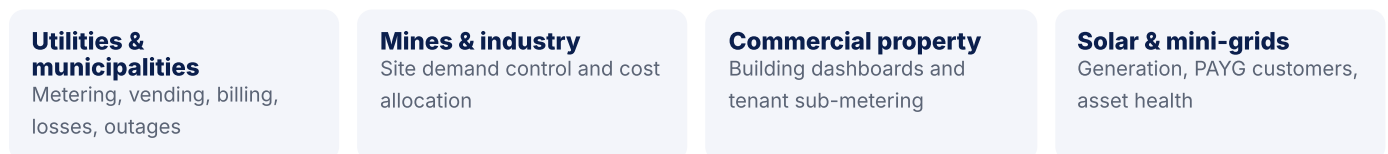
42

BluFountain Voltron monitors, bills and optimises energy for utilities, municipalities, mines, buildings and solar mini-grids, with AI forecasting and carbon reporting.

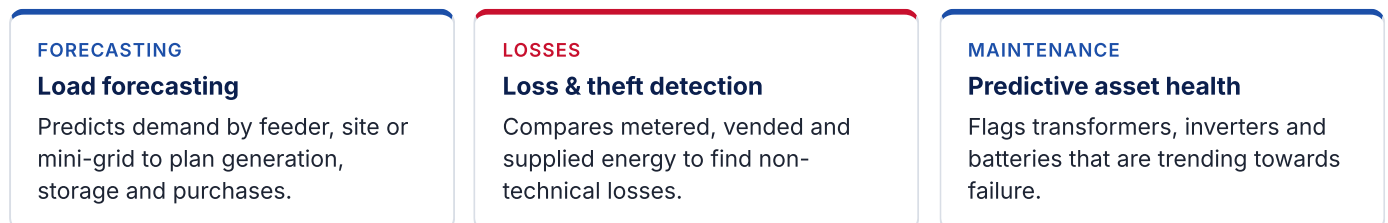
From meter to insight



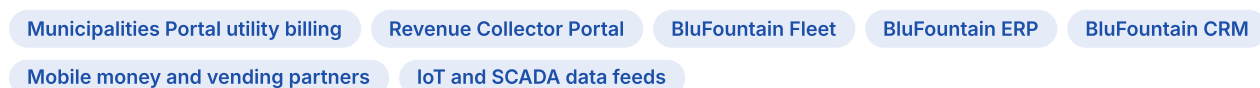
Who uses Voltron



AI for energy



Connected to

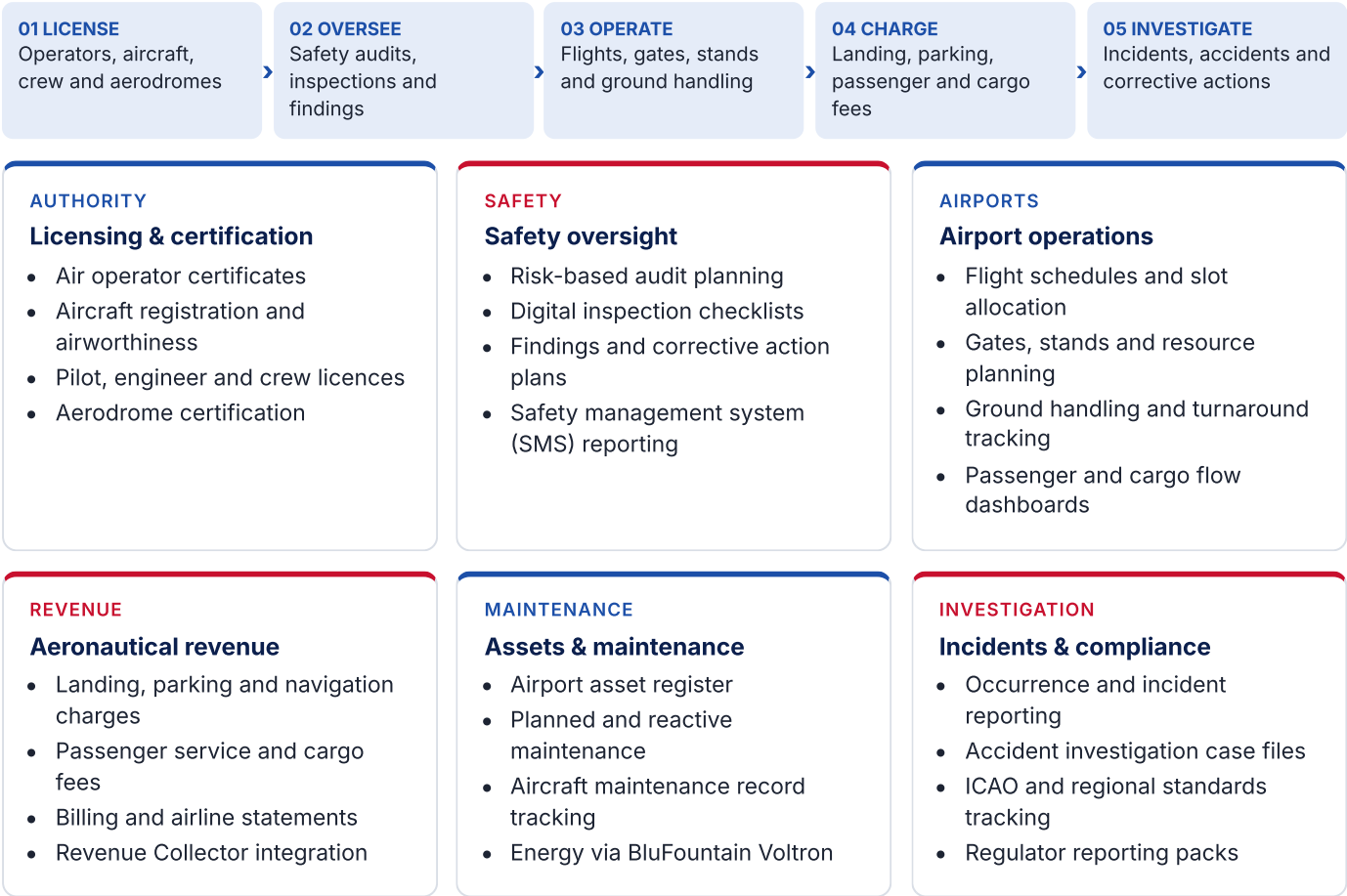


Carbon & ESG: emissions and energy savings feed ESG reports, alongside Fleet and Forestry carbon data.

BluFountain Aviation

Digital platforms for civil aviation authorities, airports, airlines and aviation operators. It covers licensing, safety oversight, airport operations, revenue and ICAO compliance.

From licence to safe operations



BluFountain Drive

An e-hailing and mobility platform for ride-hailing operators, taxi associations, delivery companies, corporate and government fleets, and transport regulators. It covers safe, compliant, cashless trips with live tracking and AI dispatch.

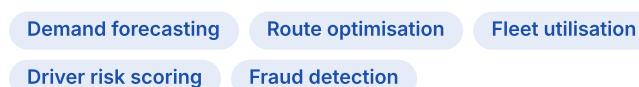
Every trip, end to end



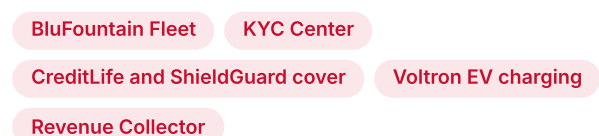
Who uses it

USER	WHAT THEY GET
Ride-hailing and taxi operators	A branded rider and driver app, dispatch, payments and payouts
Delivery and logistics firms	Courier dispatch, tracking, proof of delivery and billing
Corporate and government fleets	Pool vehicles, trip approvals, fuel and cost control
Transport regulators	Operator permits, driver compliance and trip data

