

Meet the Fintechs

Reema Zaveri

Emirates NBD

Head of Digital Strategy & Offering Design



WHO ARE WE?

Emirates NBD – winner of BAI global innovation awards 2017 “**Most innovative financial services organization of the year**”



9 Countries
1,000,000+ Customers
Growing for you
 920 ATMs/CDMs
 200+ Branches

Q2 2018 highlights:
 Assets AED 477.5 Bn
 (USD 130 Bn)



Branch operations
 UAE, India, Egypt,
 Saudi Arabia, UK,
 Singapore

Emirates Money
 Emirates NBD
 Emirates NBD Securities
 Tanfeeth
 Emirates NBD Properties
 Emirates NBD Capital KSA
 Emirates NBD Asset Management
 Emirates NBD Egypt
 Emirates NBD KSA
 Emirates Islamic
 Emirates NBD Capital

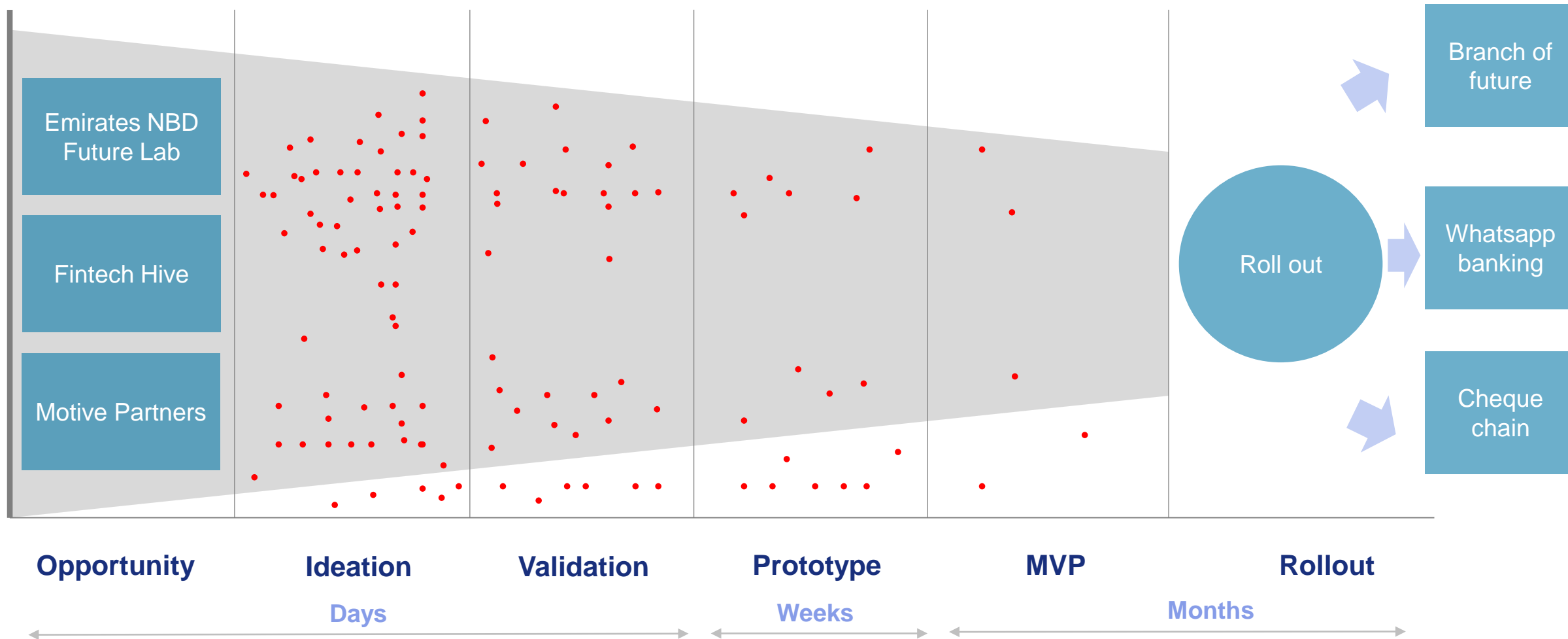
9,000 staff
 70+ nationalities

Personal Banking
 Priority Banking
 Private Banking
 Business Banking
 Wholesale Banking

