

CIB BANK



Integrated and Seamless Internet Banking via Mobile Phones at CIB Bank, a Bank of Intesa Sanpaolo.

ABOUT CIB

CIB Bank Ltd. was founded in 1979 as the first joint venture bank in the east European region. CIB is a bank of Intesa Sanpaolo, the largest banking group in Italy and a top-ranking player in the euro zone. CIB represents outstanding quality in both the domestic and the international financial services market. As a leading player on the Hungarian financial market CIB offers comprehensive commercial banking and investment services to companies, institutions, private entrepreneurs, and retail customers alike. Over its 30 years of operation, CIB Bank has developed into a large universal bank. CIB was always renowned for building the latest technologies in its operation and services – and is not surprisingly owner of several international innovation awards.

BUSINESS CHALLENGE

Fierce competition in recent years has evoked an increasing expectation with regard to banks that they should bring their services ever closer to their customers. CIB wanted to build the best online banking service in Hungary, thus decided to revamp its internet banking to make the navigation more user-friendly, reduce customer service costs and increase customer. CIB was the first who realized the opportunity of the freedom of mobile internet: it decided to develop a new, attractive and easy-to-use banking service via mobile handsets. CIB set forth to implement a device independent online banking service:

CIB Internet Bank and mobilCIB mean banking anytime, anywhere.

SOLUTION OVERVIEW

IND enabled CIB to define the most efficient and clearest navigation menu and ergonomic user interface for the new mobile banking service. During the meticulous planning phase it had been outlined what kind of functions and features must be contained in the new CIB service. As a result of the detailed feasibility study IND iMobile Banking has become the basis of the new mobilCIB service.

During the implementation process the IND iMobile Banking software was customized and connected to the bank's authorization system. Due to the flexibility of the core product, it was easy and simple to integrate it to the existing banking systems. Beyond fine tuning of the default IND iMobile functions additional features have been developed based on CIB's special requirements. Finally in order to suit CIB's brand image display was graphically customized by the IND experts. mobilCIB provides the access to all fundamental banking operations, such as the account balance history inquiry, and mobile top-up. In addition, 3rd party transfers, internal transfers, term deposits and stop deposits as well as card limit modifications can also be initiated easily and securely. The bankcard security level can also be temporarily increased to allow specific one off high value transactions



„In these hard time professional and at the same time cost efficient customer service is even more important, and only high quality technology can meet both these expectations. We had already committed considerable resources to build the latest techno-logies in our operation and services to provide the most innovative online banking services to our clients. With the support of IND and its products we will continue to do so.”

Mr. Áron Vitályos, Sales Director, CIB Bank

Technology profile

- IBM WebSphere 5.1 platform (Application Server)
- IND STS Web Framework
- IBM DB2 database, content manager
- IBM MQ Series for back-office systems



The Banking Front-Office Technology

ABOUT IND GROUP

IND Group is one of the leading developers and providers of banking front-office products in the European e-finance market.

Our flagship product, the IND Banking Front-Office, is a set of comprehensive range of services that empowers front-office operations. BFO delivers a complete sales and banking suite of channels including branch, internet, mobile, contact centre on the same centralized platform, improving service quality and performance.

For more information please contact us at: www.indgroup.eu or send e-mail to sales@indgroup.eu

- AUSTRIA
- CROATIA
- GERMANY
- HUNGARY
- ROMANIA
- UAE
- UNITED KINGDOM

BUSINESS BENEFITS

Before introducing 'mobileCIB', the bank had **17 000** WAP banking customers, but out of those only **700** were considered active with **3000** logins per month. This service was not very popular because customers found it difficult to use.

After IND's new mobile banking service went live in the bank, the registered customers for mobile banking increased by **10%** in the first month. The number of logins doubled to **6300** per month with **2.5** times more active users.

Usage of all available functions increased by twofold and the value of transactions was **5** times higher than before with WAP banking!

Activity of all registered users became over twice as high as before. (from **3.4%** to **8.1%**)

„The strong decade-long partnership between CIB Bank and IND originated from the continuous joint effort for innovation. We are proud that the IND Innovation Lab is always at the fore front of global banking technology trends and CIB was always open to our new ideas and developments.“

dr. Balázs Vinnai, CEO, IND Group