AI & analytics



Connected to

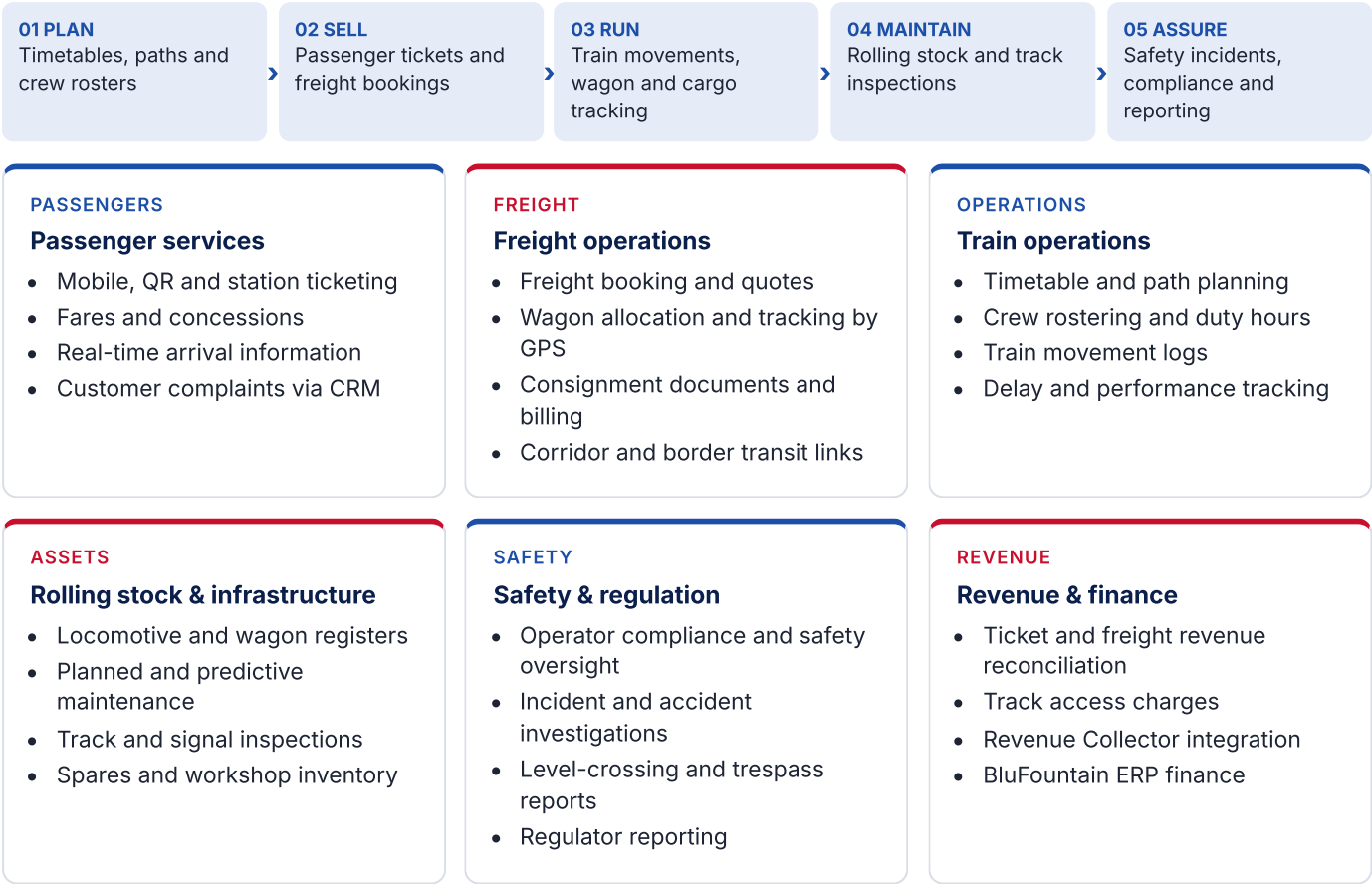


Based on the Fleet Management & eHailing Platform chapter of the BluFountain Public Sector Product Book. It reuses BluFountain FleetManager telemetry and driver-behaviour analytics.

BluFountain DigiRail

Digital rail operations for passenger and freight operators, infrastructure managers and rail safety regulators. It covers timetables, ticketing, wagons, assets, safety and corridor tracking.

 Digital rail, end to end



 Who uses it

USER	WHAT THEY GET
Passenger operators	Ticketing, timetables, crews and customer service
Freight operators	Bookings, wagon tracking, billing and corridors
Infrastructure managers	Track access, inspections and maintenance
Rail safety regulators	Operator compliance, safety oversight and investigations

 From the Product Book

- Rail operator compliance
- Safety oversight
- Transit corridors
- GPS and seal tracking

