

## EBank

# EBank Achieves Digital Transformation of Services with Fiorano's Core Banking Integration

*Fiorano Enterprise Service Bus seamlessly integrates EBank's Temenos T24 core banking system with 3rd party suppliers and channels facilitating its vision of financial inclusion in record time.*

### Customer Profile

Namibia is a challenging market where a relatively small population is scattered over an unusually large geography. Pointbreak, a Namibian financial services group, provides investment management and wealth management services to the private, corporate and institutional markets, managing more than N\$8 billion of third party capital. Pointbreak wanted to make innovative use of the latest banking technology to provide an efficient and accessible banking solution to the wider Namibian public with the goal of financial inclusion. With this vision, it established EBank Limited in 2013 and soon received the full banking license from the Namibian Reserve Bank allowing it to launch its transactional banking model for the public, focusing on personal banking products.

By 2015, just two years after its launch, EBank revolutionized banking in Namibia, providing bank accounts to over 70,000 Namibians and growing its network of retail partners to 120 outlets. EBank now delivers innovative inclusive banking to its clients, many of whom are in rural

areas with little access to banking services. Since its launch, the bank has focused on building its retail partner network, enabling clients to choose where they bank whilst doing their shopping. "Our aim is to make life easy for our clients, specifically making it easier for people to bank and move money around," said Bronwen Chase, head of sales and distribution for EBank in an interview to "The Namibian".

*...We want to provide every Namibian with a bank account that is so accessible and affordable that they are willing to replace physical cash almost entirely with this banking solution. At the very least, this will require giving every client a low-cost account, free cash deposits at a wide variety of points, low cost transfers of money as well as free information on their accounts. These price points are only achievable if we are able to convince clients to adopt the EBank solution en-masse and to use it as their primary channel for mobile commerce particularly in buying airtime and electricity.*

**Mr. Gerald Riedel,**  
CFO, EBank



## Business Challenge

EBank's business model is built around the requirement to quickly and efficiently integrate with third-party suppliers and vendors, to provide clients with a wide range of services and enable them to complete banking transactions at the retail outlets that have partnered and integrated with EBank.

EBank runs its Temenos Core banking, T24, on a Microsoft Server Environment using VMware hosting databases on SQL. The EBank environment core processes about 3,000 transactions a day and there are 7 applications talking to each other. The exchange of data is done in various formats, including xml, ISO8583 and ISO20021 with 30 internal users operating on the environment.

As such, EBank was looking for an integration platform that would allow for seamless integration using a multitude of interface language protocols without having to perform development on the core banking system (CBS) itself. In addition, EBank's philosophy of offering affordable banking services to its clients dictated that EBank had to contain its spend on infrastructure capacity. EBank, therefore was looking for an integration platform which was not resource intensive and had a low cost of operation and maintenance.