Islamic Banking
 Investment Banking
 Asset Management &
 Brokerage
 Global Markets &
 Treasury

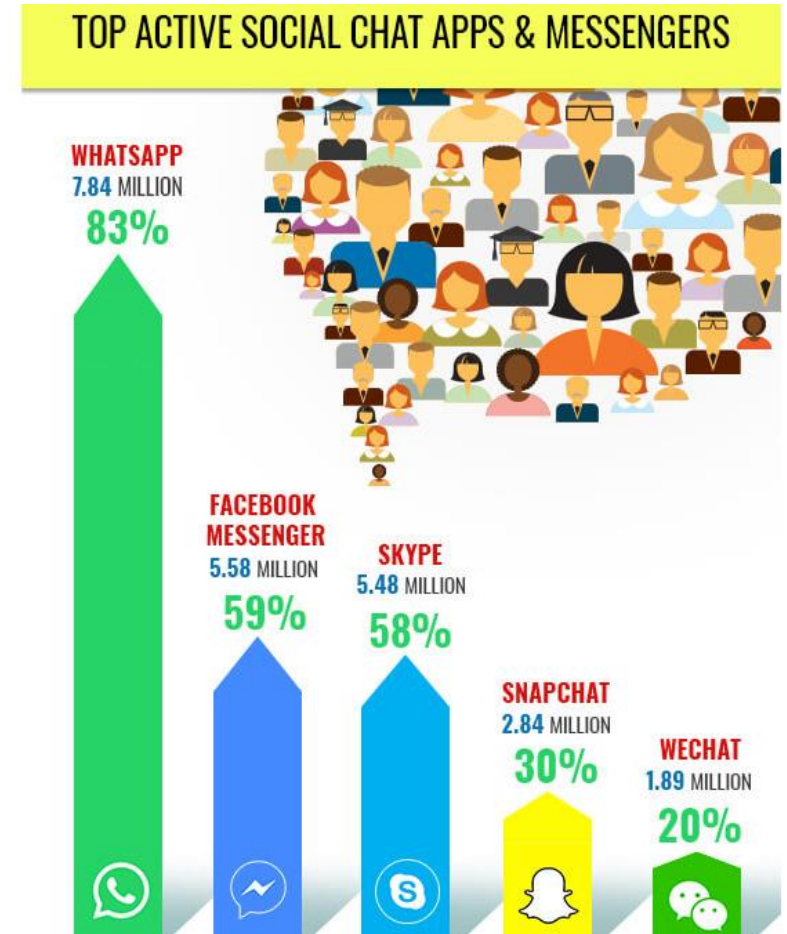
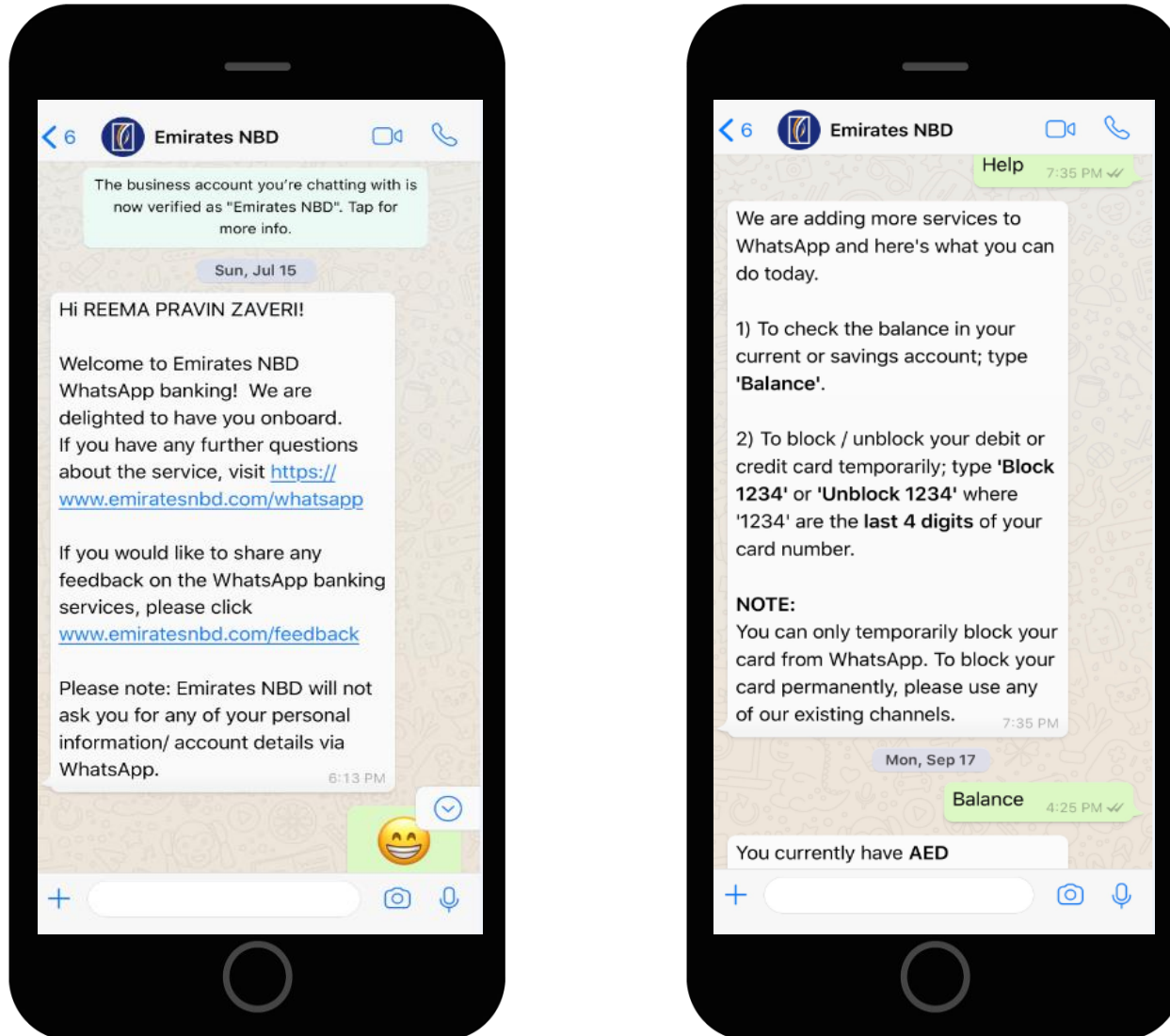
EMIRATES NBD FINTECH PARTNERSHIP

