

Case study – Banque Tuniso-Libyenne

Electronic payment platform for BTL's Commercial Banking activity



Context

Founded in 1984 as a development bank, BTL became a universal bank in 2005 and developed its retail banking offering. By 2022, BTL reached **19 branches**, offering innovative services to **individuals** and **professionals** through a **Web** portal and **BTL Net application**.

Objectives

As part of the development of its **commercial banking activity**, BTL called on M2M Group's e-payments solutions for the management of the bank's **issuing and acquiring activities**.

M2M Group's response

To support the bank's development, M2M Group offered its **MX Payment™** modular electronic payment platform. Covering the entire **electronic payment value chain**, **MX Payment™** enables BTL :

- Advanced **card product management** through a powerful **Card Management System (CMS)**. BTL currently has **2 Pro card** products designed for businesses and **9 card products** for individuals.

- **Multi-channel acquiring** capabilities:
 - Offer **value-added services on ATMs** : deposits, account management, bill payments, transfers, etc.
 - Develop a **POS acquiring** business for merchants.
- Solutions that can be **integrated** and **upgraded with innovative online banking and mobile banking portals** to appeal to a new generation of connected customers.
- A **robust and secure electronic payment platform**, compliant with **EMV, PCI DSS** and **3D Secure standards**.

Benefits for BTL and its customers

On the **operational** front, M2M Group solutions enable BTL to **enhance its operational efficiency** and **optimize operating costs** by reducing human intervention.

On the **commercial** front, BTL has **strengthened its offering** for retail and corporate customers, establishing itself as a major player in the region's banking sector with an expanded portfolio of products and services.

The bank has also **opened up to other sources of revenues** through the integration of value-added services such as bill payment, and the development of POS acquiring offerings for merchants.

As for the **bank's customers**, they benefit from an **efficient** and **secure multi-channel electronic payment experience**.

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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