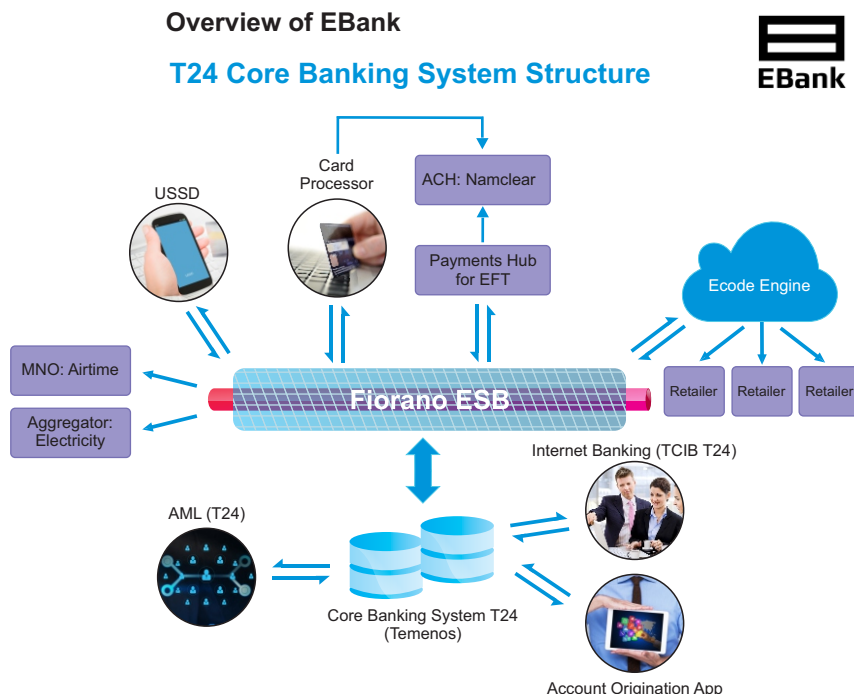
## Solution

Initial analysis of integration platforms at EBank pointed out that the required combination of high flexibility with low resource consumption was not commonly found.

EBank chose Fiorano over other vendors based on:

- Ability to handle multiple different integration language protocols
- User friendliness
- Improved Go to Market time with the ease of configuration
- Ease of Use with a low learning curve resulting in Limited in-department development skills required to operate the environment
- Fiorano's responsive and professional Support & Service
- Accelerated Return on Investment with quick deployment and lower hardware requirements and competitive pricing

EBank implemented Fiorano Enterprise Service Bus (ESB) together with a new core banking instance from Temenos. The implementation commenced in June 2016 and EBank went live with all systems at the beginning of March 2017, within a period of 8 months from project commencement.





The implementation included the integration for switching of electronic fund transfers between local banks and integration of debit card interfaces for local and international transactions.

EBank also wanted to onboard a full USSD menu to enable customers to perform a full suite of banking transactions from their mobile phone without the need to have internet connectivity. The integration of the ECode engine would facilitate the switching of cash-in, cash-out and mobile payment transactions conducted at retail outlets, as well as the onboarding of airtime and electricity suppliers to enable customers buy utilities directly off their EBank account.

Fiorano ESB assisted EBank in:

- 1. Account Origination:** EBank provides a simple mechanism for creating accounts using a USSD code approach. All the information entered on the mobile screen is captured at ESB and once the user enters all the data, it is pushed to the Core Banking System (CBS) for account origination.
- 2. Mobile Banking:** All the mobile banking services such as cash in(deposit)/cash out(withdrawal)/Purchase Air Time/Purchase Electricity/Fund Transfer/Change PIN/Link Cards etc., are implemented in Fiorano ESB. The ease of use of the platform helped EBank to integrate with new partners very easily (ex. Integration with Olusheno).
- 3. Fund Transfer:** All the Fund Transfers generated across channels (BackOffice, Internet Banking, USSD) are routed via the ESB to Namclear to do the settlements. Several types of EFTs (SAMEDAY, DATED) are supported. A client can perform a DATED EFT where in the transaction is posted to Namclear on the specified date. Services are exposed in Fiorano to receive incoming EFTs from Namclear which are posted to CBS and the response is sent back to Namclear.
- 4. Card Services:** All Card Processing transactions are carried out via Fiorano ESB. ATM Transactions/POS Transactions are routed via ESB to CBS. Linking a Card to an account / Suspend a card is handled by Fiorano.

Before implementing Fiorano, EBank was dependent on third party providers to develop integrations between the EBank system and third-party suppliers. With the implementation of Fiorano and through the provision of thorough training by Fiorano consultants, EBank managed to upskill its internal resources within a period of three months. Since then, EBank has performed all integrations with third party applications

internally and only on limited occasions sourced expert input from Fiorano to resolve a complex integration matters. A significant contributor to this swift implementation was the flexibility and ease of use that the Fiorano Integration layer offered.