We work with vendors and partners to research on emerging technologies, it is however important to understand that not every idea will survive & implemented



WHATSAPP BANKING

We integrated with WhatsApp business solution as a fallback option to mobile app so that customers can carry out their daily banking activities



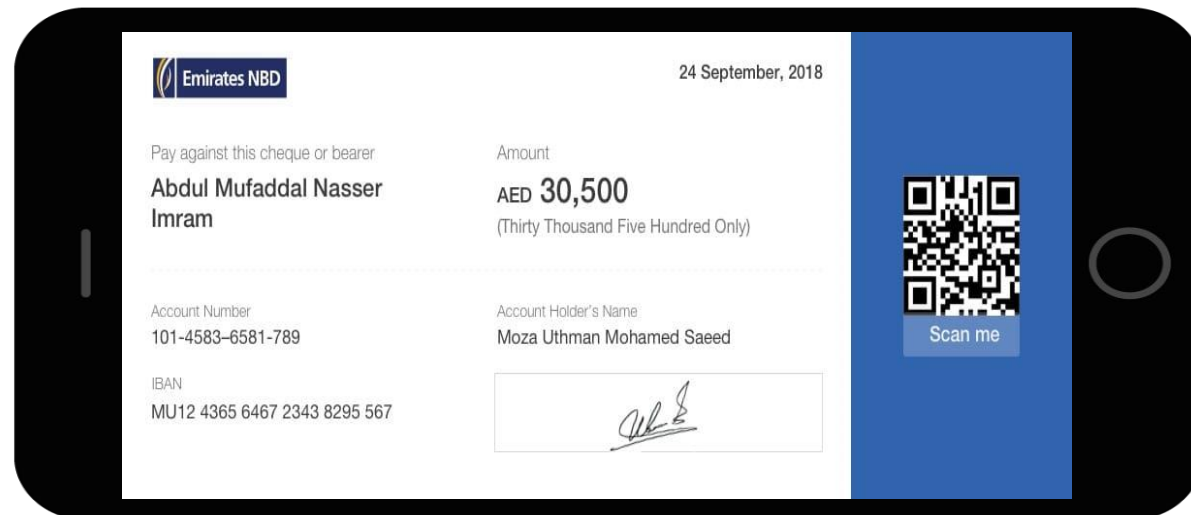
UAE social media usage statistics - 2018

CHEQUE CHAIN - CHEQUE DIGITIZATION USING BLOCKCHAIN

We have integrated blockchain technology into issued cheques to reduce the risk of forgery, this will also be digitized as a promissory note



- A unique QR code is printed on every leaf of newly-issued cheque books
- This code will register each cheque on the bank's blockchain platform
- Once the cheque is received and cleared, the bank staff will be able to validate the cheque's authenticity and have access to its source at all times.



PILLARS OF OUR DIGITAL STRATEGY

We believe in right channeling customer interactions to simplify & generate value from our digital banking channels

DIGITAL CUSTOMER EXPERIENCE

Simplify experience

Monetize

Increase customer lifetime value

RIGHT CHANNELING CUSTOMER INTERACTIONS

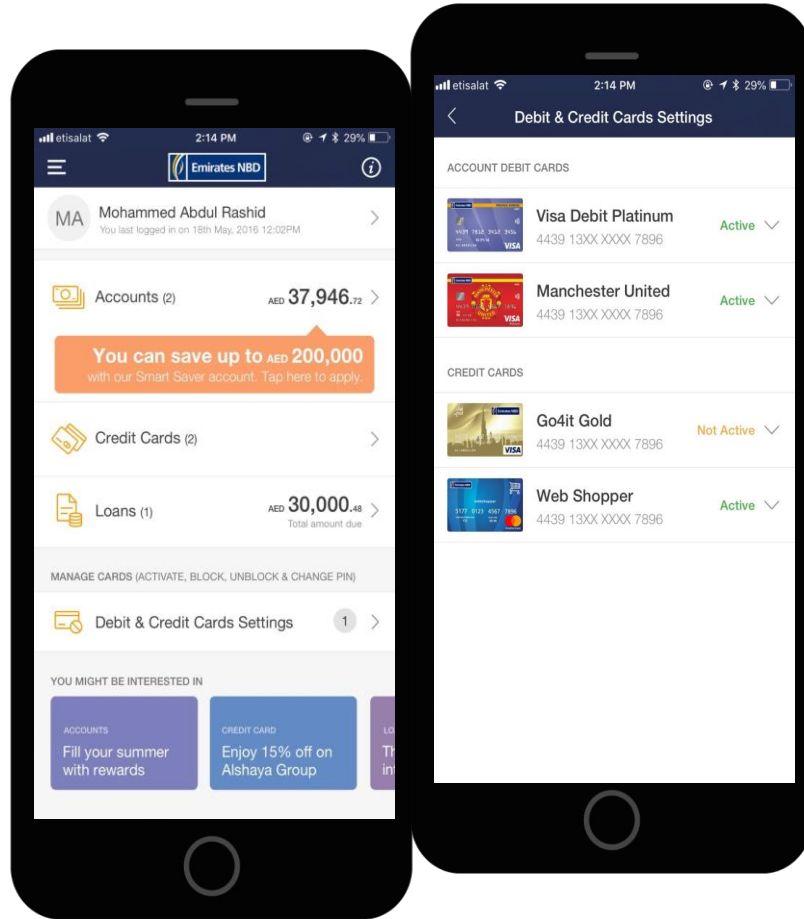
Digital security – protection of customer's digital credentials & identity

