

Case study – Attijariwafa Bank

Migration to an end to end Electronic Payment Platform



Context

Attijariwafa Bank, the leading banking group in the Maghreb and one of the top 10 banks in Africa; is the result of a mega-merger between Wafabank and Banque Commerciale du Maroc.

 **5265 branches**

 **3D Secure**

 **107 Users of MX Plus™**

 **1,242 ATM**

 **2.5 million cards** (3000 issued/day)

 **Average nb of ATM trs/day :**

 **+ 10,2 million customers**

 **Average time of an authorization: 150 ms**

- 89k trs/AWB card
- 6k trs/ International cards
- 17k trs/Other cards

Objectives

As a technological partner for strategical alliances, M2M Group ensures a total migration of the two merging organizations towards a single platform.

M2M Group's response

AttijariWafa Bank has chosen **M2M Group's** solution **MX Payment™** to grow quickly its international branches.



MX Payment™ enables the management of all **e-transaction processing** activities of AttijariWafa Bank's national and international branches.

The platform manages **issuing** and **acquiring** services of AttijariWafa Bank's extensive portfolio of Visa, Mastercard, Diners, JCB, UPI cards, including debit, credit and prepaid cards.

MX Payment™ also delivers **ATM monitoring** services to the entire banking network.



To help enrich AttijariWafa Bank's offer, new **value-added products and services** are implemented, and among them the launch of a **top-up** and **bill payments** service in partnership with two major Telecom operators: **Orange** and **Maroc Telecom**.

These new services enable AttijariWafa Bank to boost its e-payment offer which is already one of the largest offers in the region, including prepaid cards, travel cards, youth cards and revolving credit cards, to name a few.

About M2M Group

At the heart of the world's digital evolution, M2M Group is a global group operating for more than 35 years in dematerialization and management of tickets, flows and secure electronic services. M2M Group supports banks, governments, transport operators, universities and companies to accelerate their digital transformation and offer their customers digital services combining innovation, conviviality and trust. M2M Group is listed on the Casablanca stock exchange.

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