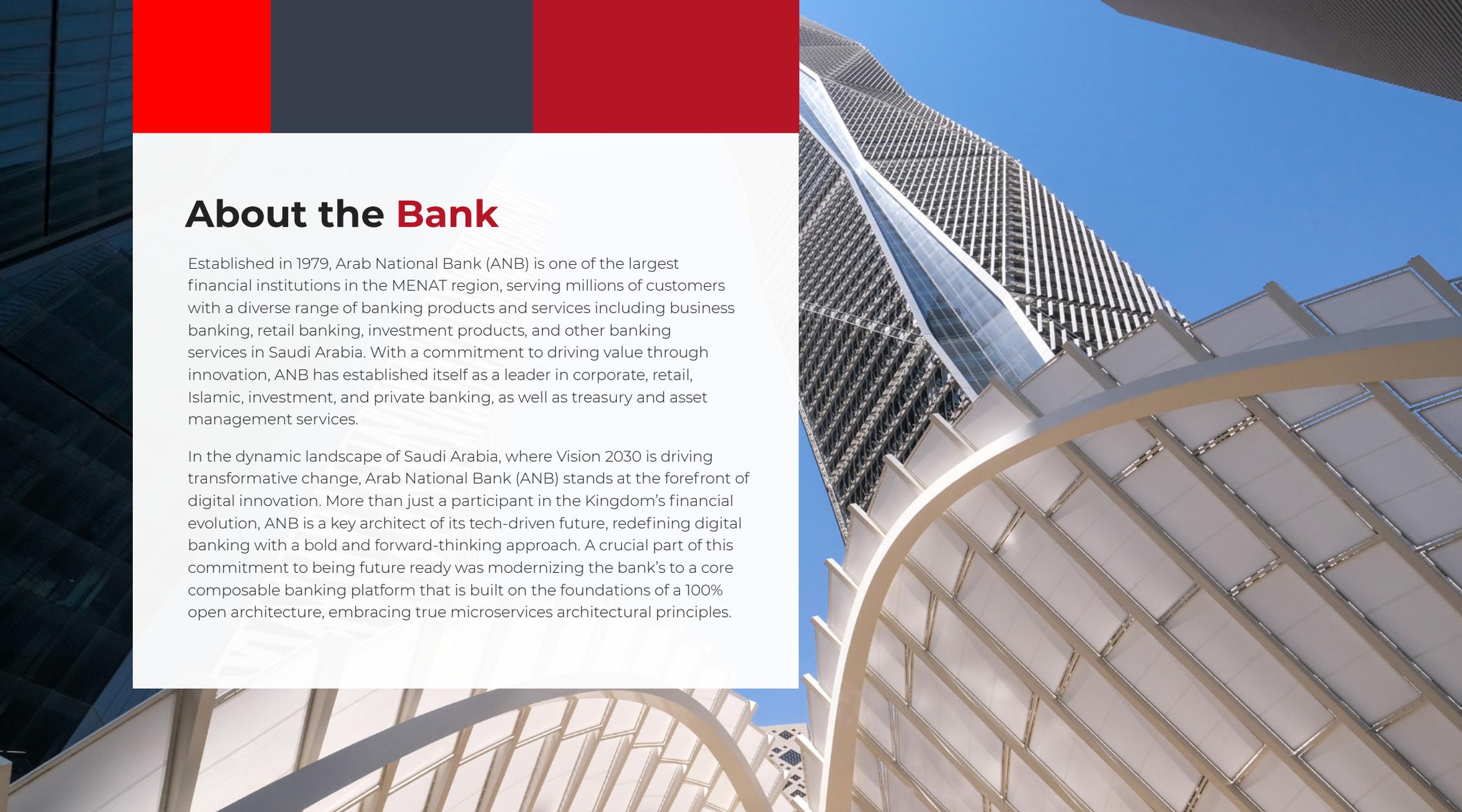




CASE STUDY

Infosys Finacle Launching a New Chapter in Banking at Arab National Bank



About the **Bank**

Established in 1979, Arab National Bank (ANB) is one of the largest financial institutions in the MENAT region, serving millions of customers with a diverse range of banking products and services including business banking, retail banking, investment products, and other banking services in Saudi Arabia. With a commitment to driving value through innovation, ANB has established itself as a leader in corporate, retail, Islamic, investment, and private banking, as well as treasury and asset management services.

In the dynamic landscape of Saudi Arabia, where Vision 2030 is driving transformative change, Arab National Bank (ANB) stands at the forefront of digital innovation. More than just a participant in the Kingdom's financial evolution, ANB is a key architect of its tech-driven future, redefining digital banking with a bold and forward-thinking approach. A crucial part of this commitment to being future ready was modernizing the bank's to a core composable banking platform that is built on the foundations of a 100% open architecture, embracing true microservices architectural principles.

