

Case Study

# ACLEDA delivers on its digital banking promise



► BPC



# Introduction

**ACLEDA Bank is the largest commercial bank in Cambodia with 236 branches and a presence in every province of the country as well as operations in Laos, Myanmar and Thailand.**

The bank's vision is to become Cambodia's leading commercial bank by providing high quality financial services to all customer segments. The bank aims to provide micro, small and medium-sized businesses with the tools to manage their financial resources efficiently and by doing so improve the quality of their lives.

To achieve these goals and ensure a sustainable and growing benefit to shareholders, ACLEDA was looking for a new technology partner capable of delivering stability of service via an on-premise model and improving the functionality provided to the bank's customers.

Following careful consideration, ACLEDA chose BPC SmartVista for its flexible and technologically-proven platform and its extensive expertise in the Cambodian and wider APAC market.





# Challenge

ACLEDA was struggling to maintain stability of operations and achieve market improvements as its legacy system provider had stopped delivering on-premise support. As a cloud solution was not the best option, the bank started searching for another vendor with strong experience in the region and a proven platform that could be introduced on-premise and help the bank achieve its ambitions. ACLEDA faced a number of challenges that it was looking to mitigate with the help of SmartVista.

## **Stability of operations**

Since the decision of the legacy solution provider to withdraw support from the region, ACLEDA was looking to increase its future stability of operations. The solution would have to offer a strong regional presence, expertise in local markets and comprehensive solutions. The bank wanted to change the set-up to high availability to provide better customer experience and enhance the efficiency of its IT operations.

## **Digital banking trend**

ACLEDA was facing strong competition and wanted to expand its portfolio of services, which would not only help decrease time to market for new products, but also allow for the introduction of new digital and virtual services not yet widely available in Cambodia, helping the bank to maintain a strong position in the market and capitalise on the trend for digital transformation in Cambodia.

## **Support market growth**

Lastly, ACLEDA was looking for a technology partner that would support its market growth by improving its operations and cards portfolio, as well as making it possible to launch other banks in neighbouring regions.

## **Covid-19**

As one of many institutions that had to restrict branch operations during the pandemic, ACLEDA was keen to meet the challenge of maintaining connectivity with existing customers and enrolling new ones remotely. It was also looking for ways to deploy new channels.



# Solution

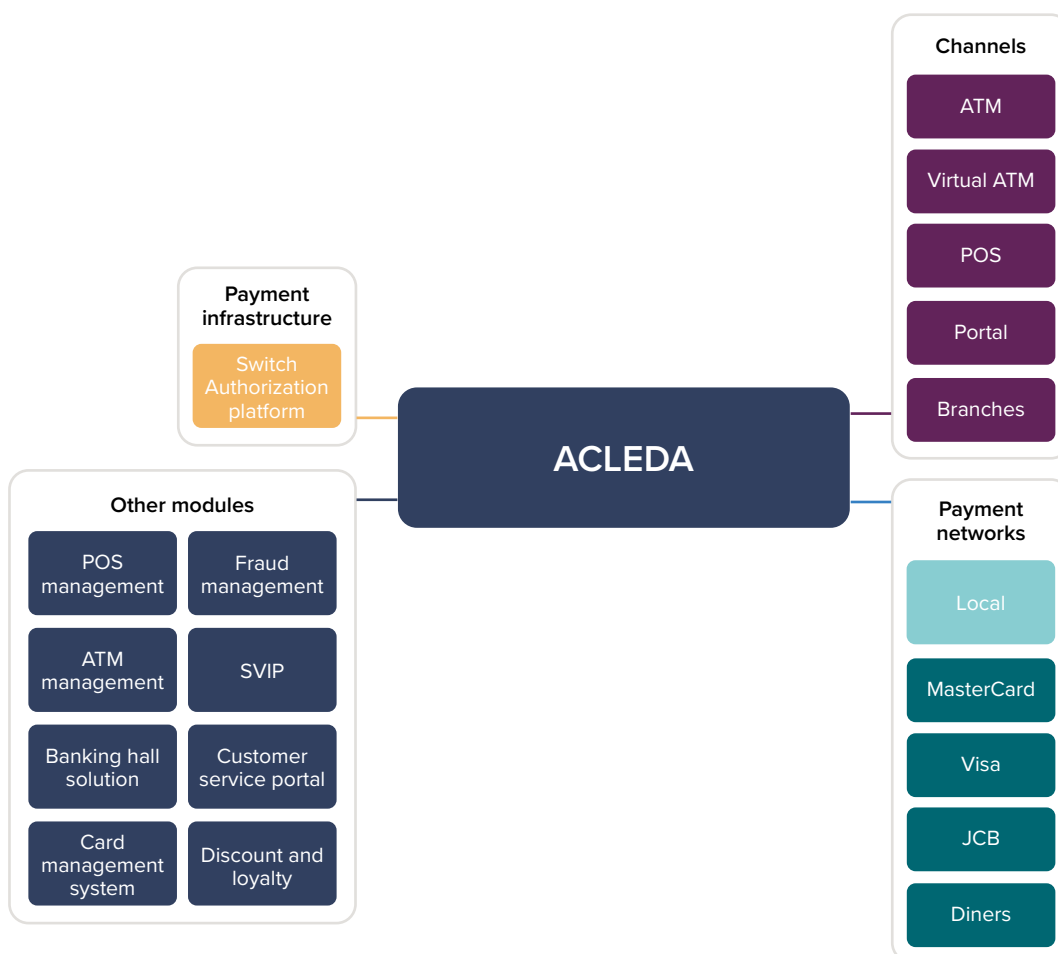
BPC introduced the SmartVista platform to support the bank's growth by enriching functionality and ensuring stability. The range of solutions adopted include switch, card management, ATM management, POS management systems, SmartVista integration platform (SVIP), fraud management, card management and customer service portal, banking hall solution, and discount and loyalty.

