Case Study
Mauritius Commercial Bank

A case study about the training Mauritius Commercial Bank received from Temenos, which gave the team advanced technical skills required to write its own coding and improve system performance – as well as having a significant impact on the overall success of its implementation project.

Name
Mauritius Commercial Bank
Headquarters
Mauritius

Business Benefits
• The skills to do their own coding with the aid of T24 Toolbox
• A more user-friendly interface
• Enhanced technical skills
• Decrease in number of issues
• Faster system

Numbers
• >40 percent market share in Mauritius
• 40 branches and 150 ATM machines
• Presence in Madagascar, Mayotte, Mozambique and Seychelles
• 1 million customer accounts
Executive summary

Mauritius Commercial Bank (MCB) approached Temenos Expert Services team to supply it with training on developing process workflows to enable it to automate and simplify credit limit generation.

One of Temenos’ most experienced trainers assessed the specific needs of the bank and delivered a training module over four days, with an additional day of bespoke training.

MCB reported being very satisfied with the training, which allowed it to complete a very fast and issue-free implementation.

Why was the training requested?

MCB had a requirement to automate and simplify its generation of credit limits, especially for retail customers. When its Temenos system was initially deployed, the Credit project was phased, so, while there were workflows for corporate credit facilities, they were not established for all business lines and all types of credit facilities. Therefore MCB recognised that, in order for the end user to be presented with all the actions it needed to take in sequence, it needed to develop process workflows to cater for these.

Since the client didn’t have sufficient experience of process workflow development, it opted to engage the Temenos Expert Services team to supply it with a training module to provide it with the necessary skills.

The client

MCB is the leading bank in Mauritius, with a greater than 40 percent market share of lending and local currency deposits. It has a local network of 40 branches and 150 ATM machines, as well as a further presence in Madagascar, Mayotte, Mozambique and Seychelles, servicing a total of 1 million customer accounts.

MCB employs a ‘bank of banks’ strategy, positioning itself as a regional focal point for handling trade finance, payments and cards operations outsourcing.

MCB’s commercial and retail banking operations run on Temenos T24.

Identifying the specific requirements

The Temenos team engaged in a series of discussions with MCB to understand the team’s requirements in detail, including their pre-requisites for the module they had in mind.

Temenos ascertained that the complexity of credit limits generation was challenging for MCB because, on top of the standard tables of its T24 limit module, MCB had designed a series of customised screens. In addition, the process involved the cooperation of many different business roles to reach completion, for example, credit analysts, account officers and credit support.

For this reason, the bank needed a tool to develop process workflows that could rationally organise the different tasks of the limits creation process and assign them to the appropriate owners, checking all dependencies and completion requirements for each step.

“IT amazes me that five days of training has enabled our technical team to engage in a highly complex project and achieve high level coding, that we previously hadn’t mastered. In terms of timeline and development complexity, this is probably one of the most important projects for the bank, so the training has had an enormous impact on its success.”

Mr. Ashwin Ramphul
Core Banking Systems Manager, MCB

“The training was very good, both from the perspective of how it was structured and the level of detail it supplied, which we were able to refer to directly during our subsequent deployment. And, on top of that, there was the extra bonus of the T24 toolbox training, which has proved invaluable.”

Mr. Ashwin Ramphul
Core Banking Systems Manager, MCB
Accordingly, the course that the Temenos team, led by one of its most experienced technical trainers, recommended and eventually presented to MCB was T3TPW – Process Workflow for T24.

This course comprised four days of standard process workflow training, plus one day of workshops specifically tailored to the bank’s individual needs.

It enabled participants to understand the process workflow module within T24 and to maintain the process workflows appropriate to their business requirement. It included some examples on how to monitor the workflows and troubleshoot any issues.

During the course of the training, the trainer realised that the MCB team was in possession of T24 Toolbox – a product supplied to clients on a supplementary basis. It is a very useful tool, as it provides ‘wizard’ functionality for T24 implementations – namely, customisation, development and administration. Since the team had no experience at using the toolbox, the trainer supplied them with specific training outside of the standard module. They were provided with some examples on how to create a business rule and write process workflow-specific code with the aid of T24 Toolbox.

Also during the bespoke session, the trainer showed the MCB team practical examples of workflow, giving them the opportunity to practice at creating workflows that were similar to the ones they were planning to implement.

The client reported being very satisfied with the training supplied by Temenos. The MCB team took detailed notes during the training, which they then referred to during their subsequent implementation. The implementation began in 2013 and completed in August 2014 – representing a very short period of time.

As a result of the successful workflow training, MCB employed the Temenos team to deliver a training module in another business area – for its Temenos Insight installation.

The training enabled the client to implement the process workflows that it required. MCB has been able to create several change requests on existing flows, as well as optimising these flows. In addition, it will soon be introducing new flows for capturing credit facilities at the bank.

The training also equipped the MCB team with the skills to start doing their own coding with the aid of T24 Toolbox, which provides a more user-friendly interface than the JBase Basic routines and programs they’d been using previously.

Finally, as well as providing MCB with enhanced technical skills, the training also analysed the extent of its system capability.

The client’s evaluation of the training

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The client observed that this project has experienced zero delays and is always on track, and that the quality of development is high, with no issues encountered.

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Bespoke training

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The outcome

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An additional benefit

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“The trainer was very knowledgeable and helpful. Even after the training was completed, we contacted the trainer by email and she was always very accommodating.”

Mr. Ashwin Ramphul
Core Banking Systems Manager, MCB

“The trainer was very experienced and the training enabled us to grow a lot in terms of process workflow knowledge. Importantly, it has enabled us to work independently in future.”

Mr. Ashwin Ramphul
Core Banking Systems Manager, MCB
Further contact
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