Empowering the Future: **ANB's** **Technology Revamp**

In an era of rapid digital disruption and evolving customer expectations, Arab National Bank (ANB) recognized the need for a transformative shift to stay competitive and future-ready. With increasing demand for seamless, personalized, and real-time banking experiences, the bank sought to modernize its technology landscape to drive innovation, operational agility, and superior customer engagement. Additionally, regulatory advancements and the need for enhanced data-driven decision-making underscored the importance of a resilient and scalable technology foundation.

To achieve this, ANB embarked on a comprehensive digital transformation journey, prioritizing the upgrade of its core banking system and the implementation of a robust Customer Data Hub. The objective was to enhance operational resilience, improve customer lifecycle management, and unlock new efficiencies through automation and advanced analytics. A key focus was ensuring a smooth transition with minimal disruption, seamless integration across business lines, and adherence to compliance and regulatory requirements. ANB chose Infosys Finacle as its strategic technology partner for this transformation, leveraging its proven expertise, advanced digital architecture, and industry-leading capabilities. Finacle's scalable and flexible core banking platform, coupled with the Customer Data Hub, aligned perfectly with ANB's vision for a future-ready digital bank. The longstanding partnership between ANB and Infosys Finacle played a crucial role in ensuring a seamless migration, with deep mutual understanding and collaboration across teams driving a successful transformation journey.





Why **Finacle**?

1. Comprehensive Capabilities in Finacle Core and Customer Data Hub Solution

One of the key drivers behind ANB's decision to continue its partnership with Infosys Finacle was the platform's extensive functionality across both retail and corporate banking. The latest advancements in Finacle align with ANB's strategic objectives, enabling the bank to introduce innovative products faster, adapt to evolving customer needs with greater agility, and operate with increased resilience. This move would empower ANB to roll out new products rapidly, engage customers more effectively, and streamline processes across all business lines.

Central to ANB's transformation was the desire to gain deeper customer insights and offer more personalized services. With Finacle Customer Data Hub, ANB can now build unified and comprehensive customer profiles, leveraging advanced technology to ensure speed, agility, and seamless interoperability. This foundational customer data layer would enable more robust analytics, precise customer targeting, and improved service delivery.

2. An Advanced Technology Platform

With Finacle, ANB was assured of a solution that is designed for

- **Massive Scalability:** Would ensure that ANB can confidently scale its operations to meet future business demands without compromising performance
- **Designed for Ubiquitous Automation:** Real-time, straight-through processing capabilities would help ANB automate critical processes across its operations, enhancing efficiency and reducing manual errors. This flexibility supports the bank's continuous modernization in line with its strategic vision.
- **Componentized Design:** Finacle's modular, component-based architecture would allow ANB tailor modernization efforts in stages, focusing first on high-priority areas while ensuring a smooth integration with existing systems and workflows.
- **Data & Analytics:** Embedded analytics capabilities empower ANB to gain real-time insights into customer behavior and operational performance, enabling personalized engagements across multiple channels and faster decision-making.
- **Open API:** A comprehensive set of APIs facilitates easy integration with external applications, ecosystems, and partner networks, fueling ANB's co-innovation initiatives and seamless data sharing across platforms.
- **Extensible Framework:** The platform allows for the definition of new customer attributes and flexible customization of data formats. Out-of-

the-box capabilities can be enhanced or extended with ease, supporting ANB's evolving business needs.

- **Robust Security:** Finacle adheres to stringent security standards, ensuring comprehensive protection for both the bank's infrastructure and customer data. This aligns with ANB's commitment to safeguarding sensitive financial information.
- **Multi-Capabilities:** With multi-currency, multilingual, and multi-time-zone support, Finacle can adapt to ANB's diverse operational needs, making it well-suited for expansion and regional variations. Outside of Saudi Arabia, ANB also has international branch in London, United Kingdom.

3. Risk-Mitigation Through Phased Transformation

Infosys Finacle has a proven track record of executing complex core banking transformations in the Middle East region. Leveraging this experience, the migration at ANB was carefully planned and executed in phases to minimize operational risks and ensure business continuity. The longstanding partnership between ANB and Infosys Finacle also enabled close collaboration, a shared understanding of business goals, and swift issue resolution, culminating in a seamless transition to the next-generation core banking and Customer Data Hub platform.



An Impeccable Transformation Experience

The implementation leveraged Finacle's componentized structure, which enabled the establishment of flexible modernization milestones. This approach effectively reduced transformation risks while maximizing the benefits of modernization. By adopting a scaled Agile framework, along with concepts such as "Just in Time" and "Lean," the project timelines were significantly shortened. Development could commence early, with execution and testing occurring in parallel, streamlining the overall process.

