



Business challenge

To audit and control business processes and reduce operating and compliance risk, Banco Angolano de Investimentos (BAI) needed to increase automation and visibility into customer activity and bank operations.

Transformation

Working with IBM Business Partner KPMG LLP, BAI deployed a hybrid cloud solution based on IBM technology to help manage customer onboarding, foreign exchange and credit approvals, among other vital activities.

Business benefits

Automates processes

that were previously manual and paper-based, thus reducing human error and institutional risk

Streamlines

response times, resulting in greater customer satisfaction

Enhances compliance

with both in-country and international banking regulations

Banco Angolano de Investimentos

Digitalizing compliance processes with IBM Business Partner KPMG LLP and an IBM hybrid cloud solution

Banco Angolano de Investimentos (BAI) was founded in 1996 as the first private bank in Angola. BAI is a full-service bank with a transnational network of approximately 150 branches in Angola, Portugal and Cabo Verde. Today, the bank has approximately 890,000 customers and roughly 2,300 employees.

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— Luis Lelis, Executive Administrator, Banco Angolano de Investimentos



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Improving service, compliance

According to Luis Lelis, Executive Administrator at BAI, his company is in the business of compliance. “If we don’t have the ability to identify the customers, audit and control the business processes, and identify not just the origin of the customer’s funds but also where the funds go, we increase our risk exposure, not only in operations but also in terms of compliance,” he says. “There was a need to have a system that gives us the opportunity to know the customers and their operations and to follow the rules established not just in Angola but also in other countries where our customers do their business.”

In this context, Lelis characterizes process “digitalization” — or automation—as the bank’s primary challenge, introducing more efficiency into operations and exerting more control over compliance.



Automating key processes

Working with IBM Business Partner KPMG, BAI deployed an integrated hybrid cloud solution, based on an array of IBM technology, that

automates key processes related to customer onboarding, foreign exchange and credit approvals. While leading the implementation, KPMG also trained BAI staff members, helping them develop proficiency with the various IBM components.

IBM Process Transformation software is central to the solution at BAI. To map out existing or as-is processes, the bank uses IBM® Blueworks Live™ software, a software as a service (SaaS) solution. And to design and automate new, optimized processes, BAI uses IBM Business Process Manager software, which it deploys both on-premises and on the IBM Bluemix® cloud platform. Finally, to automate procedural decisions based on business rules—a useful capability for compliance purposes—the bank applies IBM Operational Decision Manager software, again both on-premises and through the Bluemix cloud platform.

To enable the revamped business processes to pull the data they need from disparate systems across BAI, the bank uses an on-premises instance of IBM Integration Bus software. BAI hosts the on-premises solution components on an IBM Bluemix Local System, which provides one integrated platform that automates application deployments.

Overall, the solution provides BAI with automation, control points, auditability and visibility into staff and customer activities. Using the customer onboarding process as an example, Lelis explains, “Digitalization of the onboarding process has allowed us to have more accurate information about our customers, and the customer onboarding time has also been reduced. Therefore, not just the business but also the compliance and internal control get immediate access to the information about the customers.”

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Instilling cultural compliance

The concept of aligning everyday tasks and processes to regulatory requirements is still taking root in the bank’s culture, according to Lelis. But the IBM and KPMG solution’s alerts—which indicate when key

customer information is missing, for example—are gradually training staff and management and helping develop a culture of compliance within the institution. “This is crucial and a key point for success,” says Lelis. “We shifted the process from manual and paper-based to automated, where the human intervention



and risk are substantially reduced. Today, our response time is faster and our customers are more satisfied with our service. Regarding compliance, we have better control; we feel we are gradually closer to other international banks.”

As the bank implemented the solution, not only for central services but also for a progressively wider range of ancillary services, Lelis and his team identified additional opportunities. “We are advancing in the process of opening and maintaining accounts. Today, we have about 890,000 customers, so it’s crucial that we keep their data current. With this solution, the process is much more efficient.”

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Solution components

- IBM Bluemix Local System
- IBM Blueworks Live™
- IBM Business Process Manager on Cloud
- IBM Integration Bus
- IBM Operational Decision Manager on Cloud
- KPMG LLP

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