



Digital Core

The foundation for Digital Success in Banking

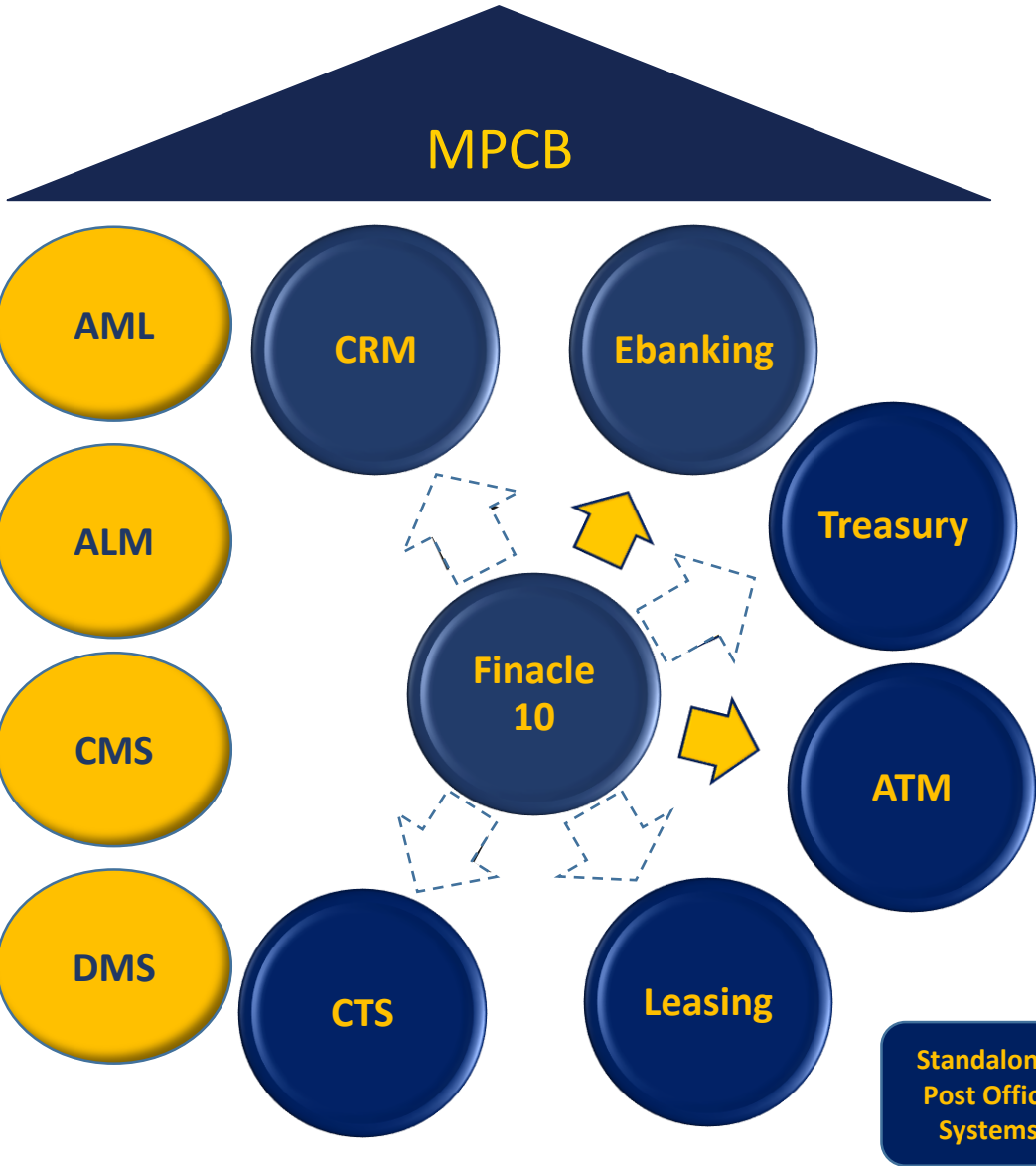