Through meticulous planning and execution, the Arab National Bank successfully transformed its core banking operations, positioning itself for enhanced efficiency and growth in the competitive financial landscape.

CDH Integration: Enhancing Customer Data Strategy

The CDH integration enabled enhanced customer onboarding flows, including duplication checks, KYC processes, and approval workflows, supporting a comprehensive customer data strategy. This included:

- **Seamless Arabic language integration** for screens and data capture, ensuring localization and accessibility.
- **Comprehensive end-to-end customer onboarding** processes that streamlined duplication checks, KYC workflows, and approval mechanisms.
- **Finacle's CDH Platform** the backbone of the integration, providing robust data management and advanced functionalities.
- **API-Driven Architecture** ensuring seamless integration with existing systems, enhancing scalability and operational efficiency.





Transformational Outcomes

This transformation has truly set the stage for an exciting future for the Arab National Bank. As part of the transformation, the bank integrated more than 100 applications with the Finacle core banking solution. The bank migrated all its customers and about 12 Tera Byte of data in 12 hours. With the new digital core, the bank is seeing immediate positive outcomes.

Engage Better

Superior Customer Experience

- Real-time transaction processing have significantly reduced wait times for transfers and payments.
- Process efficiencies have cut service times by up to 50%, enabling quick resolution of issues and more responsive support both via digital channels and in-branch.
- Implementation of Finacle resulted in a noticeable rise in new customer acquisitions, driven by enhanced onboarding processes.

Robust Security & Trust

- Multi-factor authentication and fraud detection capabilities ensure a secure banking environment, reinforcing ANB's commitment to customer data protection.

Integrated API for Seamless User Experience

- Comprehensive API integrations deliver a consistent interface across internet and mobile banking, minimizing friction and improving the overall customer journey.
- Advanced digital banking features made possible by Finacle's API driven framework improve customer onboarding and provide instant access to a broad range of services.

360-Degree Customer View with CDH

- Consolidated customer data fosters a deeper understanding of each customer, helping reduce transaction costs, minimize complaints, and improve service turnaround times.
- Enhanced data collection bolsters regulatory compliance and refines targeted marketing strategies.

Operate Better

Improved Service Delivery & Adaptability

- Modernized digital platform has streamlined service delivery, helping reduce payment defects (e.g., SARIE) to zero and improve Tanfeeth SLA adherence.
- The simplified architecture ensures ANB can swiftly adapt to market changes.

Fortified Data Security

- Strengthened encryption and secure authentication mechanisms have minimized the risk of data breaches and cyberattacks, ensuring robust protection for customer information.

Workload Segregation for Optimal Resource Usage

- Enhanced workload distribution across banking functions has led to better system performance and reduced downtime, allowing teams to focus on value-added initiatives.

Scalability & Efficient Operations

- A microservices-based architecture and cloud-ready infrastructure is enabling quick deployment of new services and faster market response.
- Real-time analytics, automated regulatory reporting, and robust data warehousing has boosted decision-making quality and reduce administrative burdens.
- Consolidation of standalone applications cuts maintenance expenses and elevates system performance.
- With CDH integration, ANB can handle greater transaction volumes at peak times, automate previously manual tasks, and shorten process completion times bolstering operational efficiency and scalability.

Faster Branch Roll-Out

- Streamlined processes and system capabilities has accelerated new branch launches, aligning with ANB's expansion objectives.





Innovate Better

Reduced Time to Market

- Rapid customizations and product configurations enable ANB to address emerging market demands quickly, sustaining its competitive edge.

Robust Access Control

- Precise role-based access management meets compliance requirements and safeguards critical operations, reinforcing ANB's secure environment for customers and partners.

Modernized Development Stack

- Built on microservices and open standards, Finacle's architecture allows effortless integration with third-party systems, lowering technical debt and positioning ANB for future growth.
- This modernization aligns with ANB's strategy for continuous innovation in digital banking.

Future-Ready for Fintech Collaborations

- Enhanced API integration and flexible infrastructure lay the groundwork for co-innovations with Fintech partners, enabling ANB to expand its ecosystem and quickly roll out innovative financial services.



Way Forward

The Finacle Core Banking System (CBS) project at Arab National Bank (ANB) is a cornerstone of its forward-looking digital strategy, driving efforts to advance digitalization, expand the customer base, enhance customer experiences, and accelerate product launches.

 finacle@edgeverve.com

 www.finacle.com

 www.linkedin.com/company/finacle

 twitter.com/finacle



Infosys® |  Finacle

For more information, contact finacle@edgeverve.com

www.finacle.com

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