With more than 80% of all banking transactions in the world happening on ATMs, Internet or Mobile channels today, it is clear that we live in a self-service world. Today, branch visits are in decline, mobile phones and the soaring popularity of tablet devices are revolutionising banking and internet has become increasingly adopted by customers.

Banks are facing a continuing challenge to build relationships with these customers who aren’t visiting their branch anymore. With BankWorld, personalising self-service banking can not only enable banks to reduce operational costs but also to tailor interactions with the customer and generate new revenues from servicing customers across the ATM, Mobile and Internet channels.
Who are we?

Since 1997, CR2 has been a pioneer in the retail banking software industry. BankWorld is the latest comprehensive suite of integrated self-service solutions which includes an integrated multichannel platform, ATM, Internet, Mobile and POS solutions as well as a powerful card management system.

Today CR2 has 110 banking customers across 60 countries in 4 continents, driving thousands of ATMs and servicing millions of internet and mobile banking users globally.

Headquartered in Dublin, Ireland, CR2 has a network of well-established offices and representatives across Europe, Africa, Asia and the Middle East.

Our Mission

Our mission is to be a global market-leading supplier of innovative self-service banking software.

- We develop truly innovative solutions for the challenges of today, tomorrow and beyond...
- We are determined to help financial organisations personalise their self-service channels simply and affordably
- We put self-service channels into action to reap the cost benefits of operating your own network of self-service touchpoints

Our Vision

Our vision is to assist our banking customers to solve their business challenges of generating new revenue, reducing operational costs and enhancing customer satisfaction through:

- Better customer service enabled by a single 360 degree view of the customer’s activity across all channels
- Strong segmentation capabilities and relevant delivery of targeted products and services
- Optimisation of operational efficiency and a true reduction of costs through our unique integrated multichannel platform
- Rapid design and deployment of new services and products across all channels

What makes us different?

We exclusively focus on self-service banking; our expertise, R&D efforts and staff are all centered on offering the best self-service banking solution.

We make sure we deliver solutions that will drive:

- A consistent and wide range of services across all channels
- The freedom for bank staff to deploy new services autonomously and in a short time
- Strong segmentation capabilities for better customer service
- A lower cost of ownership to meet banks’ cost strategy

With CR2, you can truly benefit from a focused and trusted expertise
Customers

CR2 has 110 installations in 60 countries across 4 continents around the world. Clients using CR2’s products range from blue chip corporate banking clients through to independent retail banks.

Clients include:

- Barclays
- ANZ
- Standard Chartered Bank
- Standard Bank, Africa
- Societe Generale, Egypt
- BancABC, South Africa
- Bank Standard, Azerbaijan
- Finance and Credit Bank, Ukraine
- Commercial International Bank, Egypt
- Harrods Bank, UK
- National Bank of Abu Dhabi
- Bank of Sharjah, UAE
- Diamond Bank, Nigeria
- CRDB, Tanzania

What they say about us

“We are committed to implementing best of breed solutions which empower us to deliver market leading products and services to customers. CR2’s BankWorld will greatly assist us in advancing in the electronic channels’ market and further developing our position in the Ukrainian banking segment.”

Mr Vladimir Hlyvnyuk, Chairman of The Board

“There has been a significant uptake of our Internet banking channel since its launch. BankWorld delivers a unique personalised banking experience to each customer (retail or corporate) accessing our online banking channel. We are very pleased with the high level of support provided by CR2’s professional services team and look forward to further developing our self-service strategy with CR2 in the future.”

Mario Tohme, Deputy General Manager

“We decided to engage CR2 in order to take total ownership of our internet banking site. BankWorld internet portal gives us the flexibility we required to deliver different portals to our customers segments and roll out new services without relying on any vendor. We have the capacity to design a banking site that adapts to each segment of customers and deliver relevant products and services which will translate into effective cross sales.”

Premier Oiwoh, Head of Customer Services & Technology
CR2 Solutions Portfolio

We inspire bankers and revolutionise the way banks interact with their retail & corporate customers at their electronic banking channels

Retail banks aspire to strengthen their customer relationship and increase their customer base while keeping operational costs to a minimum. CR2 believes that a focused multichannel approach is the way forward and strives to revolutionise the way banks interact with their customers.

CR2’s BankWorld is an innovative suite of retail banking solutions which provides banks with a complete view of each customer’s entire relationship. BankWorld allows greater segmentation of banks’ customer base, the design of new products and services as well as the delivery of targeted offerings across multiple channels or the specific channel of their choice.

