

**Customer**

Ahli United Bank BSC

**Deployed products**

BANKSMART™ and message master™ xsp

**Industry**

Financial sector

**Company profile**

Ahli United Bank BSC is one of the leading commercial banks in the Kingdom of Bahrain, the financial hub of Middle East. Ahli United Bank has been selected as the "Best Bank in Bahrain" for 2006 by Euromoney and Best Bank Middle East & Africa for 2006" by Global Finance magazines.



Acette Technologies is a specialized system integrator based in Dubai Internet City and services the Financial Services and Public sector in the Middle East, particularly in U.A.E. and Oman. Acette's services and solutions strategy is focused on operating in specialized sectors with the objective of providing technology based advisory, systems integration and implementation services.



Derdack is a leading expert in the mobility area and has several hundred installations worldwide including Proximus Belgium, Roche Switzerland, Siemens Germany, Movil de Entel Bolivia, Ericsson Australia, Microsoft Ireland, Telenor Business Solutions Norway, Steria UK, Daimler Chrysler Germany.

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**Situation**

Ahli United Bank (AUB) is one of the leading commercial banks in the Kingdom of Bahrain, the financial hub of Middle East. Ahli United Bank has been selected as the "Best Bank in Bahrain" for 2006 by Euromoney and „Best Bank Middle East & Africa for 2006“ by Global Finance magazines. AUB has operations in five countries and is on an aggressive mode of expansion. AUB was looking for a solution to offer SMS based banking service to its customers in Bahrain and later extend it for customers in other countries.

**Solution**

BANKSMART® is the innovative GSM SMS banking solution from Acette and built on message master® xsp- Derdack's premium messaging platform. Acette is a Derdack Certified Partner and a leading IT infrastructure and technology system integrator in the United Arab Emirates.

BANKSMART® and message master® xsp provide a multilingual SMS Banking solution for Pull and Push messages. By integrating with message master® xsp, Acette could concentrate on the functional aspects of the system, piggybacking the inherent strength of messaging, flexibility and scalability of the message master® xsp SMS Middleware engine.

**Pull SMS Banking:** Customer registrations in BANKSMART® are done using a web based application. At AUB, the system is set-up for use in English and Arabic. Customers can request for banking service to be provided in either language during the registration process. The system validates the request and fulfills it by interacting with the AUB's backend systems. BANKSMART® is a highly configurable XML based system. A user friendly front-end is provided for configuring the system, which empowers the user. This architecture allows AUB to deliver bank specific and customized Pull services within a very short lead time. In AUB, the Pull services are inquiries like account lists, account balance, credit card balance, currency exchange rate and services like showing the last five transactions from the account or the card or for any other requests. Additionally Pull services are available for customers for payments, account transfers, utility bill payments, mobile top-up or payments with their credit card.

**Alerts:** Registered customers can subscribe to alerts configured on the system. These alerts are configured by the user on the system. BANKSMART® validates the alerts generated by the banking systems and sends them to customers by SMS or E-mail depending on the customer choice and in the preferred language of the customer.

**Remote Administration:** BANKSMART® provides tools for managing the system and monitoring the activity and message queues within the system. These

tools make the day-to-day administration of BANKSMART®, very easy for a manned computer operations room, as would be seen in most banks.

**External Communication:** At AUB, BANKSMART® is connected to several external hosts over TCP/IP and IBM WebSphere MQ.

**Benefits**

**Significant time saving:** For a customer request that left

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with a short time frame for the deployment of the solution, being fast and flexible seemed to be the key. BankSmart® integration to message master® xsp reduced the delivery time considerably.

**Flexibility:** The bank running BANKSMART® can define their custom transactions and associated processing workflow, without having to customize or enter into program development.

**Message Templates:** All message text in multiple languages can be defined as named templates in XML. This allows changes in customer messages to be carried out by end-users through a simple user friendly and visual XML formatter provided with BANKSMART®.

**Campaign Module:** The Campaign Module, which is an optional add-on and being used at AUB, can track Pull campaigns and provide graphical and other reports where AUB's marketing department is using it to collect customer feedback on products and services or run promotions.

**Secure e-Services:** The optional Secure e-Services module, being used at AUB, allows AUB to define customer initiated Pull transactions where additional security is required, like in the case of a 3<sup>rd</sup> party payment or payment of an unregistered utility bill. Transactions are carried out in two stages, with the customer having to respond with challenge token to confirm the processing. This is to prevent any security breach by "spoofing" a GSM number.

**Multilingual Push and Pull:** Push messages and templates and Pull transaction mnemonics can be defined in multiple languages. These can be done as end-user activities, to extend the system to accommodate new business requirements.

