



Channel Banking Innovation



# CASE STUDY

## HALYK BANK

### Halyk Bank, largest bank in Kazakhstan, deploys BankWorld to drive its channel network

#### FACTS

##### >> CHALLENGES

- To create a powerful integrated self service channel network
- To deploy a single platform to manage all banking channels including ATM without replacing existing ATM switch
- To support numerous back office systems
- To deliver a personalised banking experience to customers across all electronic self service channels

##### >> WHY CR2

- CR2's BankWorld is a single unified multichannel self service platform with a complete suite of integrated self service channels
- A proven world-class solution
- Strong international footprint
- The only global solution fitting Halyk Bank's exact requirements

##### >> RESULTS

- BankWorld placed in front of Openway switching platform and CMS to unlock the power of Halyk's ATM network
- BankWorld Internet channel live on 19 December 2007, within 4 months of initial signing
- Integration of multiple back office systems

##### >> HALYK BANK PROFILE

Halyk Bank is the largest bank in Kazakhstan with more than 6 million customers. The bank has the most extensive distribution network in the Republic with over 2,500 ATMs, 300+ Kiosks, 100,000+ Internet and SMS banking users. Created in 1923, Halyk Bank is a model of leadership in banking and has been recently awarded the "Best Retail Bank in Central Asia" by the Banker magazine.

##### Key Figures:

> 800 branches	> 2,500 ATMs	> 300 kiosks
> 9,000 employees	> \$10 billion in assets	

##### >> CHALLENGE

Facing an increasingly competitive banking environment in the Republic of Kazakhstan, Halyk Bank needed to focus its strategy towards providing optimum self service banking in order to retain its leading position in Kazakhstan.

With a significant increase of all bank to customer interaction taking place via the self service channels Halyk bank realised the potential in providing customers with a unique personalised banking experience at every point of customer contact.

The bank recognised the need to integrate all electronic self services channels, which would enable them to be quick to market with segmented and personalised product and service offerings via all delivery channels.

In order to provide best of breed self service banking, Halyk Bank needed to move away from its siloed channel infrastructure to an integrated channel architecture. In addition the bank sought to unlock the power of its ATM channel and deliver extended personalised products and services via their ATM network without replacing its existing Openway™ Card and Switching platform. The required solution needed the flexibility to integrate to its multiple back office host systems.

*BankWorld will act as a powerful front end to our core systems, including Colvir, T24 from Temenos and our Openway card and switching platform.*

*Marat Satubaldin, Deputy Chairman, Halyk Bank*



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## >> WHY CR2

Halyk Bank was impressed with CR2's knowledge of the Central Asian market and in-depth understanding of the bank's specific needs. After conducting an intensive market review it was evident to Halyk Bank that CR2 was the right partner to address their channel requirements. No other vendor could offer the potency which BankWorld provided; a single multichannel self service platform with a complete suite of integrated electronic channels.

Halyk Bank was looking for a solution to support its ambitious growth strategy. BankWorld provides the opportunity to add additional channels at any time and can also be integrated to multiple back office systems across numerous regions.

Because BankWorld is an integrated channel solution it enables Halyk Bank to easily extend its brand by deploying consistent branding across all channels. In addition CR2's unique Product Factory empowers Halyk Bank to parameterise and configure new personalised product offerings without specialised assistance and to deploy them rapidly via their self service network.

Building on the strength of CR2's integrated channel offering, BankWorld Studio an integral component of BankWorld ATM considerably impressed Halyk Bank. BankWorld Studio is an easy-to-use solution, which empowers the bank to design, brand and manage the content of its ATM screens and deploy these screens easily across its entire ATM network. BankWorld Studio presents a unique opportunity for Halyk Bank's marketing team for the first time to design their own ATM branding and deploy it across their network without having to rely on the banks IT team.

As well as visiting a number of existing CR2 customers, Halyk Bank visited CR2's HQ in Dublin to discuss its project with their dedicated team. After visiting a number of CR2's customers and reviewing the company's global resources, Halyk Bank were confident that CR2 had the industry leading solution they required to ensure their continued growth and market leadership. CR2 enables banks to rapidly address their channel network expansion, compliance requirements and provide new personalised transaction functionalities across multiple channels extended to multiple countries.

## >> RESULTS

In June 2007 Halyk Bank selected BankWorld, CR2's industry leading multichannel self-service solution to achieve its customer centric strategy. BankWorld has been selected by the bank to manage its entire electronic self service channels including ATM, Internet, Kiosk and Mobile.

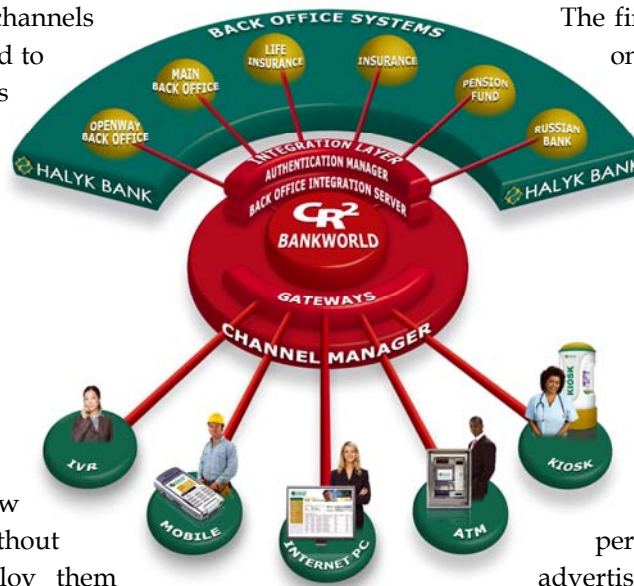
The CR2 team drew up a plan to address the banks specific requirements including placing it in front of the banks existing Openway switching platform and integrating it to a number of different core accounting systems.

The first phase of the project was completed on December 19th 2007 when the bank went live with BankWorld Internet.

Further phases in the roll out of this project will see the implementation of BankWorld's ATM, Kiosk, IVR and Mobile banking channels for Halyk Bank.

Using BankWorld Halyk bank will deliver a unique individual experience to customers across all electronic channels including personalised branding, targeted advertisement and product delivery.

In addition, BankWorld will provide Halyk Bank with the power to significantly strengthen its brand via its ATM network and across all of its self service channels.



*"We selected BankWorld following an extensive review of the market. CR2's leading solution enables us for the first time to deliver personalised products and services to customers across all channels. This will open up opportunities for efficient cross-selling whilst dramatically increasing customer satisfaction through personalised functionalities and services."*

*Alibek Junisbayev, Managing Director, Halyk Bank*