

Case study – National Bank of Mauritania

Implementation of an end-to-end electronic payment platform



Context

BNM is a major player in the Mauritanian banking landscape, with its business focused on local services. It is the result of the merger between two major banks, **BIMA** and **SMB**. BNM is focusing on the **digitalization of services** through its **eBNM online banking solution** and **Click wallet**.

Objectives

As part of the merger between BIMA and SMB, **the new entity had to merge into a new, flexible electronic payment platform**, integrating advanced functionalities for the development of its **Individuals, Corporate** and **Islamic Finance offerings**.

M2M Group's response

To build an electronic payment system capable of supporting the bank's ambitions for **growth** and **digitalization**, BNM chooses **MX Payment™** platform. A globally referenced modular system featuring **MX-WPC™** (Worldwide Processing Centre) architecture, **MX Payment™** is specially designed to meet advanced digitization needs of financial institutions.

M2M Group's platform covers the entire **electronic payment value chain**, and enables:

- **Issuing** of Mastercard cards.
- **ATM acquiring** through BNM's branches network including valued added services namely cardless withdrawals among others.
- Integration with **Gimtel National Switch** for electronic transaction routing and switching, and interoperability with the **Mauritanian financial ecosystem**.
- **Real-time Risk & Fraud monitoring**.

With high availability, the platform can **handle large volumes**. It also complies with the major **international standards** for card payments **-EMV and PCI DSS** - and offers state-of-the-art security solutions.

Benefits for BNM and its customers

Today, BNM has become a major player on the Mauritanian banking scene, with an activity centered on both geographical and commercial proximity. The bank has strengthened its capacity for innovation and multiplied the launches of **innovative electronic banking products and services** thanks to **MX Payment™** platform to extend its offer to diversified market segments (Individuals, Professionals, Businesses and Islamic Finance).

The bank's customers benefit from a banking service that meets **international standards**, enabling them to enjoy a payment experience that is both **innovative** and **secure**.

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.

More information

info@m2mgroup.com

+212 5 22 43 53 00

Aeropole Nouaceur
Casablanca 21000
Morocco