 Builds on

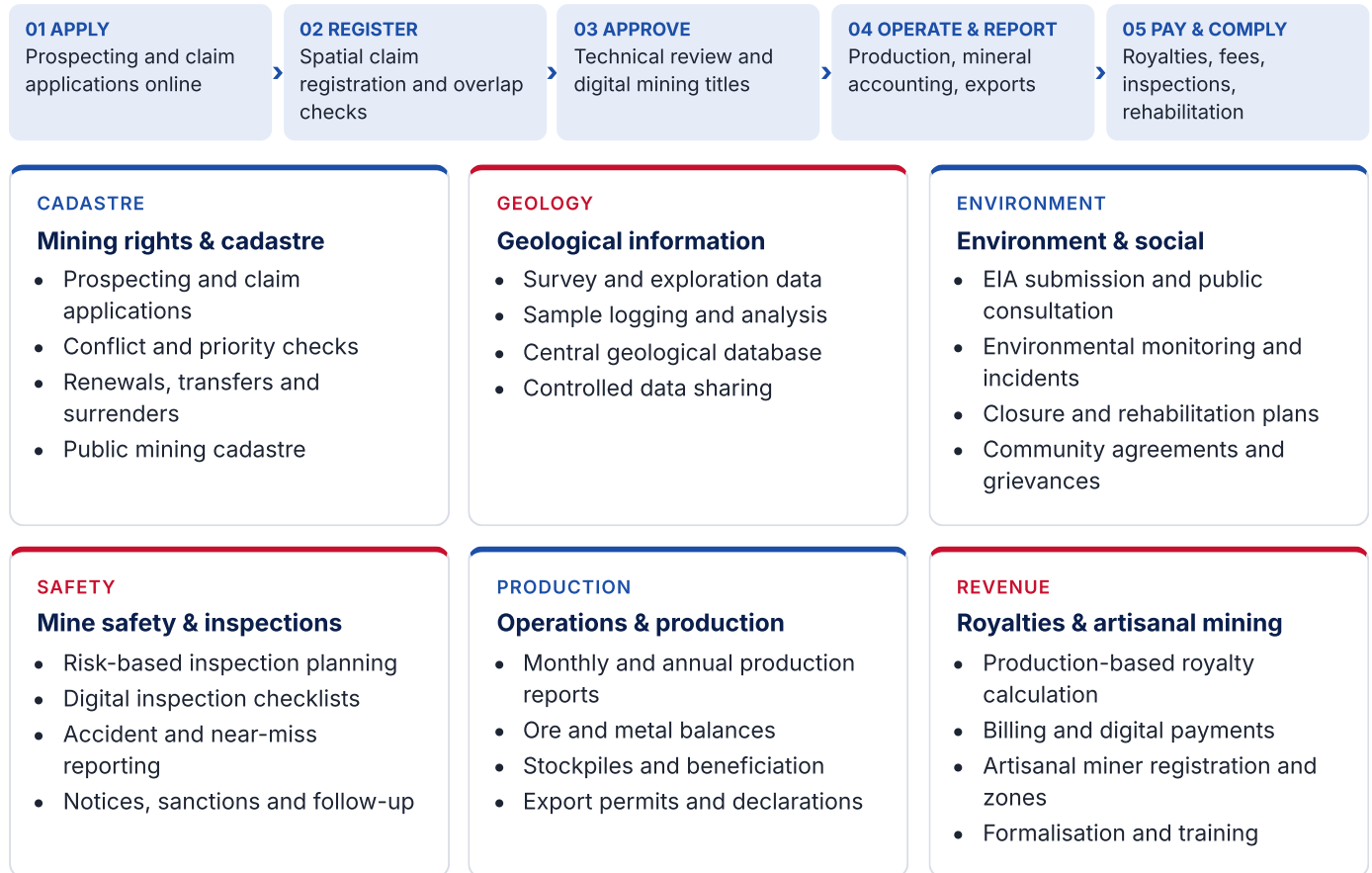
- Trade Centres & Ports
- BluFountain Fleet
- Voltron energy
- AI predictive maintenance
- CRM

Rail oversight comes from the Ministry of Transport chapter, and corridor and transit tracking from the Trade Centres & Ports chapter, of the BluFountain Public Sector Product Book.

BluFountain DigiMining

A digital mining portal for ministries of mines, mining companies and artisanal miners. It covers the mining cadastre and licences, geology, environment and safety, production, royalties and community engagement.

