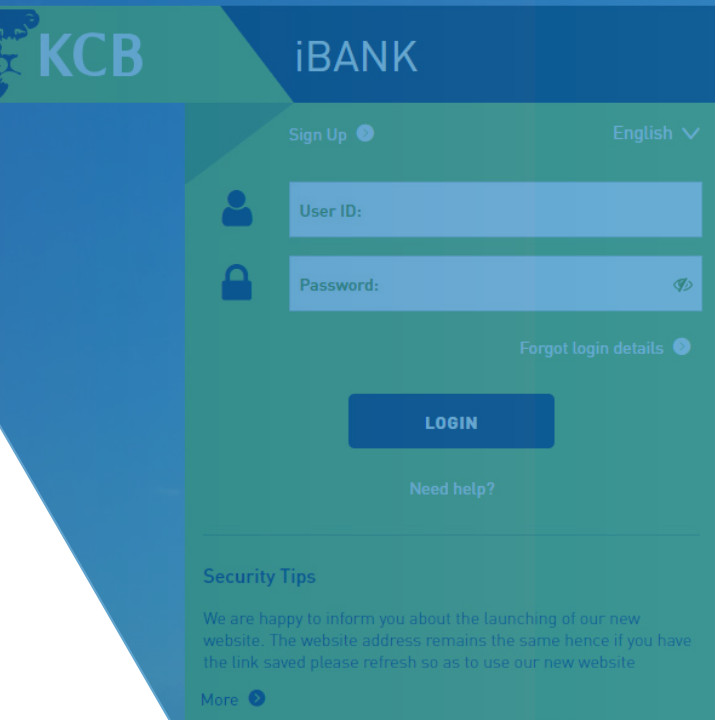


# NETinfo

DIGITAL BANKING PLATFORM

Case Study





# Case Study

KCB Group is registered as a non-operating holding company which started operations as a licensed banking institution with effect from January 1, 2016. The holding company oversees KCB Kenya – incorporated with effect from January 1, 2016 – and all KCB’s regional units in Uganda, Tanzania, Rwanda, Burundi, Ethiopia and South Sudan. It also owns KCB Insurance Agency, KCB Capital, KCB Foundation and all associate companies.

The holding company was set up to among other things to enhance the Group’s capacity to access unrestricted capital and also enable investment in new ventures outside banking regulations, achieve operational and strategic autonomy for the Group’s operating entities and enhance corporate governance across the Group and oversight in management of subsidiaries.

1896

Year Founded



Geographical presence

Kenya (HQs), Uganda, Tanzania, Rwanda, Burundi, Ethiopia and South Sudan



Headquarters

Kencom House, Moi Avenue. 6th Floor Wing B, Nairobi, Kenya



Line of Business

KCB provides corporate, retail and private banking services, diaspora banking and Insurance



Assets

5.500 000 000 [2017]