The project was delivered in three steps:

**Step 1:** Migration from legacy platform

**Step 2:** Introducing SmartVista solutions

**Step 3:** Building additional functionality





## SmartVista integration platform

BPC has introduced SmartVista integration platform to ACLEDA, a comprehensive solution which seamlessly integrates all third party modules and in-house modules through compatible message protocols, making data transfer between sources quick and removing latency.

## Card management

BPC has introduced a card management solution to ACLEDA, which allows the bank to extend its portfolio of debit and credit cards. SmartVista is a certified solution with leading international scheme providers such as VISA, Mastercard, JCB, and Diners. ACLEDA is now able to issue any of the above-mentioned branded cards as well as local CSS cards of the Cambodian national switch.

## ATM management

SmartVista ATM management provides multiple benefits to the client, allowing ACLEDA to configure its ATM machines for cash-in and cash-out functions, PIN validation, bill and statement viewing, balance enquiries, utility payments and fund transfers. In addition, BPC has provided a virtual function which allows customers of ACLEDA to interact contactlessly with the ATM machine.

## VTM management

ACLEDA decided to deploy a new channel in the midst of the pandemic. SmartVista was installed on virtual teller machines, which ensures full KYC onboarding till instant card issuance on self-service. Accounts can be opened on the spot and cards can be ordered and printed without any bank employee intervention.





## POS management

BPC has helped ACLEDA pursue its mission of developing and strengthening its operations in Cambodia through provisioning of POS management solutions. Bank merchants are able to set discounts and loyalty through point of sale terminals, and make refunds and redemptions as well as accept all types of cards for retail purchases.

## Customer service portal

Customer relations is important to every financial organisation. BPC has introduced a customer service portal as part of the SmartVista solution that comprises customer service features, maker-checker and instant issuing capabilities. This enables

ACLEDA to search for customers through a user-friendly interface in its database, register new customers, and update and manage information, as well as manage customer accounts and cards, reissue and renew cards, change status, view details, and generate PINs.

## Banking hall solution

ACLEDA wanted to allow customers to withdraw and deposit more than their daily debit card/account limit at specific ATMs/ CDMs which are located inside branches and authenticated by one time passcodes (OTPs). BPC has provided the functionality for additional OTP validation steps for these withdrawal transactions.





# Results

## Flexibility and quick growth

Thanks to the flexible and multi-institutional capabilities of SmartVista, ACLEDA was able to host two Thai banks for Cambodia share switch (CSS). The two banks connected to National Bank of Cambodia (NBC) as CSS indirect members with ACLEDA using SmartVista as a hub to host Krung Thai Bank and Kasikorn Bank for connectivity.

The technological advancement of the SmartVista solution provides unlimited scalability to ACLEDA without risk of downtime or slow operations during peak transaction loads. Member banks are configured as a new institution in ACLEDA Bank's system and are able to issue local NBC debit cards, while the card's PIN generation is done inside ACLEDA Bank's processes. This seamless connection of all modules has helped to automate the bank's internal operations, reducing the cost of operations for the client as well as reducing time to market for new products.