DIGITAL OPERATIONAL EXCELLENCE

- Increase digital banking penetration
- Transaction migration
- Reduce cost to serve
- Increase digital share of business
- Create loyalty & increase advocacy
- Reduce cost of fraud
- Digitize processes
- Manage system SLAs
- Increase NPS

MOBILE FIRST STRATEGY

We made significant changes to our basic mobile banking app to simplify the overall customer experience, generate value through simple contextual offers & increase the overall digital security



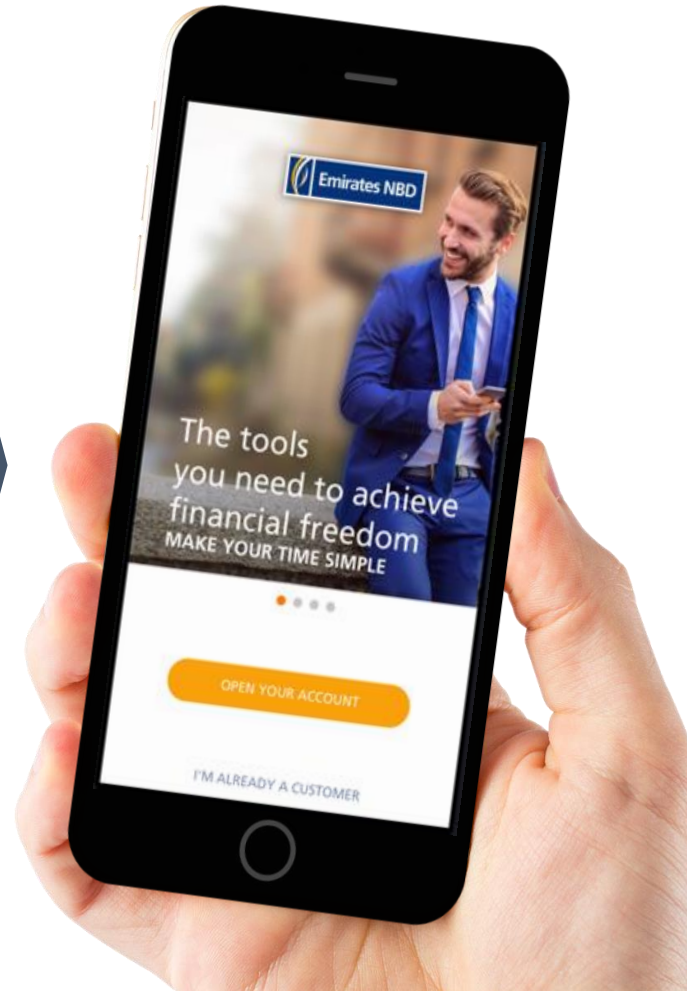
Simple dashboard with important services & relevant offers

Secure way for digital authentication without need for generating OTP



Liv.- DIGITAL LIFESTYLE BANK BY EMIRATES NBD

Liv. gives us freedom & platform to experiment, we come up with better processes that are then implemented in Emirates NBD app

