

Omdurman National Bank

ONB provides first ATMs in Sudan with BankWorld ATM



Challenges

- Reduce costs
- Enhance customer service
- Attract new customers
- Improve marketing capabilities
- To offer the best services to its clients

Why CR2

- Proven technology
- Local and worldwide references
- Immediate ATM network or hardware fault diagnostic alerts
- Software upgrades executed remotely
- Full integration with mobile channel
- Windows based, web browser style ATM allowing ATM corporate branding

Results

- First bank in Sudan to offer ATM services
- Launched first 10 ATMs in just over 2 months.
- Further 12 ATMs planned in 2005
- 4,000 cards already distributed to client base
- Will be first bank in Sudan to offer POS and SMS banking services

Background

Omdurman National Bank was founded in 1993 and provides banking services for both retail and corporate clients. The bank's customers include Sudan citizens, expatriates and foreign investors. Together with a growing economy, it has seen its profits rise significantly in the past few years to become one of the leading banks in Sudan. ONB currently has 20 branches, with 6 more planned by end of 2005.

Challenge

ONB has had steady growth over the last few years and is considered very advanced in terms of its use of technology. The bank wants to continue with this growth and expansion in order to offer the best service to its clients. One of the bank's key objectives is to attract new customers from both the Sudan and abroad. As a result of the improving economy in Sudan, ONB felt that the bank would be significantly differentiated from the competition, by being the first bank in the country to offer ATMs and so allow their customers the facility to withdraw money at a time that suited them and without having to enter a bank.

Ahmed Musa, General Manager, Omdurman National Bank believes that investment in IT addresses the needs in their market. "IT offers opportunities to reduce costs and improve flexibility, to enhance customer service and improve our marketing capabilities," he said.

Why CR2

By implementing CR2's BankWorld solution, ONB knew that they could have their ATMs up and running in a short space of time. The introduction of CR2's BankWorld ATM software provides ONB with the ability to brand their ATMs as well as having the opportunity to use them for marketing purposes. For example, they are used to promote other bank products and to offer third party advertising and so earn extra revenue as well as create a high profile image for the bank.

One of the distinct advantages of the BankWorld ATM solution is that software upgrades can be executed remotely and at a time when the ATMs are least likely to be in use. The bank is also alerted with diagnostic information as soon as a network or hardware fault occurs. This means that when an engineer does need to visit an ATM, he has the correct information and equipment and so ensures that the ATM is in service as much as possible as well as significantly reducing the maintenance costs.

Results

In 2001, Omdurman National Bank became the first in Sudan to modernise by embracing electronic technology. This was a major factor in winning the Bank of the Year Country award in The Banker magazine in both 2002 and 2003.

At the end of 2004 and in just over 2 months, ONB put the first 10 ATMs in Sudan into production in its capital city, Khartoum, and has rolled out a further 10 throughout the country in the first half of 2005, having commenced with Port Sudan and Wad Medini.

The bank is further investing in new technology by replacing its back office system which is planned for early 2006.

ONB is also currently implementing a POS terminal management system from CR2 to allow its customers pay for goods and services using their ATM debit cards. In addition, it will be implementing CR2's prepaid smart card solution, SmartBank in 2006. These services will be offered in addition to a new Mobile banking channel.

Because of the existing BankWorld infrastructure, this additional mobile channel will be extremely easy to implement. BankWorld SMS is a flexible solution that delivers banking services to customers through a range of mobile devices using SMS (short message service) technology. It will provide Omdurman customers with the opportunity to check their balance, receive text alerts and pay bills via their mobile phone.

This will assist ONB to further consolidate their market leadership position in a highly competitive and evolving marketplace.

"We chose CR2 because the company has both worldwide and local references readily available as well as local support. Their BankWorld products have been in use for over 7 years and are extremely reliable and straightforward to implement"

Ahmed Musa, General Manager, Omdurman National Bank