



# A competitive transformation in banking

EBank uses integration and automation to expand its business

by Rob Spencer

4-minute read

The Export Development Bank of Egypt (EBank) recognized a huge opportunity, and it has seized it.

Historically a corporate bank, EBank has been instrumental in supporting Egypt's economy by connecting the country's products with international markets. Recently, however, the bank's leaders felt that it could do more.

As digitization has transformed banking, the banking market in Egypt and the Middle East has grown intensely competitive. Rather than sit back and maintain its position in the corporate banking space, EBank knew it could



use digital technology to launch its own retail banking business—while enhancing its corporate services, too.

Working with IBM Business Partner Sumerge, EBank built a banking-as-a-service (BaaS) platform using the [IBM Cloud Pak® for Integration](#), [IBM Cloud Pak for Business Automation](#), and Red Hat® Runtimes solutions running on a single cluster of the [Red Hat OpenShift®](#) container platform. It was the first deployment of its kind in all of the Middle East and Africa, and it dramatically accelerates banking services and gives EBank the flexibility to continue evolving ahead of changing regulations and market demands.

## A bold competitive strategy

When EBank’s senior leaders formed the plan to expand into retail banking, they knew that to really make an

impact on the market, the bank would need to offer the best in 21st century banking. And they knew technology would be key.

Mohamed Mostafa Tawfik is the Head of IT for Digital Banking at EBank. He and his team, Ahmed Wehady and Mina Mouneer Shoukry, E-Banking Team Leaders, were responsible for selecting and incorporating the technology that would enable the bank’s expansion strategy.

Automating processes to boost internal efficiency was one important goal. Another was more flexible integration between systems. EBank had relied on point-to-point integrations between legacy solutions, and this architecture could not support the agility that new digital services would demand.

“One of the cornerstones required in our architecture was a banking-as-a-service

integration layer,” explains Tawfik, “so that we could more easily upgrade our core banking capabilities by adding new digital channels and automation services.”

Tawfik and team also wanted to containerize their automation and integration solutions. This was a bit of a risk, says Tawfik, because other banks in the region hadn’t yet adopted containerization. But the long-term advantages in flexibility and cost efficiency outweighed the risk. “We knew it was the better approach in terms of availability, scalability and deployments. It would allow for rapid speed-to-market and modification ability,” says Tawfik. “So we decided to be the pioneer.”

EBank then issued a request for proposal (RFP) to identify the right technologies and the right partner to help implement them.

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**Mohamed Mostafa Tawfik**, Head of IT  
for Digital Banking, Export Development  
Bank of Egypt

EBank accelerated outgoing interbank transfers from 4 minutes per transfer to

50

transfers per minute

It also accelerated internet banking transfers by

80%

from 10 minutes to 2 minutes

# Integration, business automation, containerization and success

After meeting with all of the vendors who responded to the RFP, EBank chose to work with IBM Business Partner Sumerge, an international IT solution provider and consultancy headquartered in Cairo.

“It was clear during the RFP stage that EBank was doing something different than its competition,” says Mohamed Nour, Chief Technology Officer (CTO) at Sumerge. “They were really looking to make the leap to digital transformation, and we understood the vision and showed how we could build a banking-as-a-service platform to enable innovation in digital channels and other initiatives.”



Sumerge worked with Tawfik and his team to build a containerized API integration layer, using IBM Cloud Pak for Integration and the Red Hat OpenShift container platform, that connects EBank’s corporate and retail business channels and partners with its core banking and other banking systems. The teams also

used the IBM solution to build a full Automatic Clearing House (ACH) remittance flow over the integration layer. “We unified integration requirements and enabled rapid, secure connectivity between all applications in a heterogeneous environment,” says Wehady. “It gives us the agility to develop,

test, refine and roll out at a speed that matches the bank's strategy."

In parallel with the integration layer project, EBank worked with Sumerge to implement the content management component of IBM Cloud Pak for Business Automation. Using these solutions, EBank automates account opening for customers, including management of records and data in a central repository.

Together, the integration and automation solutions are a major boost to EBank's processing speeds. "The performance is amazing," says Shoukry. "We have reduced transaction times dramatically and also eliminated the need for manual work on thousands of daily transactions."

The EBank and Sumerge teams—and the IBM Customer Success team as well—collaborated in an agile fashion to

implement the business automation and integration solutions together on the same OpenShift cluster along with the bank's digital channel applications. As Tawfik describes it, "Each of the projects had dependencies on the others, so we worked on small patches of the overall architecture in a parallel mode, performing analysis, development, deployment and testing, and in this way we could continually communicate specifications to a third-party developer helping with our digital channels."

Ahmed Azraq, IBM Customer Success Manager Architect for EBank, also comments on the unique and highly collaborative nature of the project: "EBank is the first enterprise in Egypt to have multiple IBM Cloud Paks running in a single Red Hat OpenShift cluster in production. Throughout the implementation, we had a one-team spirit across IBM, Red Hat, Sumerge

and EBank. In some situations, we had calls across all four entities working closely together to ensure timely support of EBank's objectives."

And while implementation was still in process, the project received an important real-world test. The Central Bank of Egypt (CBE) issued a mandate that all transfers between domestic banks must be performed by automated straight-through processing (STP), so that funds would move from one bank to another instantly. It was a challenge, says Tawfik, but the teams were more than ready. "The mandate became a great opportunity to showcase the flexibility of our integration layer. We built the STP logic and a seamless transaction flow between core banking, the channels, the RPA processes and the national switch, and we completed the project more than one year ahead of the alternative options."

# Enhanced services and satisfied customers

But why should retail banking customers join a longtime corporate bank?

What do integration, automation and containerization mean to the average account holder?

They mean faster service, for one thing. EBank's outgoing interbank transfers used to take about four minutes per transfer. Now EBank processes 50 transfers per minute. Incoming transfers were previously processed in overnight batches. Now they're done in near real-time. And EBank has accelerated internet banking transfers from 10 minutes to two minutes—a critical service differentiator in the retail banking market.



“We’re delivering greater customer satisfaction because we’re providing fast and seamless, end-to-end services without queuing and lead time,” says Tawfik.

In addition to speed, EBank’s BaaS platform means consistency of services and strengthened security, too.

Customers get a consistent and high-quality experience across all EBank channels, while the automation of previously manual processes ensures that transactions are secure, monitored and traceable.

“Because these improvements apply to all of our channels, it means we

are enhancing the corporate banking services EBank has always been known for, while also making a highly competitive entry into retail banking,” explains Tawfik. “Moving forward, we have the platform we need to decrease time to market and lower integration costs while we continue building on and enhancing our services.”

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**Mina Mouneer Shoukry**, E-Banking Team Leader, Export Development Bank of Egypt



### About the Export Development Bank of Egypt (EBANK)

[EBank](#) (external link) was founded in 1983 with the mission to boost and facilitate Egyptian exports in all sectors, agricultural, industrial and commercial. EBank soon distinguished itself as a core of export operations in Egypt. EBank’s emphasis on the client and dedicated vision to boosting exporters gained it the trust of several small and medium enterprises (SMEs), individuals and financial institutions.

### Solution components

- IBM Cloud Pak® for Business Automation
- IBM Cloud Pak for Integration
- Red Hat® OpenShift®



### About Sumerge

IBM Business Partner [Sumerge](#) (external link) provides technology and consulting solutions to clients in more than 13 countries and has positively affected the work of more than 20 million users. Sumerge combines technology and business expertise with a focus on innovation, helping its customers develop holistic solutions that position them well for the future.