



## Powering Mobile Banking in Morocco Atrait delivers high benefit customer and internal services to BNP

### BACKGROUND

Morocco's economy is well developed compared to many of its African neighbours; however, the number of Moroccans with bank accounts has remained relatively small. The absence of banks outside of major population centers has made access to financial services difficult, requiring hours of travel to reach the nearest branch, in addition to long queues once customers reach the bank. The alternative, on-line banking, has not been a viable solution in Morocco due to the lack of a nationwide fixed-line Internet infrastructure. Equally management of internal processes has been hindered by lack of reliable fixed line communications with ATMs for example often left empty for days before staff can replenish them or staff wasting time visiting ATMs that were still full.

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AZIZ LEBBADI | General Manager | Atrait

### CHALLENGE

Opening up access to banking for more Moroccans has been an ongoing challenge for the domestic and international banking industry seeking to grow their market. Needed was a solution to bring customers and bricks-and-mortar financial institutions closer together. A secondary challenge was to seek reliable communication channels to better manage and communicate with field staff.

### SOLUTION

Among Morocco's 36 million residents, 20 million—more than half—are mobile telephone subscribers. This mobile communications infrastructure provides the ideal medium for delivering financial services to bank customers wherever they are.

Atrait, based in Technopark, Casablanca, specializes in the design of mobile communications solutions. Atrait has partnered with a number of leading financial institutions, such as Morocco's Banque Nationale de Paris (BNP), to provide bank customers with a full compliment of services via their mobile phone. Mobile subscribers can open bank accounts, check their balance, pay bills, and transfer money—all without making a trip to the bank. Other services include fraud alerts and low balance alerts sent to customers via SMS (short message service).

# CASE STUDY

In 2006, Atrait was using two separate service providers to deliver SMS messages to BNP customers. “Message delivery was not very reliable,” says Aziz Lebbadi, General Manager with Atrait. “We simply can’t afford downtime.” Atrait needed to ensure that SMS messages were being delivered in a reliable, timely, and cost-effective way.

Through an associate, Lebbadi learned about mBlox, the world’s largest mobile transaction network. “We were impressed with the reach and the reliability that mBlox offered,” recalls Lebbadi. Atrait deployed mBlox DirectPlus Mobile Terminated (MT) SMS service in February 2006. DirectPlus is a high-end, outbound service that delivers carrier-grade performance typically at a lower price than using direct operator connections.

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## BENEFITS

With the help of mBlox, Atrait has helped spark explosive growth in mobile banking in North Africa, enabling banks to deliver a full suite of banking services to their customers.

The most beneficial service from the customer perspective is the ability to perform everyday transactional activities via the mobile phone. The delivery of balance alerts via SMS coupled with the ability to transfer funds and pay bills via the mobile channel is reducing the need for frequent visits to bank branches. This saves time for the customer and reduces pressure on in-branch staff at peak times.

The introduction of SMS fraud prevention alerts has been a real boon to the banks and their clients who would otherwise have suffered from acts of deception. Atrait’s solution enables BNP to alert customers instantly to high-risk transactions via SMS. Since deploying mBlox DirectPlus SMS services, nearly 300,000 SMS fraud alerts have been sent to BNP customers potentially preventing millions of dollars of fraud.

Complementing these customer-facing services, BNP also uses SMS to manage its internal processes more effectively.

Chief among these services is the delivery of ATM low cash alerts. These allow the bank to dispatch technicians when needed, saving labour and improving the service to customers by minimizing the number of out-of-service machines. Nearly half a million low-cash notices have been sent to date.

Other services include network fault alerts - also delivered via SMS. These speed up problem resolution thereby maximizing network availability. Over 700,000 alerts have been delivered to network technicians at the bank.

Reliable messaging infrastructure from mBlox means Atrait and its banking partners such as BNP can concentrate on their core competencies. “The high reliability and flexibility we get from mBlox has helped us to increase our business by 40% in the 12 months alone.”

Atrait currently provides mobile banking services to a dozen banks in Morocco and across North Africa. In 2007, mBlox delivered over 12 million messages for Atrait clients as the number of mobile bank accounts served by Atrait increased 40 percent.

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