

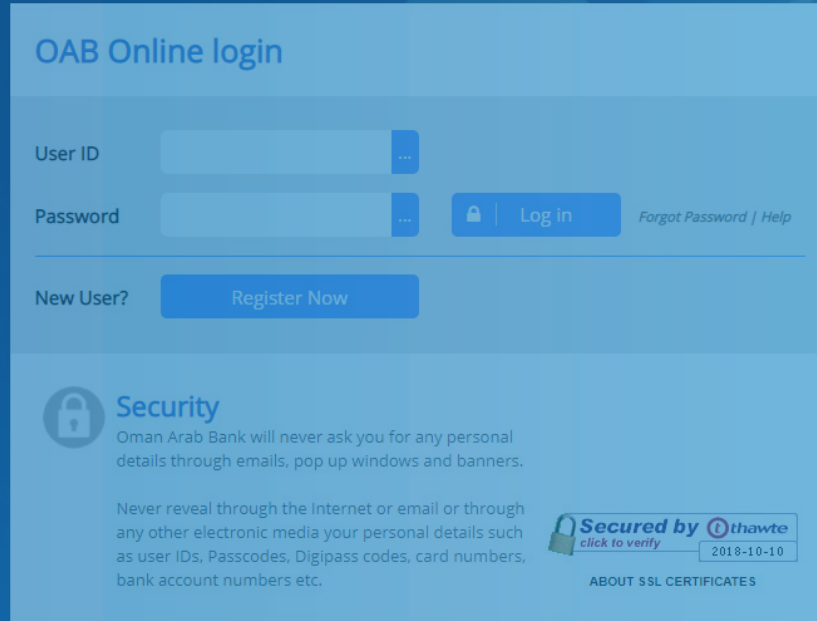
# NETinfo

DIGITAL BANKING PLATFORM

Case Study



بنك عُمان العربي  
OMAN ARAB BANK



OAB Online login

User ID

Password  [Log in](#) [Forgot Password | Help](#)

New User? [Register Now](#)

**Security**  
Oman Arab Bank will never ask you for any personal details through emails, pop up windows and banners.

Never reveal through the Internet or email or through any other electronic media your personal details such as user IDs, Passcodes, Digipass codes, card numbers, bank account numbers etc.

Secured by **thawte**  
click to verify 2018-10-10  
ABOUT SSL CERTIFICATES

# Case Study

Oman Arab Bank SAOC was established in 1984 following the acquisition of Arab Bank's branches in the Sultanate. Over the past three decades, the Bank has consistently expanded its reach as well as its products and services offering to provide customers in the country with a comprehensive suite of innovative

solutions in retail banking, corporate and project finance, investment banking, trade finance and most recently, Islamic banking. The Bank's principal shareholders are Oman International Development and Investment Company SAOG (50.99%) and Arab Bank PLC (49%).



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1984

Year Founded



Geographical presence

Sultanate of Oman



Headquarters

Sultan Qaboos Street, Ghubrah, P.O. Box 2010 – Ruwi, PC 112,  
Muscat, Sultanate of Oman



Line of Business

Retail, Corporate & Private Banking, Investment Banking, Islamic Banking



Assets

4.800 000 000 [2017]