Employees

6400+ in the group

Other key metrics



6m customers in the group



263 branches



15,082 agents



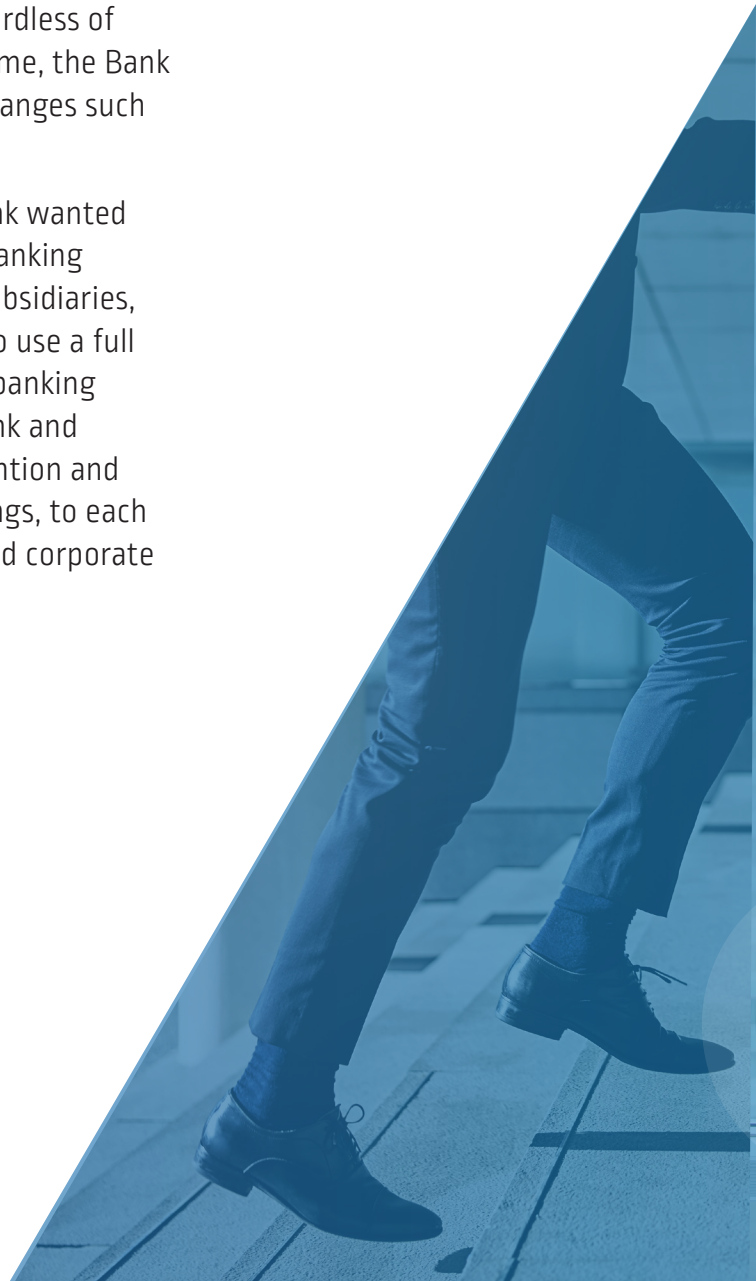
962 ATMs

Source: Kenya Commercial Bank (KCB) and [www.kcbgroup.com](http://www.kcbgroup.com)


## Challenge

The Bank wanted to offer to its customers a secure, user-friendly, powerful and complete e-banking system for their online banking needs. KCB aimed in presenting a unified picture of the KCB group, bringing the whole group under one umbrella using the same system properties, look & feel, services offerings and functionality, while creating a uniformed customer experience, regardless of device, time or location. At the same time, the Bank wanted to accommodate any future changes such as geographical or service expansion.

With the omnichannel solution the Bank wanted to cover corporate, retail and private banking services for KCB Kenya, and all other subsidiaries, and to encourage existing customers to use a full range of services through their digital banking offering, i.e. KCB Bankika, KCB Mobi Bank and the KCB Diaspora Banking, attract retention and loyalty through targeted service offerings, to each client segmentation, and offer advanced corporate services to its commercial customers.





The background of the slide is a photograph of a man in a dark suit standing with his back to the camera, looking out a large window at a city skyline. The image is overlaid with a semi-transparent blue filter and several faint, light blue circular patterns. The quote is written in large, white, sans-serif font over the left side of the image.

**“Creating a  
uniformed  
customer  
experience,  
regardless of  
device, time  
or location”**

## Solution

After an extensive evaluation of several well-known vendors (20 in total), where NETinfo was chosen with full marks due to the scalability and flexibility of our platform, we have delivered a complete omnichannel solution that includes responsive internet banking, covering all browsers and devices, and advanced alerts and personalisation management tools.

The NETinfo solution was successfully installed in all 6 countries where KCB operates, Kenya, South Sudan, Uganda, Burundi, Rwanda and Tanzania, as NETinfo supports the “One installation many banks” model. By making use of the “One installation many banks” concept, the Bank’s customers can have access to all their accounts and products in the group, while flexibility of access and security is provided, and very few systems globally have such, through Soft iTAN, SMS, email and hard token.

Through our solution, the Bank can offer to its corporate customers powerful and flexible payroll and mass payments facilities, which enable file creation for each individual user, and the capability to negotiate and use ad-hoc rates electronically. NETinfo’s solution is providing retail and corporate functionality to the 6 million customers of the bank.

In 2018 the Bank is upgrading its NETinfo solution to the latest NETinfo Digital Banking Platform version, that provides additional administration capabilities to the bank, including a native mobile banking app with rich functionality, dynamic pages builder and legal entities management, powerful PFM (Personal Financial Management) tools, and a new and modern frictionless customer experience to their customers.

“ One  
installation  
many banks ”

## Benefits

- ✔ By making use of the “One installation many banks” concept of NETinfo, the Bank has reduced and limited implementation and maintenance cost for the whole group.
- ✔ A powerful native mobile banking app with rich functionality for their retail and corporate customers in order to perform their financial activities on the go.
- ✔ Strong emphasis in corporate functionality in order to maintain their corporate customer base, introduce new corporate services, and demonstrate their profile as a regional bank in East Africa with uniformed services.
- ✔ Comprehensive payroll and mass payments facilities to its existing corporate customers, while enabling the bank to acquire new ones.
- ✔ Onboarding facility that enables the Bank to increase its customer base.
- ✔ System’s unique functionality can enable ad-hoc negotiated rates, so the customer can request special rates and handling for specific payments.
- ✔ Dynamic pages builder enables the Bank to create and deploy new services to any channel or customer group without seeking for vendor’s assistance or intensive IT resources.



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