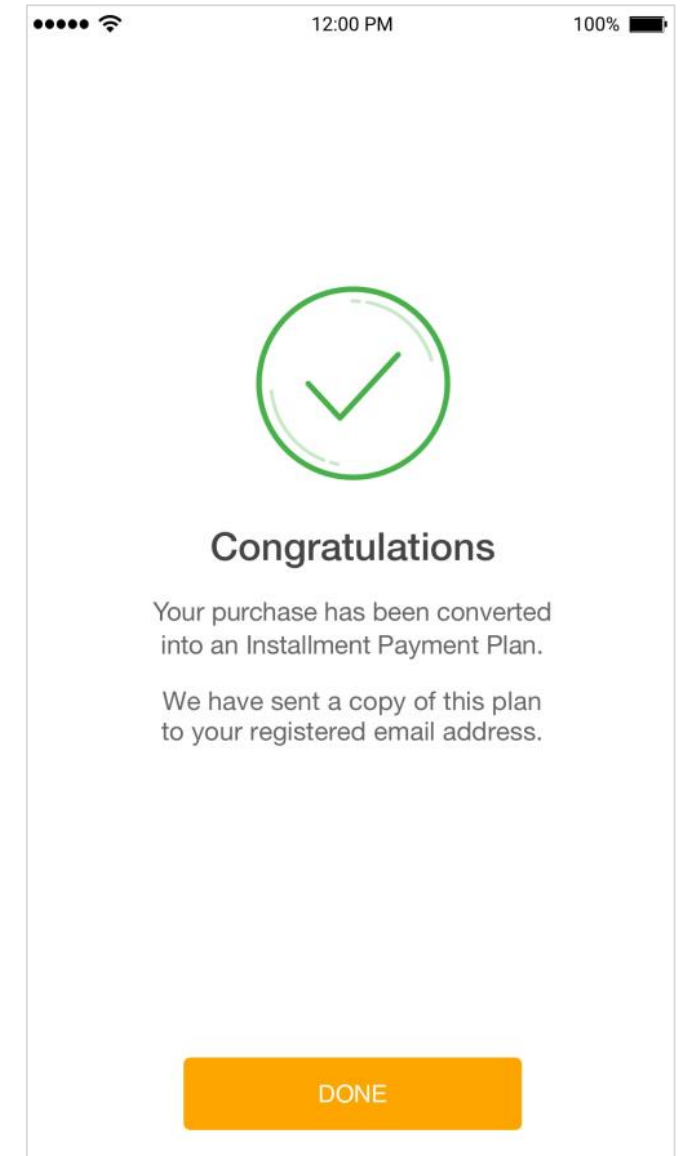
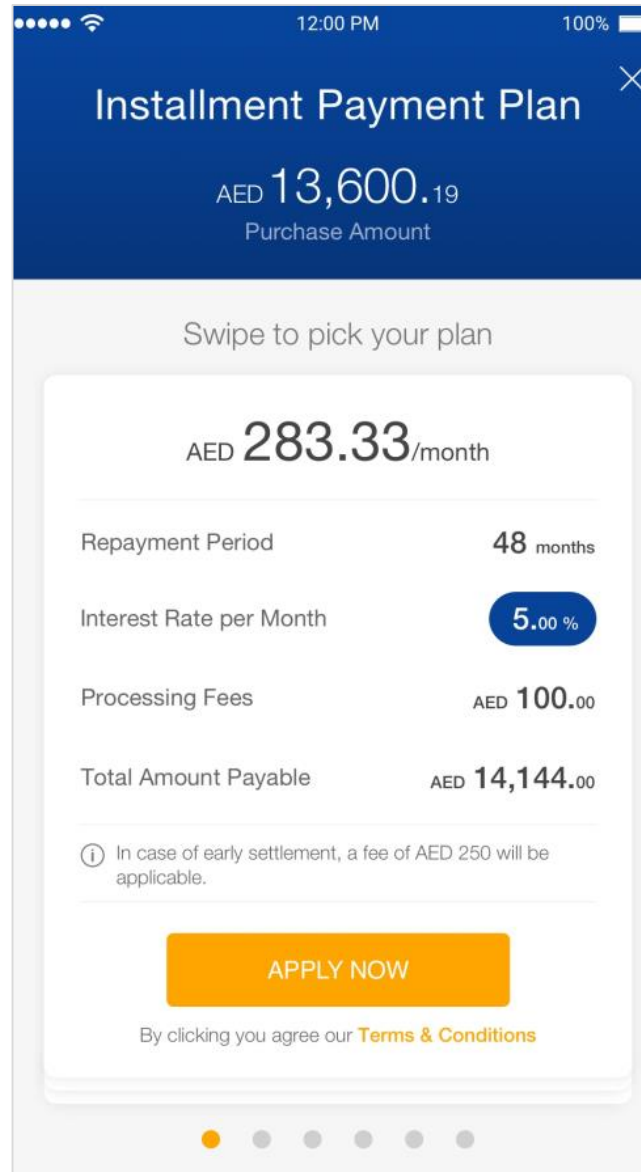
