



**CASE STUDY:
KENYA COMMERCIAL BANK**



KCB

Making the
Difference



NETteller
e-Banking Solution



Company Profile

K Kenya Commercial Bank

The Kenya Commercial Bank Group is one of the three largest commercial banks in Kenya. Today, the KCB Group has the widest network of banking outlets in East Africa, comprising over 222 branches and over 400 ATM in Kenya, Burundi, Rwanda, South Sudan, Tanzania and Uganda.

Scenario



A As a leading financial institution in Kenya, KCB deemed it necessary to improve their customer service approach to withstand the increasing competition across the region and set the bank in good stead to achieve their growth objectives across East and Central Africa.

In order to achieve their objective, KCB decided to focus on the delivery of technology driven solutions such as e-Banking and multi-channel services to offer a faster, more effective service to their customers.]

KCB's strength lies in its corporate services, therefore the bank needed to apply an advanced e-Banking solution that was able to support every customer segmentation, with specific reference to strong corporate services and functionality.

The bank needed to apply a secure, yet advanced, solution that could cover all aspects of corporate functionality in order to satisfy their existing commercial customers and introduce new services to attract new customers.

In order to support the banks expansion into Central and East Africa, KCB needed to incorporate the multi-channel e-Banking offering to their member banks in Kenya, Tanzania, Burundi, Uganda, Southern Sudan and Rwanda, whilst keeping with the same look and feel of the bank. The bank needed to incorporate an advanced, and mature solution that could support their objective in addressing their corporate and retail customers, as well as support their other member branches.

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Banks Objectives

- To present a unified picture of the KCB group - Bringing the whole group under one umbrella using the same system properties, look and feel, services offerings and other functionalities.
- To create a uniformed customer experience, regardless of channel, time or location.
- To encourage existing customers to use full range of services through their digital banking offering i.e. KCB Bankika, KCB Mobi Bank and the KCB Diaspora Banking.
- To offer advanced corporate services to commercial customers.
- To keep its status as a leading bank in Kenya through progressive services.
- To attract retention and loyalty through targeted service offerings to each client segmentation
- To offer banking customers a secure, user-friendly and powerful tool for their online banking needs.



Banks Criteria

- To develop and implement a complete e-Banking system together with associated technical and consultancy services.
- To provide strong corporate functionality supporting Trade & Finance and Liquidity Management and other.
- To cover corporate, retail and private banking services for KCB Kenya and all other subsidiaries, using one e-Banking system installed centrally at KCB's premises in Kenya.
- All functionality has to be fully integrated with one core banking system (Temenos/T24) which is installed centrally in KCB's premises in Kenya, servicing all subsidiary banks.
- To fully integrate 3rd party banking systems
- The online banking solution must support round-the-clock 24x7 processing and access.
- Website Accessibility should adhere to the Web Content Accessibility Guidelines (WCAG)
- To have the ability to support the KCB group under one umbrella by presenting the same e-Banking experience from every location.
- A secure system that can accommodate additional security like 2-Factor Authentication and multi-signatories.
- To offer strong security and audit features.
- To have a flexible solution that can accommodate the banks future changes i.e.
 - Geographical expansion or
 - Service expansion
- To provide a secure, powerful, yet user friendly tool for online banking needs.
- To provide high level security features for customer peace of mind.



Solution implemented

- NETteller e-Banking Core System
- NETteller Security Module
- NETteller Channels
 - WEB Banking Module
 - SMS Alerts
 - ASP Model (One installation, Many Banks. To be used for 6 independent member banks in six countries.)
- NETteller Authentication Server (2 Factor Authentication)

KCB – scenario to include strong emphasis in corporate functionality in order to maintain their corporate customer base, introduce new corporate services, and demonstrate their profile as a regional bank in East Africa with uniformed services.

After extensive evaluation of several well-known vendors, NETinfo was chosen due to NETtellers scalability and flexibility. NETinfo complied with all of the banks requirements, primarily strong corporate functionality and the ability to support member branches in other regions through one central installation (NETteller ASP Model. One installation, many banks).

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Benefits of NETteller

- Open architecture enables easy and seamless integration to the existing core banking platform and other 3rd party banking systems.
- Strong corporate functionality adheres to ever changing corporate services.
- Administration Management for in-house control of the system and services.
- Retention and loyalty through targeted service offerings to each client segmentation
- Comprehensive analysis on all customers provide the criteria necessary to utilise cross sell opportunities through user behaviour, trends and channel type.
- Fast Implementation cycle to gain time to market advantage
- Seamless integration between channels
- One system running the whole KCB group in every geographical location
- Return of Investment (ROI)





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