







Banque de l'Union Haitienne S.A. (BUH) is Haiti's first private commercial bank established over 40 years ago, with strong brand-name recognition and an extensive ownership base of over 2,000 shareholders. BUH is headquartered in Port-au-Prince with a nationwide branch presence and offers an array of banking and insurance products and services for its retail and institutional clients.

As part of a Central Bank backed restructuring, BUH was acquired in 2013 by a group of prominent institutional and retail shareholders, with the intention of transforming BUH into a strong, profitable and transparent bank, operating in a banking sector in which demand for financial products continues to be strong.







Geographical presence

**9** Haiti



# Headquarters

3, rue Jean-Gilles Airport Road, Port-au-Prince, Haiti



#### **Line of Business**

- 2 Financial services, for retail, corporate and high net-worth individuals
- Insurance products



Assets

\$261.800 000 (2017)

Other key metrics



Source: Banque de l'Union Haïtienne and www.buh.ht/en/



## **Challenge**

The Bank requested for an independent, customisable, efficient and secure 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 have the capability to provide and support retail and corporate functionality, to accommodate SMEs and large corporate customers, and advanced personalisation management tools such as widgets management and PFM tools.

The aim was to make the first step to prepare the Bank to be competitive in the banking system, since a new group of investors decided to recapitalize the Bank. BUH wanted to leverage technology to position itself as one of the most modern Haitian banks and provide a service that will simplify time management and banking for its customers.







### **Solution**

We have delivered a complete omnichannel solution, BUH Connect, that includes responsive internet banking covering all browsers and devices, with rich retail and corporate functionality. The Bank can also offer insurance services to its customers. This ultra-modern platform will also enable institutions to plan and organize the payroll of their employees in total comfort.

BUH connect it's a user-friendly solution with elegant design and unique features, that allows Bank's customers, amongst others, to perform transfers to accounts at the BUH, the SPIH through all local banks and SWIFT for international transfers, see the balance of their loans, make payments on their credit cards, pay suppliers in real time and schedule future payments.

We implemented our risk-based authentication suite, enabling the Bank to work in a full secure environment, scoring the customers based on their behaviour and transactions. Different authentication mechanisms can apply based on their scoring.



Full secure environment, scoring the customers activity



## **Benefits**

- A modern digital banking solution leading to significant reductions in operational costs, as well as customer satisfaction, addressing all type of customers and services.
- The Bank offers a comprehensive payroll and mass payments facilities to its existing corporate customers, while enabling the Bank to acquire new ones.
- The Bank successfully executes targeted campaigns through the electronic channels, addressing different type of customer segments dynamically created by the Bank.
- NETinfo is a digital tool for the Bank, exposing any service to the channels securely, easily and without seeking for vendor's assistance or intensive IT resources.
- Flexibility of the NETinfo structure to respond quickly to Bank's requirements, giving a local market advantage to the Bank.

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