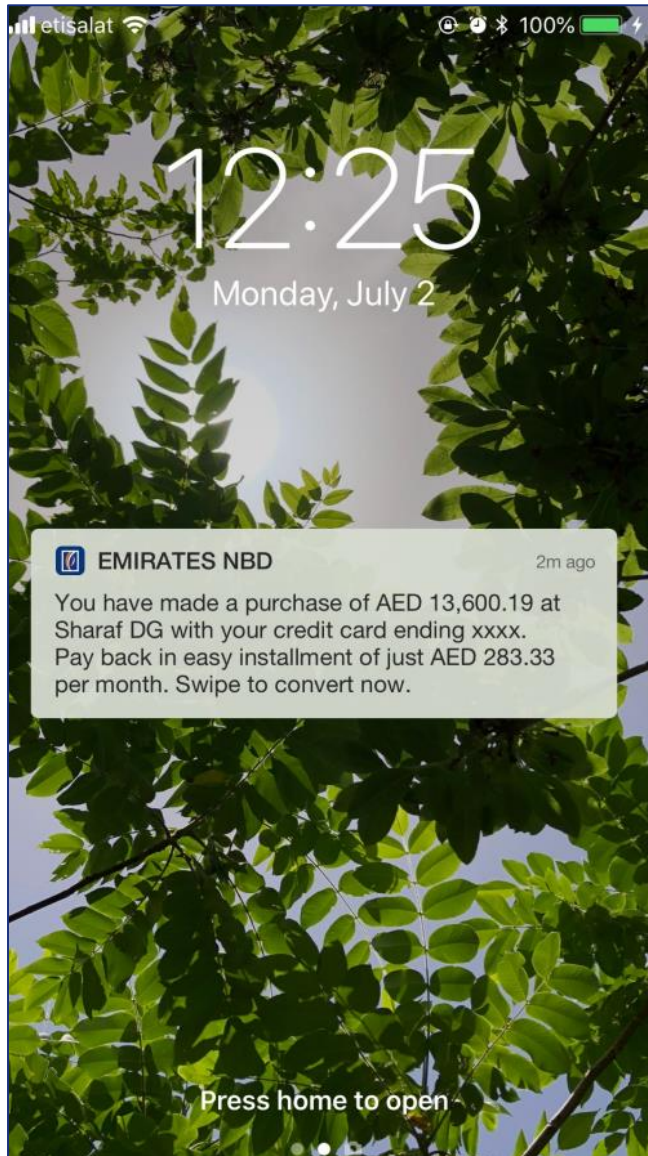