Our expertise allows us to offer solutions to the below industries:

- Retail Banking
- Corporate Banking
- Central Banks

BankWorld Channel Manager
An integrated self-service platform driving a complete suite of electronic channels simply waiting to be turned on when you need them

BankWorld ATM Suite
A powerful suite of solutions including an ATM switch, ATM management, screen design, monitoring and support tools

BankWorld Internet
Best of breed internet banking solution for retail and corporate clients

BankWorld Mobile
A complete mobile banking platform offering SMS push and pull services, advanced web-based services for smartphones as well as mobile and tablet apps

CardWorld
A complete end-to-end card payment, management and processing suite

BankWorld POS
A point of sale acquiring and payment system
CR2’s range of products includes:

BankWorld Channel Manager
An integrated self-service platform driving a complete suite of electronic channels simply waiting to be turned on when you need them

BankWorld Channel Manager is CR2’s integrated platform which provides banks with flexible, secure and responsive channels including ATM, Internet, Mobile, Kiosk and POS. It helps banks visualise their customer’s activity across all channels from a single point thus offering them ultimate flexibility to respond to customers’ behaviors across all channels, quickly and efficiently.

BankWorld Channel Manager comprises of:
- BankWorld Product Factory
- BankWorld Integration Layer
- BankWorld Campaign Manager

BankWorld ATM Suite
A powerful suite of solutions including an ATM switch, ATM management, screen design, monitoring and support tools

BankWorld ATM suite is a comprehensive portfolio of solutions that gives banks’ staff complete control over the operation and management of the ATM network. BankWorld ATM facilitates decision making, product development, segmentation at the ATM, design of ATM screens, delivery of new offerings, problem resolution whilst maximising ATM uptime.

BankWorld ATM product suite includes a range of tools to meet the various needs of business and IT departments within the bank:

BankWorld ATM suite comprises of:
- BankWorld ATM Client
- BankWorld ATM Manager
- BankWorld ATM Distributor
- BankWorld ATM Support Tool
- BankWorld ATM Custodian
- BankWorld ATM Studio
- BankWorld ATM Cash Position
- BankWorld CDM CDM (Cash & Cheque Deposit Module)
- BankWorld Account Notifications
- BankWorld ATM Camera
- BankWorld Foreign Currency
- BankWorld Cardless Services
- BankWorld E-Billing
- BankWorld Fees Module
- BankWorld Card to Card Transfer
- BankWorld Personalised Payments
- BankWorld Money Voucher
- BankWorld P2P
- BankWorld NetWork Cardless Acquiring
- BankWorld System monitor
- BankWorld Network Simulator
- Network Gateway Monitor
BankWorld Internet
Best of breed internet banking solution for retail and corporate clients

BankWorld Internet provides banks with a fully customisable internet banking desktop. BankWorld Internet uses the latest web technologies enabling bank’s staff to simply edit the menu, products, design elements as well as adverts without the need for programming. BankWorld Internet allows banks to deliver targeted products and services to a group of customers pending their profile. BankWorld Internet can service both Corporate and Retail customers.

BankWorld Mobile
A complete mobile banking platform offering SMS push and pull services, advanced web-based services for smartphones as well as mobile and tablet Apps.

BankWorld Mobile enables banks’ customers to transact in real time through SMS push and pull commands. Banks are able to provide enhanced services at the mobile channel such as balance enquiry, payments, transfers, multi-factor authentication and alerts amongst others. Further to SMS banking, CR2 has developed an advanced web-based service for smartphones as well as Apps for iOS, Android and Windows based devices.

CardWorld
A complete end-to-end card payment, management and processing suite

CardWorld provides a complete end-to-end card payment, management and processing service from card application, approval issuance and online authorisation to statements, payment collections and interest application. It supports the issuing and acquiring of local debits cards as well as branded debit and credit cards including Maestro, Visa and MasterCard. CardWorld accepts transactions from POS or ATM acquiring products.

CardWorld includes:

- CardWorld Acquirer
- CardWorld Issuer
- CardWorld Producer
- CardWorld FraudTrap
- BankWorld Pre-Paid Cards

BankWorld POS
A point of sale acquiring and payment system

BankWorld POS enables banks to acquire transactions from merchant POS terminals, perform settlements and reconciliations and route them to the appropriate network such as Visa, Mastercard or UnionPay.
BankWorld Pre-Paid Cards
BankWorld Pre-paid cards enable banks to offer services to corporate, retail and government customers. BankWorld Pre-paid cards are a convenient and secure alternative to cash or credit cards for corporate as well as retail consumers. It gives the flexibility to disburse salary, provide staff with travel cards, consumers with online or family cards all while keeping the accounts safe. BankWorld Pre-paid cards allow banks to generate new revenues through administration or transaction fees as well as acquiring new customers in bulk whilst sparing them of the cost and complexity of hosting these data in the back-office system.

BankWorld Person-to-Person payments
CR2 has designed BankWorld P2P to allow a bank’s customers to send money to non-customers from their mobile device. With BankWorld P2P, banks can generate unprecedented revenues through transaction fees as well as auto-acquiring new customers through a viral marketing effect.

BankWorld Money Voucher
E-Cheque services
BankWorld Money Voucher enables banks to securely provide electronic cheque services to customers as well as non-customers at the electronic channels. The e-cheques can be used for fund transfers or payments and redeemed at the ATM channel or alternatively through a network of merchants or agents.
CR2 Worldwide Presence

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