



Business challenge

To reduce turnaround times for customer-facing services and keep up with the competitive banking marketplace in Mozambique, Banco MAIS sought to streamline its banking processes.

Transformation

Banco MAIS worked with IBM Business Partner Habber Tec to implement the IBM Business Process Manager on Cloud service. The bank chose a cloud-based solution because it was fast and easy to implement and didn't require additional hardware or staff.

Business benefits

60%

decrease

in loan turnaround time, from five to two days

Up to 85%

reduction

in implementation time, from roughly three months to two weeks using a cloud-based service

Improves

visibility

into business processes, helping identify areas for improvement

Banco MAIS

Responding to customers faster with the IBM Business Process Manager on Cloud service

Headquartered in Maputo, Mozambique, Banco MAIS is a commercial bank that helps support business development within Mozambique. It offers a wide range of financial solutions to individuals and companies through its branches in Maputo, Boane, Xai-Xai, Chimoio and Tete.

“The cloud solutions are very important, because you can implement the solutions in a very fast way.”

— Luis Almeida, Chief Executive Officer, Banco MAIS



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Slashing time to market

The growing banking marketplace in Mozambique is competitive, with 18 banks serving the country's population of nearly 29 million citizens. Banks need to develop products faster and cheaper if they want to retain and gain market share. "This is a global trend for all companies and all industries, because customers want cheaper products, and they don't want to wait for them," says Luis Almeida, Chief Executive Officer (CEO), Banco MAIS. To reduce turnaround times for customer-facing services, Banco MAIS sought to streamline its business processes.

Using cloud-based services

Banco MAIS worked with IBM Business Partner Habber Tec to implement the IBM Business Process Manager on Cloud service. The bank chose a cloud-based solution because it was fast and easy to implement. "The cloud solutions are very important, because you can implement the solutions in a very fast way. It's very simple because you don't need to buy the hardware; you don't need to hire more people," says Almeida. The cloud model is especially useful in Africa where, according to Almeida, it can take three months or more to acquire and install the hardware to support an on-premises solution.

Gaining essential visibility

After implementing the Business Process Manager on Cloud solution, Banco MAIS gained the necessary visibility into its processes to begin making improvements. "For me as the CEO, it was very important to have these solutions, because before, I didn't know what was involved with all our processes," says Almeida. "Now, I can see the time and resources required for each process." With this increased visibility, the bank made process improvements and reduced turnaround time for loans by 60 percent, from five to two days. "Implementing services in the cloud is very simple," says Almeida. "It's just connecting. In two or three weeks, you can have the solutions operating." Since it previously took three months or more, the bank has decreased the time to implement services by up to 85 percent.

Solution components

- Habber Tec
- IBM Business Process Manager on Cloud

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Take the next step

To learn more about the IBM Business Process Manager on Cloud service, please contact your IBM marketing representative or IBM Business Partner, or visit the following website: ibm.com/marketplace/process-management-software-in-the-cloud.

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