*" We at EBank are impressed with the flexibility of the Fiorano ESB, Enterprise Service Bus. The application is user friendly, highly agile and enables EBank to quickly and securely set up connections with third party systems. The Fiorano ESB consumes a fraction of the resources normally required by similar applications thus mitigating the need to heavily invest in server infrastructure."*

**Mr. Gerald Riedel,**  
CFO,  
EBank

## Solution Highlights

The Fiorano Integration Platform provides several powerful features that make business process automation simple and efficient.

**Core Banking Integration:** Fiorano ESB, effortlessly integrates Core Banking applications with multiple systems making Fiorano a fundamental part of the banking architecture. Fiorano's solution supports an incremental deployment model, enabling modular and standardized implementations with lower risk and expense.

**Peer-to-peer architecture:** Fiorano's distributed, peer-to-peer architecture linearly increases performance as it supports in-built messaging at the end-points with a direct end to end communication and enables parallel data-flows. This provides the capability to handle an increasing number of users with no degradation in performance.

**Codeless Integration through Fiorano prebuilt Temenos T24 Adaptors:** Fiorano, in collaboration with Temenos, offers T24 adaptors enabling codeless integration with the T24 Core Banking applications server thus dramatically reducing the implementation time.

**Increase Business Agility:** Fiorano simplifies application maintenance and new application development, resulting in dramatically reduced likelihood of outages.



## Result and Benefits

### Expeditious launch of services -

This offers the benefit of reducing project integration timelines and enables EBank to quicker adapt to

market needs and launch new services." to "This offers the benefit of reducing project integration timelines and enables EBank to quickly adapt to market needs and launch new services.

**Efficient issue escalation and resolution** - In case of a functional breakdown, the Fiorano platform alerts the functional team in real time, avoiding any business disruptions, quickening the process of issue escalation.

**Improved bottom line** - EBank saved significantly on development costs as Fiorano ESB is a codeless integration platform. Moreover, Fiorano ESB obviated the need to invest in additional software resulting in reduction in overall costs.

### Faster response to internal business needs -

Automatically configuring the underlying middleware allows the logical process design to be mapped directly to physical services distributed across the ESB, empowering non-technical business-users to compose, deploy, and modify event-driven business processes.

**Agility and Reliability** - EBank can now easily change/update any service or workflow without any negative impact on the overall system. The underlying messaging broker guarantees message delivery and provides message interception capabilities to alter the processes during runtime.

**Note:** - The Pointbreak Group, including EBank, were acquired by FNB Namibia Holdings effective 30 March 2017. EBank and First National Bank of Namibia have a similar vision of achieving inclusive and broad-based banking in Namibia, primarily utilizing technology and cell phone banking capabilities. As part of the integration of EBank's business into First National Bank of Namibia, EBank's business operations will be migrated to the FNB core banking platform and it will shut down its core banking system and will not be using T24.

## ABOUT FIORANO SOFTWARE

Founded in 1995, Silicon Valley based Fiorano is a USA (California) Corporation, a trusted provider of Digital Business Backplane and enterprise integration middleware, high performance messaging and peer-to-peer distributed systems. Fiorano powers real time, digital enterprises with bimodal integration and API Management strategy that leverages the best of systematic (centralized, high-control) and adaptive (federated, high-speed) approaches to deliver solutions across cloud, on-premise and hybrid environments.

Fiorano operates through its worldwide offices and a global network of technology partners and value-added resellers.

Global leaders including AT&T Wireless, Boeing, British Telecom, Federal Bank, L'Oréal, McKesson, NASA, POSCO, Rabobank, Royal Bank of Scotland, Schlumberger, US Coast Guard and Vodafone have deployed Fiorano to drive innovation through open, standards-based, event-driven real-time solutions yielding unprecedented productivity.

To find out more about how Fiorano can help you meet your enterprise integration objectives, visit [www.fiorano.com](http://www.fiorano.com) or e-mail [sales@fiorano.com](mailto:sales@fiorano.com)

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