

# NETinfo

DIGITAL BANKING PLATFORM

Case Study





Add your Visa cards to RCB Digital Wallet app

New way to pay worldwide with your Android phone



Welcome to RCB Online

Please enter Your User ID

User ID

PIN

English

LOGIN

Forgot my login details

Online privacy and security

The RCB Bank Ltd staff will never ask you to disclose your online PINs either via email or text. Do not reply to unsolicited messages that ask you to "verify your account" or "confirm your log-in details" or provide personal or financial information. If you receive such an email, please forward it to helpdesk@rcb.com.cy for further investigation.

# Case Study

RCB Bank Ltd is a European bank that operates a universal banking model and serves thousands of local and international clients. It is headquartered in Limassol, with branches in Nicosia, Limassol, Larnaca, Pafos, Luxembourg and representative offices in Moscow and London.

With over 20 years of history and expertise in banking, RCB has earned a reputation as a financially stable and reliable bank. RCB offers a wide range of everyday banking products and services as well as tailored investment solutions and aspires to establish long-term strategic partnership with its clients.

Log in to Online Banking

Enter your ID and PIN

[Forgot your ID and PIN](#) | [Help](#)

**Security**

We will never ask you for your ID and PIN or your banking/card details on the phone. We will never send you emails that ask you to confirm your account details, "confirm your account", "confirm your details" or "confirm your information". We will never ask you to provide any other information. In case you receive an email, please do not click on any links or provide any information. For more information, please visit [www.rcbcy.com](http://www.rcbcy.com).

1995

Year Founded



Geographical presence

Cyprus, Luxembourg



Headquarters

2, Amathountos Street, P.O. Box 56868, 3310, Limassol, Cyprus



Line of Business

Retail, corporate and high net-worth individuals



Assets

9.200 000 000 [2017]



Employees

390+

Other key metrics



€972m profits in 2017



€8.5m deposits and €6.9 loans



8 Branches in Cyprus and 1 in Luxembourg

Source: RCB Cyprus and [www.rcbcy.com/en/](http://www.rcbcy.com/en/)

## Challenge

RCB aim was to transform its business model by offering more products and services through its digital channels and was looking for suitable, reliable and flexible platforms to support its strategic intentions. The main objective of the project was to implement Internet and mobile banking platforms, providing consistent IT-infrastructure in the Bank to support digital channels development at RCB.

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 strong corporate functionality, to accommodate SMEs and large corporate customers, and advanced personalisation management tools such as widgets management and PFM tools.





**“Supporting  
digital  
channels  
development”**

## Solution

NETinfo enabled RCB bank to launch a modern digital banking solution, for retail, corporate and investment customers, that includes responsive internet banking covering all browsers and devices, and an innovative and modern mobile banking solution, with rich retail and corporate functionality and access with the use of biometrics. Additionally, RCB was provided with advanced alerts management tools and PFM tools and facilities, which are available in any channel.

The new solution has the capability to provide and support strong corporate functionality and a powerful administration module for the central management of the solution. The Bank is extensively using the Dynamic Pages feature, that is allowing the Bank to design and deploy (end-to-end) new services to any channel and any customer group without the requirement of vendor support (self-service capability).

“Advanced login through the combined use of a smartphone and biometrics”

## Benefits

- ✔ A comprehensive digital banking service leading to significant reductions in operational costs, as well as customer satisfaction, addressing all type of customers and services to lower cost digital channels.
- ✔ A modern mobile banking app with rich functionality that found widespread among Bank's customers.
- ✔ 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.
- ✔ The Bank offers 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 including millennials, basic retail, ladies, SMEs, students and any other 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.



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