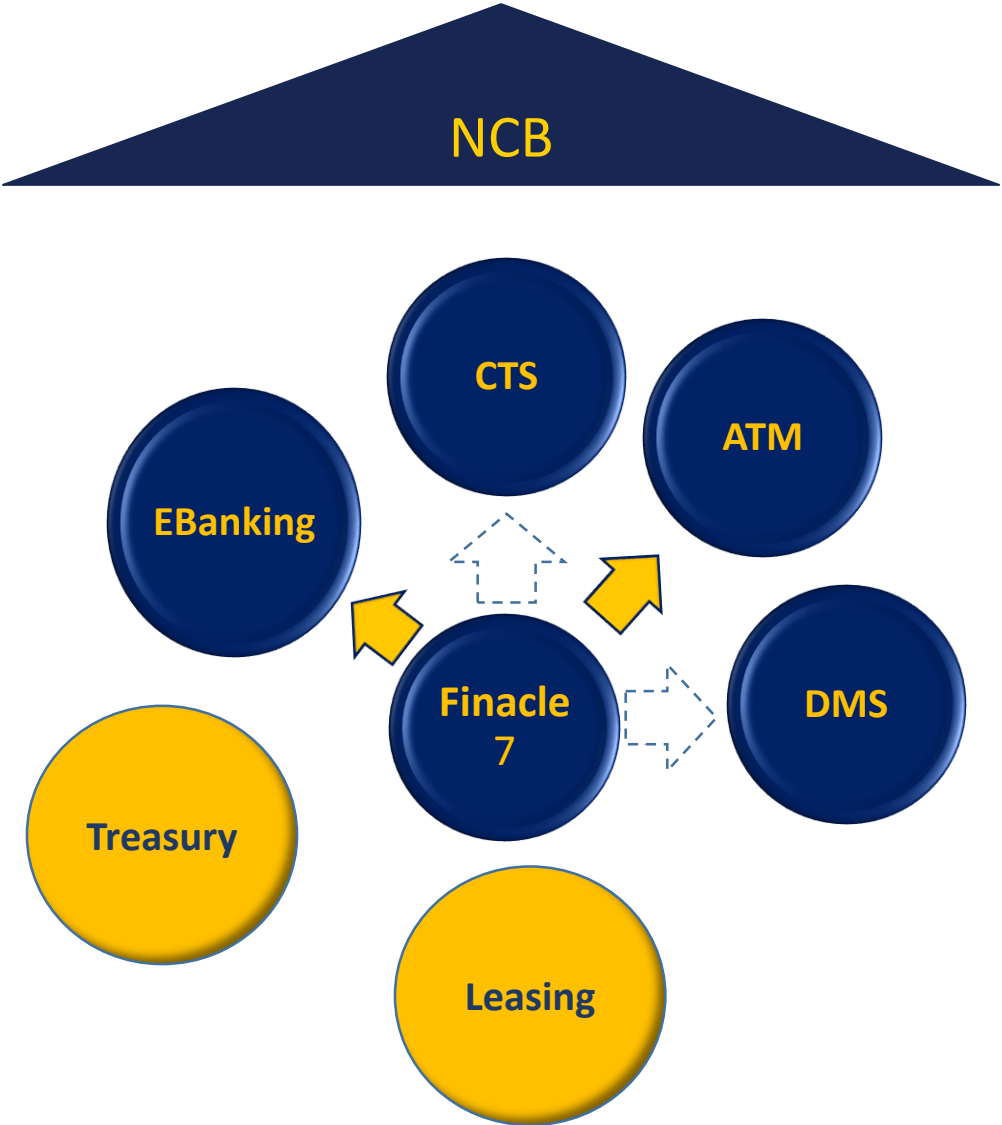
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Background

