

# Case study: Cairo Amman Bank

## Jordan bank implements channel management solution



### Challenges

- Provide new delivery channels including Internet, mobile and IVR
- Introduce browser-based ATM technologies to banks' established self-service channel
- Integration and centralisation of Jordan and Palestine business operations.
- Grow market share throughout the region
- Improve customer service across the banks network

### Why CR2

- Proven solutions provider
- Strong reference base in Middle East
- Clear product strategy

### Results

- Alternative and increased channel access options for bank customers
- Ability to enhance and tailor customer service across each channel
- Fast and effective delivery platform for new products and services
- Competitive edge in target markets

### Background

Cairo Amman Bank, established in Jordan in 1960, is one of the largest banks in Jordan and is the second largest retail bank in Palestine. It has a branch network throughout Jordan and Palestine with 70 branches, 3 financial consultancy service centres and 2 brokerages on the stock market. CAB has 56 ATMs in Jordan and a further 11 in Palestine.

With this impressive base, Cairo Amman Bank has embarked on a strategic path to enhance its market share through the delivery of greater customer service and increased coverage throughout the region.

### Challenge

- To enhance ATM service and introduce contemporary channels such as Internet, mobile and phone banking to customers
- To expand market share and realise business growth through improved services for customers

As a major player in the Jordanian market, Cairo Amman Bank has a clear objective to be technologically innovative in achieving its business goals.

In June 2004, the bank examined how best they could offer more convenient and efficient services for its growing customer base. At this time Cairo Amman Bank already had an existing ATM network connected to the JONET network which facilitated ATM switching and card production.

However, the bank was limited by the restrictions imposed with the incumbent solution including:

- no intuitive interface
- no automatic software distribution
- no facility to manage the ATM network
- restrictions on deploying their business in Palestine

The bank recognised the need to integrate and use additional delivery channels with the ATM switch, providing complete, seamless delivery architecture for its services across the two regions.

### Why CR2

With over 50 customers in the Middle East, CR2 has vast experience in not only implementing individual channel solutions, but also a complete integrated channel management strategy.

A key requirement for the bank was for a flexible and reliable solution with Arabic language capabilities and a solution that could be seamlessly integrated into their back office systems in Jordan and Palestine, allowing customers to access accounts in either country via any channel.

After a detailed review of Cairo Amman Bank's business requirements, the bank decided to implement the CR2 multi-channel platform, BankWorld Channel Manager, with the following products:

- BankWorld ATM Client, Controller and Distributor
- CardWorld Issuer
- CardWorld Producer
- BankWorld Internet
- BankWorld SMS
- BankWorld IVR

The inclusion of channel manager and these specific channels is currently underway at Cairo Amman Bank. The project has been divided into three distinct phases corresponding to the key priorities of the bank and the needs of its customers.

#### BankWorld ATM and CardWorld

Phase 1 of the implementation process is split into 3 sub-phases:

- a. Replacement of the banks existing ATM and card management solution (complete)
- b. Implementation of a browser based front-end to their ATMs together with a card issuing system (complete)
- c. Implementation of a centralised monitoring system (undergoing extensive user acceptance testing)

Cairo Amman Bank selected not only to launch a new ATM application, but also to introduce new self-service ATM terminals throughout its network. CR2's BankWorld ATM solution, made up of three elements, has the added benefit that it can be deployed across CAB's multi-vendor network.

- **BankWorld ATM Client** is the browser based application that resides on each ATM. This has been successfully installed at Cairo Amman Bank and is operational in both Jordan and Palestine.
- **BankWorld ATM Distributor** is live and facilitates the distribution of software enhancements, new graphics and targeted marketing messages to all or specific ATMs on Cairo Amman's network in both regions.
- **BankWorld ATM Controller** manages the ATM network and is expected to be operational shortly.

During the first phase of the project, Cairo Amman Bank successfully migrated its existing customer card base to CR2's card management system, CardWorld. The bank now issues Visa Electron debit cards which are live in Jordan. CR2's CardWorld Producer enables Cairo Amman to have full control, and in-house capability for the preparation and production of its bank-branded ATM cards and its Visa Electron debit cards.



ATM screen showing choice of deposit, funds transfer, bill payment and US \$ withdrawal

#### BankWorld Internet and Channel Manager

In the second phase, Internet banking and channel management facilities will be incorporated into Cairo Amman's strategic operations. The bank, through the deployment of BankWorld Internet, anticipates introducing e-banking retail services such as balance and transaction reporting, inter-account transfers and third party payments including utility bills. They will also launch e-banking corporate services such as cash management, bulk payments and salary payments. Islamic banking services will be introduced on this platform at a future stage.

The ATM, Internet, mobile and IVR channels will be integrated with CR2's Channel Manager and the bank's back office system, Bankmaster. BankWorld Channel Manager provides customers with a single and consolidated view of all their accounts.

#### BankWorld SMS and IVR

The final phase of this project, involves the addition of 2-way SMS (short message service) and interactive voice response services (IVR).

BankWorld IVR in conjunction with CR2's partner Servion, is a simple and cost-effective way that will give Cairo Amman's customers 24x7 access to pre-selected banking services and account information. It will also facilitate the payment of bills, transfer of funds and ordering of cheque books.

Cairo Amman Bank, conscious of the growing mobile phone culture within Jordan and Palestine, will also deploy BankWorld SMS in order to further build customer relationships and increase customer loyalty. With this system, event triggered notifications can be defined by the account holder to monitor and track account activity

#### Expected results

- A secure and scalable platform for the fast deployment of new products and services
- A fully integrated and centralised architecture across Jordan and Palestine
- Integration capabilities to facilitate new channel touch-points and back office applications
- Ability to manage and monitor Cairo Amman's individual channels, from a single point of contact
- Provision of a consistent view of the banks customer across multiple channels

**Cairo Amman Bank required a robust platform on which the bank could quickly bring new services to market, support our traditional and emerging delivery channels, and integrate and centralise our Jordan and Palestine business operations. The initial phase of this project is close to completion.**

**The customer experience at the banks new generation of ATMs has been dramatically improved and the bank is able to personalise the ATM services that correspond to the demands of customers in both regions.**

**Omar Yacoub, IT Manager, Cairo Amman Bank**