

NETinfo

DIGITAL BANKING PLATFORM

Case Study



ALPHA BANK



Alpha Mobile Banking

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ALPHA MOBILE BANKING Case Study

Alpha Bank's presence in Cyprus began in 1998 with the acquisition of Lombard NatWest Bank that was later renamed Alpha Bank Cyprus Ltd. In 2018 Alpha Bank acquired 100% of the issued share capital of Emporiki Bank - Cyprus Ltd.

Alpha Bank Cyprus Ltd is a full subsidiary of the Alpha Bank A.E. Group, which is one of the leading groups of the financial

sector in Greece, and has an active presence in Cyprus, Romania, Albania and Great Britain and maintains a wide network of correspondents with foreign and domestic credit institutions. Alpha Bank group has an asset base of €60.8bn, 11727 employees and 670 branches.



1998

Year Founded



Geographical presence

Cyprus (part of Alpha Bank Group)



Headquarters

3, Lemesou Ave., Alpha Bank Building, 2112 Aglantzia, Nicosia, Cyprus



Line of Business

Retail, Investment, Corporate Banking, Asset Management and International Banking Services Unit



Assets

€2.745 000 000 [2017]



Employees

650+

Other key metrics



27 Branches

Source: Alpha Bank Cyprus, www.alphabank.com.cy and www.alpha.gr

Challenge

Alpha Bank Cyprus wanted the design and implementation of an independent, customisable, efficient and secure digital banking solution, with flexible integration capabilities, and central administration management, that would include channels, marketing material, services, functionality, access levels, limitations and support customer segmentation.

The new solution would serve its customers through internet and mobile banking, as the Bank wanted to be seen as technologically advanced through e-Banking and m-Banking solutions in order to optimise the banks status, client base and revenues and stay one step ahead in e-Banking technologies.





“An independent, customisable, efficient and secure digital banking solution”

Solution

Alpha Bank is the first e-Banking customer of NETinfo. The first installation was implemented in 2001 and through these years we delivered a complete omnichannel solution that included responsive internet banking covering all browsers and devices, a very advanced mobile banking solution, with rich retail and corporate functionality, and advanced alerts & notifications management tools. The implementation of the administration module provided self-administration capability, allowing the bank to be able to manage the solution for in-house functionality and customer management.

Since 2001, the NETinfo solution was upgraded several times. In 2017, Alpha Bank last upgraded its online service providing new and updated functionality to retail and corporate customers and has launched a modern mobile banking app. The latest upgrade to the latest NETinfo Digital Banking Platform version included a new presentation layer for internet and mobile banking app, covering android and iOS, and upgraded Administration functionality. Alpha Bank, through the NETinfo solution, can manage and synchronise their ATM network.



“ A complete
omnichannel
solution ”

Benefits

- ✓ The new and modern mobile banking application has found widespread acceptance across the Bank's clients.
- ✓ Quick and secure access to its services with advanced login through the combined use of a smartphone and biometrics (fingerprint and face recognition) or PIN.
- ✓ PFM, personalisation and alerts management tools and the ability for remote approval of payroll and other payments, ensure a state of the art customer experience.
- ✓ Offering complete corporate functionality, including approval workflows, complex signatory structures and comprehensive payroll and mass payments facilities, to its existing corporate customers, while enabling the Bank to acquire new ones.
- ✓ By using the dynamic pages feature, new services can be offered to its clients in the channels securely, easily and without seeking for vendor's assistance or intensive IT resources.
- ✓ The Bank successfully executes targeted campaigns through the electronic channels, addressing different type of customer segments including millennials, basic retail, ladies, SMEs, students and any other segments dynamically created by the Bank.

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