



**CASE STUDY:  
FAMILY BANK (KENYA)**



## Company Profile

### F Family Bank (Kenya)

Family Bank was registered as a Building Society in October 1984 in Kenya, under the Building Societies Act and commenced operations in the early 1985.

Family Bank later converted into a fully-fledged bank in May 2007 and the main driver for conversion was the need to offer a wider range of products and services to customers. From only one branch in 1985, Family Bank has grown over time and currently holds a network of over 75 branches countrywide.

Since inception, Family Bank has been providing affordable financial services to the low and medium income earners as well as to institutions and corporates. Family Bank products and services are well researched and developed and tailor-made to suit market needs.

## Scenario



**F Family Bank is a young bank that has adopted a forward thinking attitude, utilising market trends and technology to build their rank and status in Kenya. Their vision is to change the local banking conventions in Africa by introducing new ground breaking banking solutions through alternative channels.**

Family Bank is quickly rising in status and credibility and are on track to reaching their goal in becoming a Tier 1 bank in its own right. The current strategy is to strengthen their commercial and corporate customer base, as well as continue their mission in delivering advanced technology services to their retail customers.

Family Bank decided to meet the banks objective through multi-channel e-Banking and m-Banking services. This was agreed to be the best course in order to reach their customers 24/7 in real time, whilst offering a personalised approach through customer segmentation and profiling.

The banks existing internet banking solution did not meet the needs of the banks current or future goals, therefore they decided to deploy a new e-Banking solution that could consolidate customer segmentation through one system, allow them autonomy to manage their services and service offering, as well as integrate with their existing core banking platform and other 3rd party systems.

The solution had to be flexible enough to develop with the bank, adaptable enough to incorporate personalised services, and also be able to meet their criteria in multi-channel delivery, accommodating their retail and corporate customers and analysing user behaviour.

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## Banks Objectives

- To cater to retail and corporate clients e-Banking needs.
- To strengthen commercial customer base through multi-channel digital banking.
- To be seen as a Tier 1 bank in East Africa as well as increase profitability.
- To be seen as an innovative bank, offering advanced services through e-Banking and m-Banking solutions.
- To stay one step ahead in e-Banking technologies.
- To attract new customers by offering advanced services to grow business through alternate low cost channels



## Banks Criteria

- To be able to support all customer segments through one centralised system.
- To provide targeted and personalised functionality to corporate and retail customers
- To implement a system that could support marketing and advertng campaigns to different customer segments.
- To incorporate a strong 2 Factor Authentication model for multi signatory capabilities and additional security for all channels.
- To support expansion in other geographical locations using one system, whilst incorporating the same look, feel and functionalities.
- To have strong analytical and reporting capabilities in order to monitor and utilised customer behaviour for new services, and cross sell opportunities.



## Solution implemented

- NETteller e-Banking Core System
- NETteller Security Module
- NETteller WEB Banking Module
- NETteller SMS Banking Module
- NETteller Mobile Banking
- NETteller Mobile Applications
- NETteller Interface Module
- NETteller 2 Factor Authentication Module

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## Benefits of NETteller

- Open architecture enables easy and seamless integration to the core banking platform.
- Channel management provides the bank with the autonomy to offer services through all channels of communication.
- Administration Management allows the bank control of all marketing material and enables correct customer profiling.
- Customer segmentation is channelled through the same system.
- Offers comprehensive analysis on all customers provides the criteria necessary to utilise cross sell opportunities through user behaviour, trends and channel type.
- Leverages service offering to grow business through alternate low cost channels





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