



Oman' largest Bank integrates multiple delivery channels into its Temenos T24 integrated banking system with the Cuecent Enterprise Service Bus

The Client

In a highly competitive banking market, the Largest Bank in it's country of operation has clearly identified that good service is a decisive factor for their success. With banking customers, globally, choosing to interact with their banks over a variety of channels, the Bank wanted to include new banking channels in response to changing market needs. The bank turned to the Cuecent Enterprise Service Bus (ESB) to securely and transparently bring new channels into it's services delivery network that integrated both to one other as well as to the bank's host systems including the Temenos T24 core banking system.

Business Need

- While migrating its operations from a legacy system to the Temenos T24, the Bank needed a solution to securely and transparently integrate its existing multi-channel delivery network with T24 and at the same time facilitate the rapid introduction of new channels into the services network.

Solution

- The Bank opted for the Cuecent ESB not only for the breadth of its functions but also for the flexibility it provides the bank to respond to their customers' changing needs quickly.

Results

- Achieved competitive operational costs by improving efficiency and effectiveness
- Improved speed-to-market of new products and services
- Enhanced value of existing technology investments
- On demand introduction of new customer banking channels
- Enhanced Customer Service
- Standards

The Bank is Oman's largest bank with over 115 branches and 500,000 customers. In its effort to enhance relationships with customers, reduce operational costs and open new avenues for revenue generation, the Bank had deployed a multi-channel service delivery infrastructure providing consistent banking experience through ATMs, wireless devices, cash deposit machines, kiosks, call centers and the internet. Though effective, the management of the channel network was complex due to the combination of different vendors, different delivery systems, different technologies, and different back-end connections. Also, any addition of a new customer touch-point required considerable integration efforts.

In 2007, the Bank partnered with Bahwan CyberTek to migrate its retail and corporate banking operations from the 20 year old legacy system to the Temenos T24 Integrated Banking System with an objective to increase transaction processing efficiencies, expand its product offerings, and prepare its business for future growth. While integrating the channel network into T24, the Bank felt a need for a standards-based integration framework addressing the requirements of a comprehensive, multi-channel integration environment.

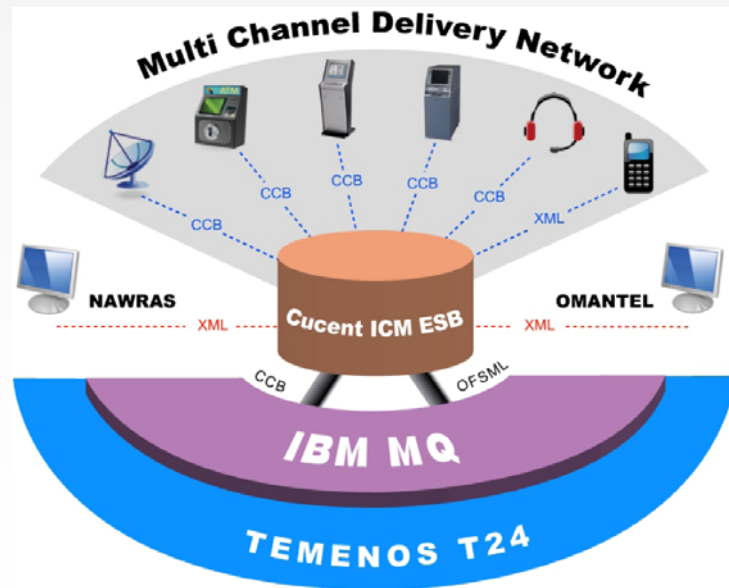
The Bank turned to the Cuecent Enterprise Service Bus (ESB) for the banking and financial industry, to facilitate the continual optimization of their multi-channel service delivery network and its integration into the Temenos T24 Integrated Banking System. The Cuecent ESB helped them effectively integrate the banks front- and back-office processes with all channels delivering a consistent customer experience across the entire service network. The solution also allows the bank to rapidly incorporate new banking delivery channels in keeping with their vision for a technologically advanced bank.

Cuecent Differentiators

- **Integrate multiple delivery channels**
The Cuecent ESB allows the Bank to manage their services consistently and economically across multiple delivery channels and branches to ensure customer acquisition, satisfaction & retention
- **Increase speed to market of new products**
The Cuecent ESB facilitates the Bank to speed new banking services and products to market without having to work around data integration and application presentation constraints.
- **Single view of every customer**
The Cuecent ESB provides bank staff with critical information about customer interaction across all channels enhancing branch responsiveness & expanding crossselling opportunities
- **Round the clock Availability**
Using Cuecent ESB's robust error and fault handling mechanisms, the Bank now provides non-stop services across its entire multi-channel service delivery network
- **Reduced Investment**
The Cuecent ESB has ensured IT investment protection by extending the value of the state of the art technology beyond its branches
- **Handles any number of transactions**
The Cuecent ESB is robust & can handle voluminous transactions cutting across multiple delivery channels
- Reduced complexity for future channel additions
- Since the solution supports multiple data standards, communication protocols & host interactions, the Bank can easily deploy new channels into their delivery network in a matter of hours

The Cuecent ESB

- Seamlessly integrates the banks service delivery network of ATMs, kiosks, cash deposit machines, call centers & wireless and internet portals with its banking System
- Integrates individual channels with one another to provide a seamless banking Experience
- Decouples the banks back-end system from the various delivery channels Integrates all customer channels and the T24 integrated banking system with the technology systems of Omantel and Nawras (mobile service providers) allowing customer to pay their mobile bills through any of their banking channels
- Aids in establishing a flexible future-proof architecture with an agile infrastructure



In order to facilitate and expedite a consistent, secure, standards-based integration, the Cuecent ESB:

- Receives Cobol Copybook (CCB) or Fixed-Length ASCII (FLASCII) data from ATMs, Kiosks, Cash Deposit machines, Call Center systems and the internet banking portal and XML from wireless devices.
- Performs a message analysis and based on the request type and implication, routes the messages to the integrated banking

system after converting them to the T24 native OFSML (in case of transaction requests) or CCB / FLASCII (in case of inquiry requests).

- In case of requests related to mobile payments, forwards a mobile number verification request in the form of XML to the back-end systems of the individual mobile service providers (MSPs) and on verification receives the incoming payment request from the channels and updates the T24 and the respective MSP's systems.

At the Bank, the Cuecent ESB communicates with T24 using the following set of 22 standard messages:

- ACCOUNT DETAIL
- ACCOUNT DETAIL CDM
- ACCOUNT DETAILS ATM
- BALANCE ENQUIRY
- CHANGE TPIN
- CHEQUE BOOK REQUEST
- CURRENCY RATE ENQUIRY
- CUSTOMER DETAIL
- FULL STATEMENT
- FUNDS TRANSFER
- GET BENEFICIARY DETAILS
- HEARTBEAT
- LOST CARD REPORTING
- MINI STATEMENT
- POS
- REGISTRATION MOBILE BANKING
- STOP CHEQUE
- TODAYS TXNS
- TPIN VALIDATION
- TRANSACTION POSTING CDM
- TXN HIST
- VALIDATION CDM

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