

Press Release

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The National Commercial Bank and Innofis awarded Best Mobile Banking Initiative, Application or Programme in the Middle East at The Asian Banker Middle East and Africa Awards Programme 2018

- **The National Commercial Bank revamped its mobile banking application with innovative features**
- **The bank has an extensive digital first focus and has extended features across digital devices**
- **The bank successfully managed 62% of the transactions through the mobile banking channel**

Dubai, UAE April 25th 2018– The National Commercial Bank and Innofis received the **Best Mobile Banking Initiative, Application or Programme in the Middle East Award** for 2018 at The Asian Banker Middle East and Africa Awards Programme. The awards ceremony was held in conjunction with The Future of Finance, Middle East & Africa, an annual gathering for decision makers in the financial services industry at Conrad Hotel, Dubai on April 25th 2018.

The National Commercial Bank revamped its mobile banking application with innovative features

The National Commercial Bank engaged Innofis for a full revamp of its mobile banking application. The project “Alahli Mobile Simplification” enriched customer experience, through simplification and reliability, while moving more products and services from the traditional touch points. The mobile banking application has a new user interface and included innovative features such as near-field communication (NFC) payments, e-wallet, personal finance management, and instant digital debit card. The bank also allowed cardless cash withdrawal using the mobile app to meet any emergency fund requirements.

The bank has an extensive digital first focus and has extended features across digital devices

The bank developed an efficient and effective digital operating model, an integrated IT infrastructure across all applications, and comprehensive digital channels. The bank also ensures that every new product is offered first through their mobile application. In addition, it extends features like check balance and funds transfer to digital watch App. It provides international remittance and personal finance features on the mobile App

The bank successfully managed 62% of the transactions through the mobile banking channel

The bank manages 96% of its transaction digitally (with 62% done through its mobile channel), and the remaining 4% transactions are done at the branches. After the implementation of the mobile banking project, the cross sell ratio in products and services improved from 62% to 78%.

The Asian Banker Middle East and Africa Awards Programme, refereed by prominent global bankers, IT consultants and academics, is the most prestigious of its kind in West Africa. Recipients of these awards are honoured in a gala event that recognises their efforts in bringing superior products and services to their customers. A stringent and comprehensive evaluation process determines the awardees.

About The Asian Banker

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