

Case study – BMCE - Morocco

MX Payment™, Electronic Banking Platform for a Pan African bank



Context

As a Moroccan bank with a long-standing international presence, BMCE Bank group operates under the Bank of Africa in around fifteen African countries. In Morocco, the Group has been using the **MX Payment™** e-payments' suite of solutions since 2003.

Objectives

As part of its Pan African development, BMCE Bank wanted to set up a shared multi-bank electronic banking platform to meet two key issues :

- To have a global view of banking and electronic activities at subsidiaries level
- To broaden the transaction base

As a continuously growing banking group, BMCE Bank was expecting from this solution to speed up marketing, improve quality in terms of security and optimize transaction processing costs.

M2M Group response

To capitalize on its experience and extend the benefits of the M2M Group solution to other subsidiaries, BMCE Bank has chosen **the MX Payment™** solution. It's a globally referenced modular system with an **MX-WPC** (Worldwide Processing Centre) architecture, specially designed for the international payment processing center.

The M2M Group solution allows :

- **issuing** debit, credit and prepaid cards
- **acquisition** of ATM, POS and internet transactions
- **strong authentication** (3D Secure) and online risk management for acquirers and issuers
- **interoperability** of international transactions -Visa, Mastercard, Amex, CUP, at national and regional levels with GIMTEL, GIM UEMOA, GIMAC and BMCE inter-subsidiaries

With high availability, the platform can adapt to large volumes. It also complies with the major international standards for card payments -EMV and PCI DSS.

Benefits for BMCE Bank and its customers

Today, the bank is interconnected with Morocco and several subsidiaries through a common electronic transaction management solution adapted to the specificities of the African continent economy.

- **Benefit 1** : From a commercial point of view, the M2M Group solution enables BMCE Bank to develop its electronic banking activities, particularly in terms of product offers, to extend its distribution network and to improve its time to market.
- **Benefit 2** : From an operational point of view, BMCE Bank benefits from an increased efficiency and quality thanks to standardized processes and controls.
 - The bank controls and optimizes human resources, infrastructure and maintenance costs.
 - It benefits from a system of supervision and management of its activities, integrating in particular data on their marketing potential.
- **Benefit 3** : With the implementation of the **EMV**, **PCI DSS** and **3D Secure** standards, BMCE Bank reinforces the level of transaction security in the countries where the solution has been deployed. New payment channels have been opened and electronic transactions have become more efficient, reliable and have considerably increased.

About M2M Group

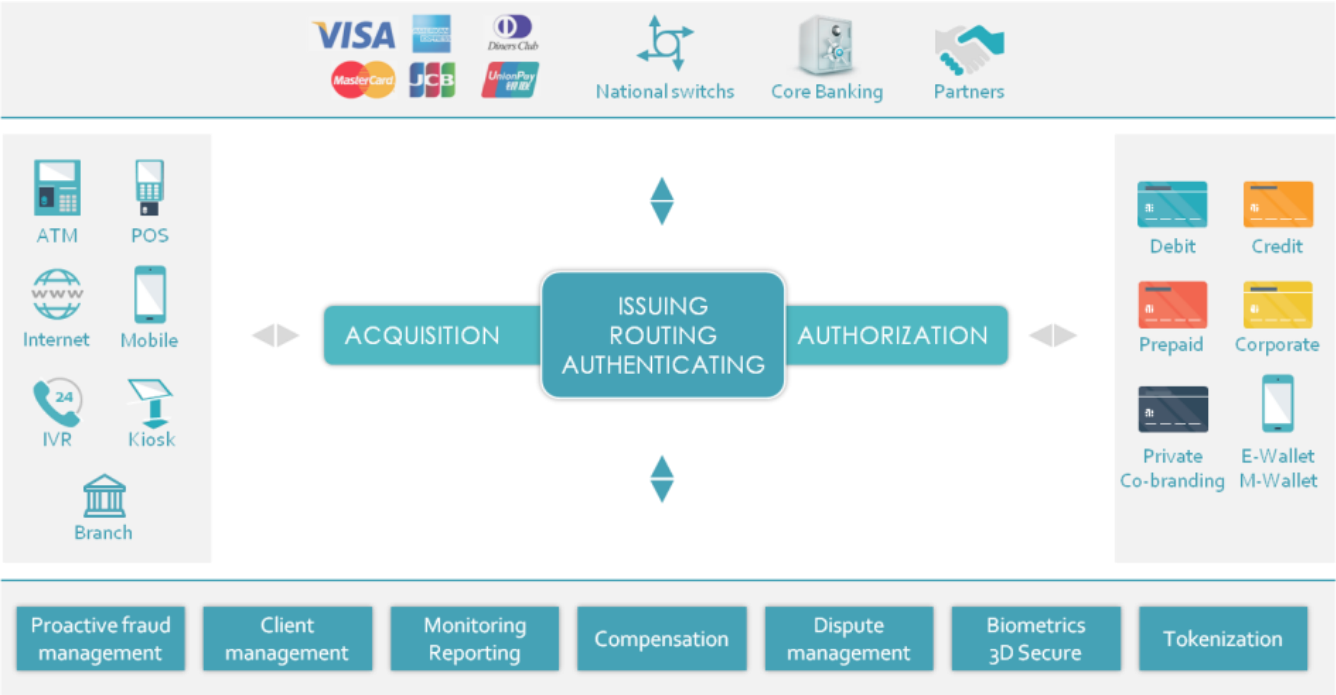
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1 Process

Interactive forms
Validation steps
Going back

2 Profile Types

For cumbersome operations
Consumer subscription
Cards + Limits
Products

3 Research

Ergonomic
Visual
Multi criteria



4 Notifications

Real time+ Visual
Configurable thresholds

5 MX Advisor

Consumer scoring
Product counseling
History of user actions
Feedback
Interactive