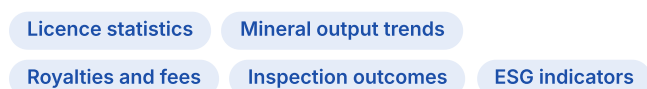
From claim to royalty



Who uses it

USER	WHAT THEY GET
Ministries and cadastre offices	Rights administration, oversight, transparency and sector analytics
Mining companies	Applications, production reports, royalties and compliance
Artisanal and small-scale miners	Registration, claims, training and formalisation
Inspectors and revenue authorities	Safety and environmental inspections; royalties and taxes

Mining dashboards



Connected to

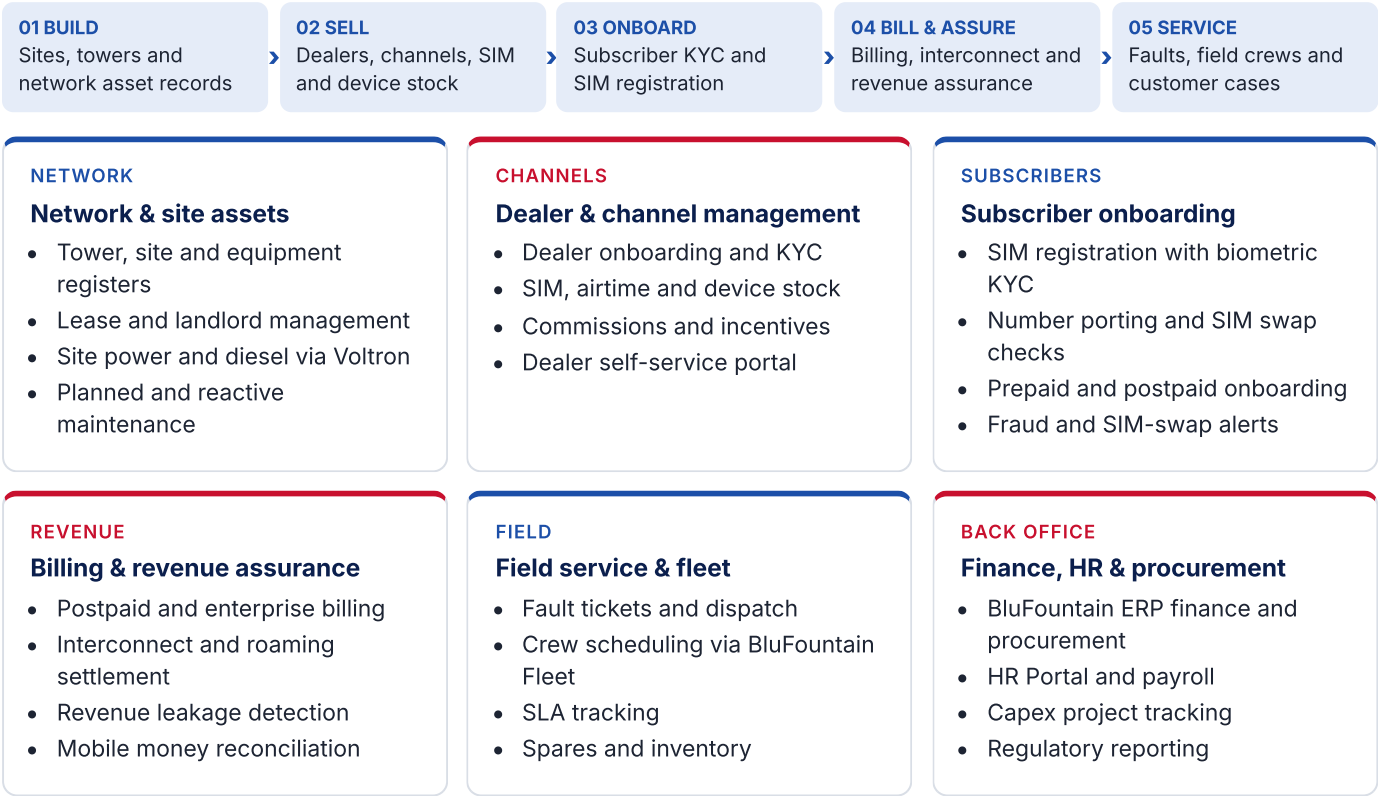


Based on the Mining Workflows and Digital Mining Portal chapter of the BluFountain Public Sector Product Book.

BluFountain Telecoms ERP

An industry ERP for mobile operators, ISPs and tower companies. It covers network assets and sites, dealer and channel management, subscriber onboarding, billing and revenue assurance, field service and the back office.