## Digital trends

Following the client's strategic plan to develop banking self-service areas to serve customers around the clock BPC has provided a comprehensive ATM/VTM

management system equipped with virtual interaction tools, allowing customers to interact with teller machines contactlessly. In addition to the full digitisation of infrastructure, BPC has provided a customer service portal which can be used to order cards, change PINs, review accounts, transfer funds and pay for utilities using either mobile or PC devices. Thanks to the new channels of customer interaction, ACLEDA managed to increase its average daily transaction volume to more than two million.

## Network extension

Being a highly scalable solution, SmartVista allowed ACLEDA to extend its network of operations through Cambodia and neighbouring countries, connecting more than 800 ATMs and 4200 POS terminals in one network. ACLEDA has also introduced bank hall functionality to its branches, further strengthening its network. Now customers can deposit or withdraw in either USD or local currency with their debit cards from specific bank hall ATMs. The process is safe and monitored by ACLEDA, which is able to manage restrictions and limits to bank halls ATMs separately to outdoor machines.



## International and local certifications

ACLEDA has strengthened its card portfolio with the introduction of the SmartVista card management solution. BPC has helped the bank become certified with VISA, Mastercard, JCB, and Diners scheme providers as well as the NBC CSS Cambodia national switch. This has allowed ACLEDA to issue and acquire a larger variety of cards than its competitors as well as extending the volume of self-issued cards. Thanks to SmartVista fraud

management and EMV, which makes the transactions extremely secure, ACLEDA was able to extend its cardholder base, reaching 1,400,000 issued debit cards in 2021.

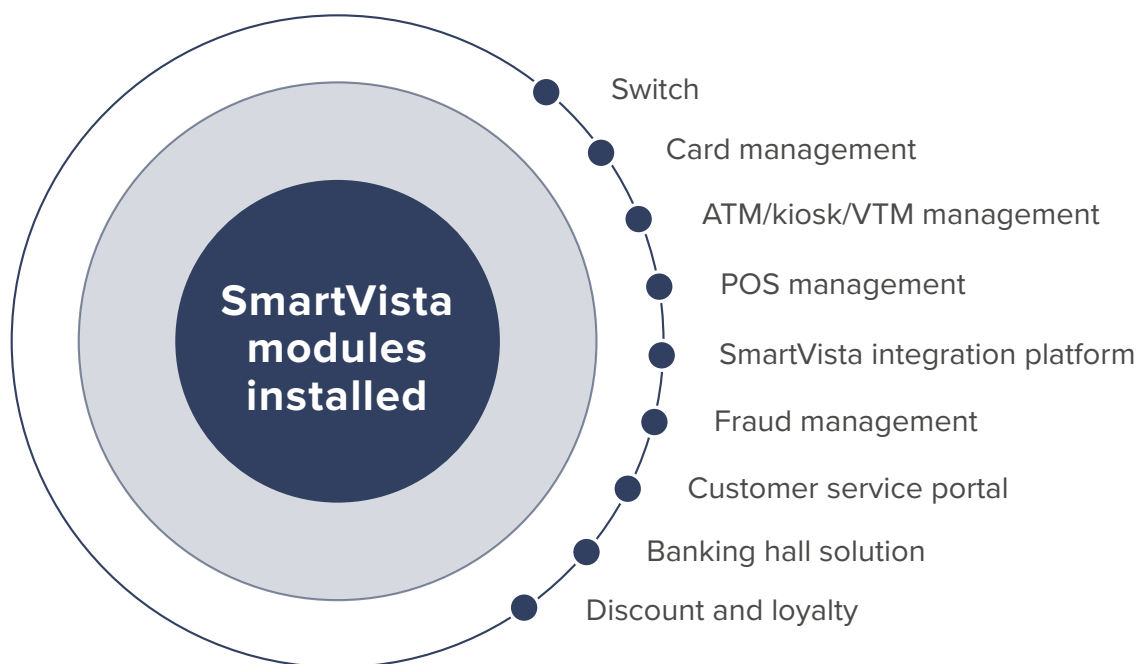
## Future roadmap

ACLEDA is moving toward digital banking transformation with support from SmartVista fintech technology. The pandemic situation and the availability of smartphones at affordable prices have motivated the bank to accelerate banking self service.





# Key facts



**800**  
ATMs

**4200**  
POS

**Virtual teller  
machines**

**1,400,000**  
Debit cards

**16,000**  
Credit cards

**1,000,000**  
TPD

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

[www.bpcbt.com](http://www.bpcbt.com)

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Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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