- Instant account opening for all UAE residents using Emirates ID
- Document verification & liveness check
- Complete on-boarding journey in less than 15 mins
- Integration with Dubai government to read Emirates ID information
- Verify customer's biometric data on debit card delivery

#nocallcenter

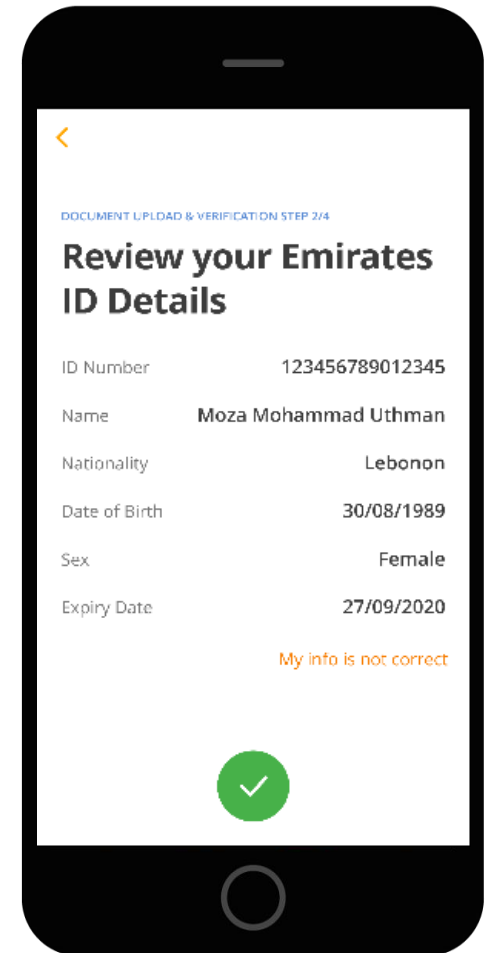
PUSH NOTIFICATIONS FOR FINANCIAL TRANSACTIONS

We wanted to grab customer's attention & use it as an opportunity to monetize



REMOTE KYC

We used our mobile application to allow customers to upload documents & complete KYC, the app will perform OCR & document verification



BRANCH DIGITIZATION

Our digital branches allow customers to transact fast, seamless & completely paperless

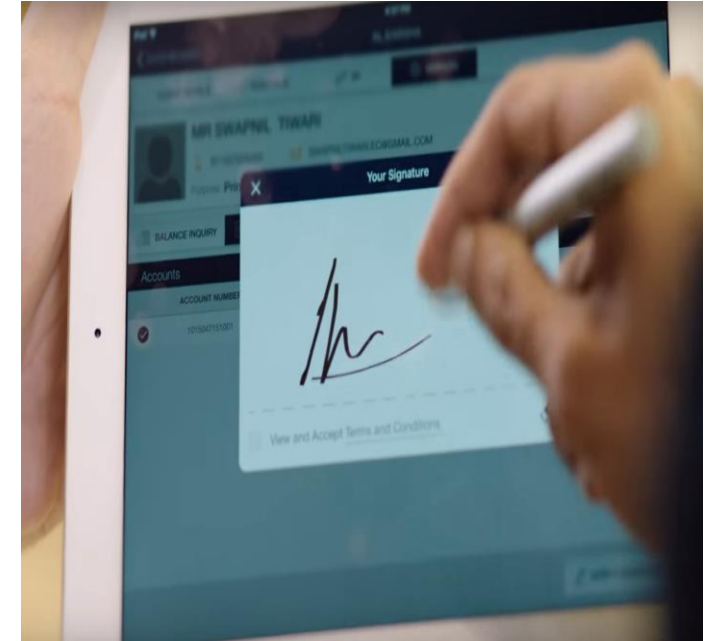
Get queuing token on mobile banking app before you get to the branch



Complete transactions on the spot with our “Timesavers” team



Bank faster & digitally in all our branches



DIGITIZING PHYSICAL SALES FORCE

We enabled our sales force team & RMs with digital sales toolkit that allowed them to offer sales as well as services from any remote location



Integration with Emirates ID reader to read public data from CHIP

Integration with google maps to understand time taken to reach meeting location

Ability to source product applications digitally & remotely