- Merger of two typical legacy banks to form the 3rd largest domestic bank in Mauritius
- MauBank profile post merger (Jan 2016) :
 - Enviaible customer base (30% of population) and reach (110 manned outlets)
 - Robust Core banking platform but calibrated towards “computerization” rather than automation / digitization
- Strategic Intent of the Bank -
Transform into a Technology Company with a Balance Sheet



Pre Merger – Unleveraged Core



Building Blocks - Foundation for a strong Digital Bank



In the absence of a mixed sense of excitement, curiosity and panic “the frog” eventually becomes soup!



MauBank's Digital Core - The migration towards a single platform



- Merged operations since 4th of January 2016
- Strategic decision to invest in a strong Core
- Migration of both systems on a single platform by May 2016
- Digital Transformation initiated

MauBank's Digital Core



Digital Foundation - For Technology driven Operations



Legacy Enterprise IT

Waterfall



Silo

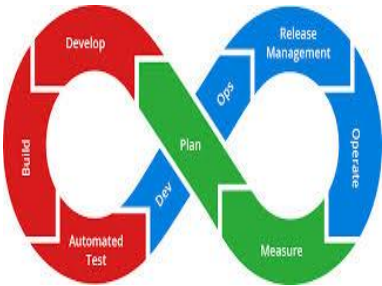


Technology as Cost



Digital Enterprise

Agile + Devops



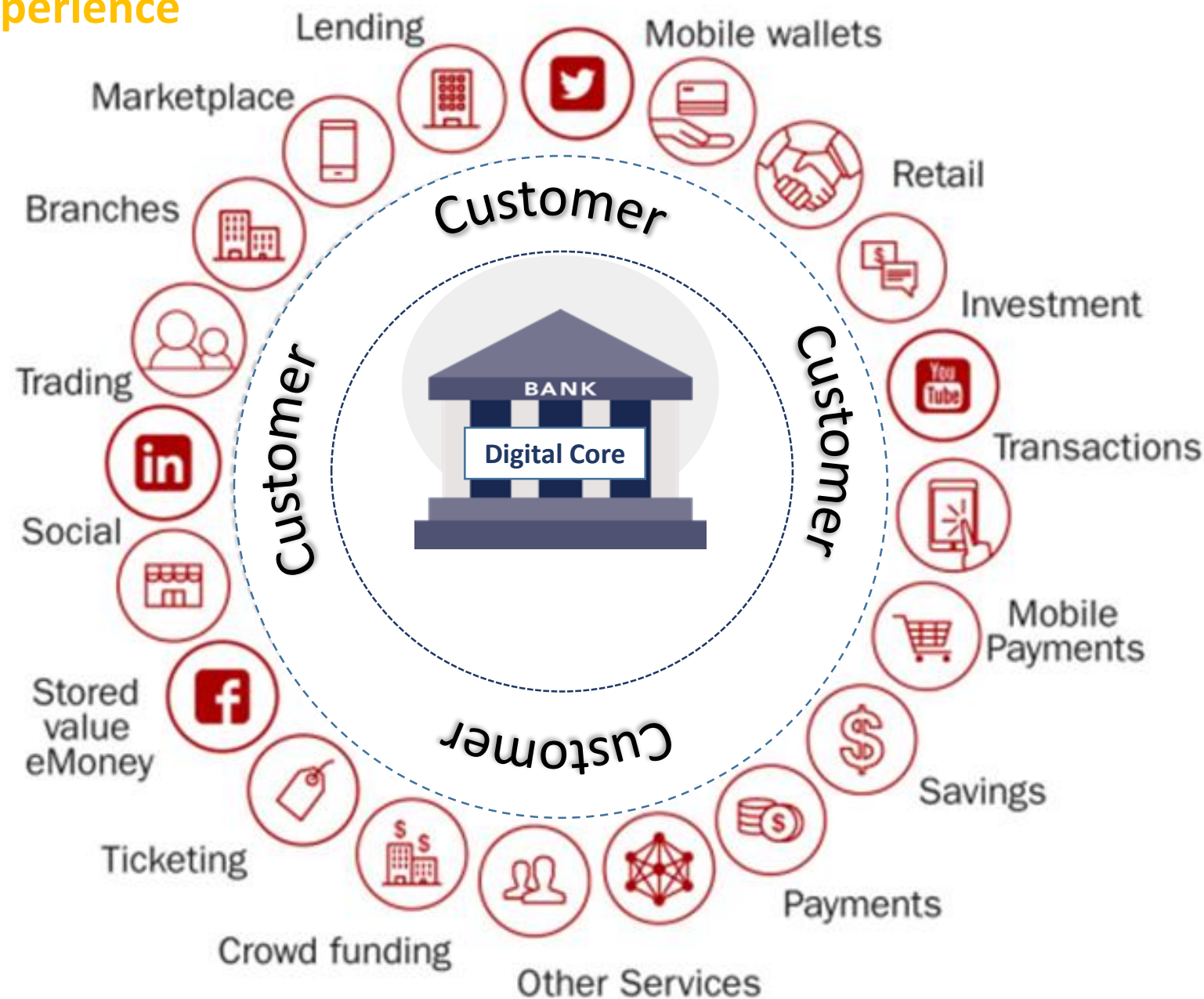
Ecosystem



Technology for Revenue



The Future of Banking Experience



The background consists of several overlapping geometric shapes. A large light gray shape occupies the left side and bottom-left corner. A bright yellow shape covers the top-right and bottom-right areas, with some triangular cutouts where it meets the gray shape. The text 'THANK YOU' is centered in the yellow area.

THANK YOU