



## DUBAI BANK

### BANKING AND FINANCIAL SERVICES PROJECT PROFILE

#### Customer Benefits

- “Anytime Anywhere” banking – the bank’s retail customers can access card/account information and real-time transaction capabilities from their cell phones
- The bank’s customers carry out selected banking services over their mobile phones through SMS messaging
- The new systems and services enhance the end customers banking experience, minimize delays and promote business friendly practices

Alcatel Lucent 



#### About Dubai Bank

Dubai Bank, a pioneer in UAE’s Islamic banking sector has challenged traditional banking practices by placing service, transparency and convenience at the forefront of its operations. On January 1, 2007, the bank became a Shari’a compliant financial institution, and since then, all the bank’s business activities are being carried out in a manner that ensures compliance with the standards of ethical banking that are currently followed by a number of banks around the globe.

“Dubai Bank’s keen focus has always been on customer needs and on building long-lasting relationships with its customers. These have been the drivers of the bank’s success and growth. With these objectives and drivers, Dubai Bank wanted to give its customers a unique experience when they interacted with the bank irrespective of the channel they used for their interaction/communication,” said Faizal Eledath, Chief Information Officer, Dubai Bank.

“We identified four areas for improvement - Contact Centre, Telephony, SMS Banking, Internet Banking and CRM and after a thorough review awarded the Contact Centre, Voice and SMS Banking project to Futech Software Solutions and its partner, Al-Futtaim Technologies since we felt they offered us the right solution for our business.”

#### About Futech and Al-Futtaim Technologies

Futech is a provider of mature business thinking and helps in providing integrated consulting, processing services and products, engineered by financial services experts exclusively for the financial services industry. Futech offers seamless consulting service leveraging business and technology expertise. Futech’s expertise includes business strategy, operational process design, business and technology architecture, program and project management, technology development, implementation, and change management.

In June 2008, Al-Futtaim, one of the respected conglomerates in the Lower Gulf, acquired Futech to augment its Al-Futtaim Technologies’ existing portfolio of solutions.

Al-Futtaim Technologies has earned the reputation as one of the region’s leading system integrators. Its success is largely attributed to the ability to understand customer’s business needs and provide innovative solutions through effective design and implementation of workable business solutions. This has resulted in an impressive customer base across different verticals – Real Estate, Banking and Finance, Healthcare and Travel to name but a few domains. Some of the customers include RAKBank, Dubai Bank, Hyatt Hotels, Shell and Leo Burnett.



# DUBAI BANK

متوافق مع الشريعة الإسلامية  
SHARI'A COMPLIANT

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Faizal Eledath  
Chief Information Officer  
Dubai Bank

Al-Futtaim Technologies provides complete business solutions to large, medium and small customers. These include Networking solutions, IP Telephony, Infrastructure, Contact Centre solutions, Business applications, ELV Systems, Professional Audio Visual Solutions, and Managed Services.

The company works with the best-in-class brands such as Panasonic, Alcatel-Lucent and Microsoft Business Solutions amongst others to deliver a full spectrum of business solutions to customers.

Futech and Al-Futtaim Technologies were jointly involved in the planning and management of the Contact Center integration project. This involved creating the solution architecture and design, implementing and integrating all the components, integration testing, documenting, training of Dubai Bank staff and providing post implementation support.

"As both – Futech and Al-Futtaim Technologies - are part of Al-Futtaim, we worked closely with the Dubai Bank's IT and business teams to deliver the base for a truly business friendly Customer Experience technology solution," said Anil Kumar, Managing Director, Futech Software Solutions.

### Solution Overview

In the first phase of the project, Futech implemented the state-of-the-art SMS Banking solution. This solution is a technology-enabled service offering for the bank's customers to operate selected banking services over their mobile phones using SMS messaging.

After successful implementation of the SMS Banking solution, Futech was engaged to replace Dubai Bank's existing call center with a modern multi-media contact center solution. The solution entailed installation of a robust Alcatel-Lucent PABX with a SIP-enabled Genesys Contact Centre solution. Futech and Al-Futtaim Technologies together implemented a flexible and convenient phone banking solution that is architected to scale up as the bank grows.

The bank then worked with a partner vendor, Veripark, who provided the Internet banking and CRM built around the Microsoft platform for a complete CRM to give a holistic 360-degree customer view to the back-office staff when a customer calls into the bank.

Veripark is a partner of Futech in delivering the key components of the e-Suite of Banking solutions bringing in its portfolio functions such as Internet Banking, kiosk banking, e-remittances, and other functions touching tellers, call centres', wireless platforms (WAP, SMS, PDAs), ATMs and the internet.

This channels approach results in consistent customer service, information provisioning, transaction capabilities, and consistent customer experience (TCE). Veripark is working with Futech to provide a standards-based framework to deliver comprehensive, multi-channel integration through a comprehensive CRM where necessary.

Finally, an IVR system was implemented which integrates the bank's CRM and contact center with channels such as Internet banking and uses Futech's SMS banking platform (part of its MoBank offerings). The integration was through the bank's MS BizTalk middleware layer talking to various core systems such as a core bank and card management system and providing real time CRM data to the contact center agent or RM with a pop-up in real time.

Futech was the primary point of contact that worked with various vendors including Al-Futtaim Technologies, Alcatel-Lucent, and Verint (voice recorder) and the best-in-class Genesys contact center solution. Al-Futtaim Technologies implemented the Alcatel-Lucent PABX switch and Futech implemented the Genesys IVR and CTI integration

To retain the customer data such as account number, authorization status, etc. on the logger system for audit and to provide the real time pop-up of customer data, Futech integrated MS-CRM, voice logger and Genesys CTI solution also.