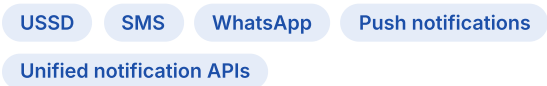
Network to revenue



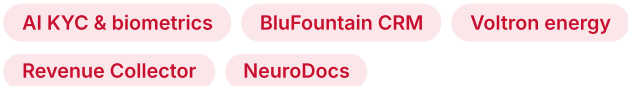
Who uses it

USER	WHAT THEY GET
Mobile network operators	Sites, dealers, subscribers, billing and assurance
ISPs and fibre operators	Customer onboarding, installations, billing and field service
Tower companies	Site leases, power, maintenance and tenant billing
Telecoms regulators	Licence compliance and SIM registration reporting

Customer channels



Connected to



Builds on KaribuTech's telecoms work, including OmniChannel and automation for Vodacom dealers and the Vodacom/Oracle Flexcube implementation.

BluFountain Perform

Performance appraisals and enterprise performance management (EPM) in one platform. It links organisational strategy, KPIs and budgets to team and individual goals, appraisals, development and rewards, for corporates, banks, ministries and SOEs.

From strategy to individual goals



Who uses it

USER	WHAT THEY GET
Corporates and banks	Balanced scorecards, appraisals, calibration and pay-for-performance
Ministries and SOEs	Performance contracts, service-delivery KPIs and annual performance plans
Schools and hospitals	Teacher and clinician appraisals, CPD and inspection links
Boards and executives	Strategy execution and organisational performance dashboards

AI

- AI goal suggestions
- Sentiment in review comments
- Attrition risk alerts
- Natural-language performance Q&A

Connected to

- BluFountain HR Portal
- BluFountain ERP
- GigaData analytics
- Governance Portal
- Education and Health HR workflows

Builds on the performance management, appraisal, CPD and long-service award workflows in BluFountain HR, Education and Health, and on the public sector HR and performance workflows in the Product Book.

Back-Office Portals

BluFountain Finance, HR, Fleet, Document and Recruitment portals replace spreadsheets and paper approvals for banks, insurers, ministries and corporates. All are configurable in Camunda BPMN.

Back-office portals

FINANCE

BluFountain Finance Portal

- Budget preparation and approvals
- Expense claims and petty cash
- Procurement and supplier invoices
- Multi-level approvals and escalation
- Payments and bank reconciliation

HR

BluFountain HR Portal

- Staff self-service portal
- Dynamic HR forms from the HR database
- Leave, loan and training approvals
- Staff loans under set lending policies
- Employee records and long-service awards

FLEET

BluFountain Fleet Management

- Live GPS tracking and geofencing alerts
- Fuel consumption and anomaly analysis
- Speeding, harsh-braking and idling reports
- Maintenance scheduling
- Cost tracking and carbon reporting

DOCUMENTS

BluFountain DocuCentral

- AI document classification and retrieval
- Encryption, MFA and one-time secure access
- E-signature and automatic audit logs

HIRING

BluFountain Recruit

- Job posts and employer management
- Applicant tracking and interview stages
- Hiring analytics and notifications

WORKFLOW

BluFountain Forms & Workflow

Custom form builder with pre-filled fields, role-based access, digital signatures, multi-level approvals, automatic escalation and audit logs. Integrates with HR, finance and IT systems.

PROPERTY

BluFountain Property

Maintenance requests matched to service providers, unit and tenant management, lease records and real-time status tracking for property managers.

Why KaribuTech AI

True data sovereignty

On-premises AI from day one. Zero external data transfer, and air-gapped LLM deployment is available.

LLM-agnostic, no lock-in

Llama 3, Mistral, Falcon or GPT on your own infrastructure. Your teams change rules themselves in BPMN.

Multi-regulator ready

Built for IPEC, RBZ, CBK and FSCA, with AI explainability packs and AML/PEP screening.

Built for Africa

Mobile-first, low-bandwidth computer vision. Supports African languages and ID formats across 6 markets.

Deep partner ecosystem

IBM (Techscale winner 2022–23), AWS, Microsoft AI, NVIDIA, Camunda Africa chapter, Google Cloud.

Senior team

80+ years combined leadership experience. 35 developers in SA, Zimbabwe and India. 15+ certifications.

Start with a free 2-week discovery sprint

We map your process, benchmark turnaround times and error rates, and deliver a working proof of concept before any commercial commitment. Then choose a Starter pilot, a Professional rollout or the full Enterprise AI suite.

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