Employees

1173 staff

Other key metrics



64 branches and 7 rep. offices



Profit 2017 €60m



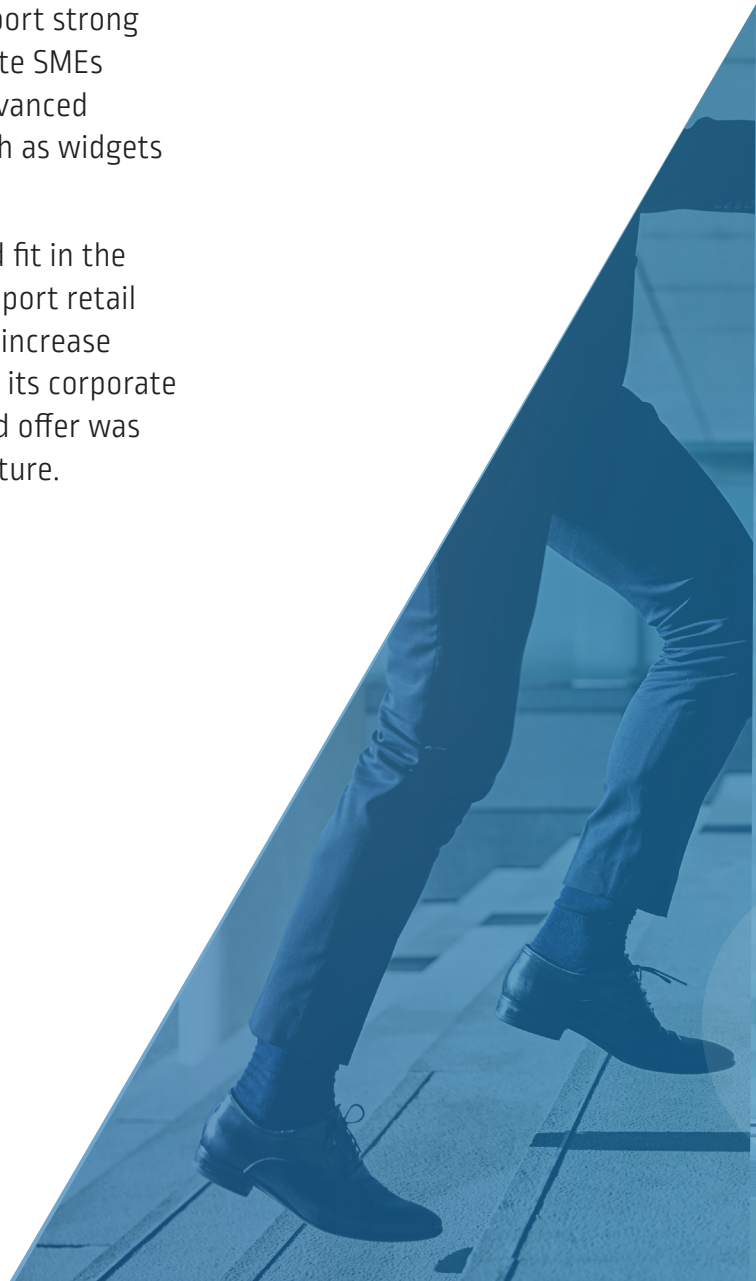
147 ATMs

Source: Oman Arab Bank (OAB) and [www.oman-arabbank.com/](http://www.oman-arabbank.com/)

## Challenge

The Bank requested for an independent, customisable, efficient and secure omnichannel 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.

The Bank wanted a solution that would fit in the Arab culture, unify all channels and support retail and corporate functionality in order to increase Bank's retail customer base and satisfy its corporate customers. Islamic banking support and offer was clearly in the bank's strategy for the future.



A man in a dark suit stands with his back to the camera, looking out a large window at a cityscape. The scene is overlaid with a blue tint and faint, light-colored circular patterns. The text "Fit in the Arab culture" is written in large white letters across the lower part of the image.

# “Fit in the Arab culture”

## Solution

We delivered a complete omnichannel solution, in Arabic and English language, that includes responsive internet banking covering all browsers and devices, a very advanced hybrid mobile banking solution, with rich retail, corporate and Islamic functionality and advanced alerts & notifications management tools. The Bank also launched a user-friendly P2P payment solution (QuickPay).

The new platform offers customers an innovative icon-based interface that provides the same dynamic look & feel across all touchpoints. The result is an enhanced customer experience and an innovative approach that is truly unique to OAB. All functionality to be fully integrated with the core banking system through ESB, supported by approval workflows, signatories, access and limits management. The bank is extensively using NETinfo's dynamic pages feature in order to add new services and functionality at channel and customer group level.

The NETinfo Digital Banking Platform is an open platform with easy and effortless integration with third-party systems, providing the ability to support short, medium and long term strategic digital banking requirements of the Bank.

# “ Innovative icon-based interface ”

## Benefits

- ✔ Offering to its customers a unique and seamless banking experience, thanks to its innovative design, enabling the Bank to have a common user interface (UI) in all channels.
- ✔ Implemented a very user friendly P2P payment solution (QuickPay) that has found widespread acceptance across the Bank's clients, especially to millennials.
- ✔ The Bank offers a comprehensive corporate functionality including payroll and mass payments facilities to its existing corporate customers, while enabling the bank to acquire new ones.
- ✔ NETinfo DBP 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.
- ✔ 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.
- ✔ 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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