




Let's Solve

 | A Larsen & Toubro Group Company



Case Study

**Leading South African Bank Achieves
“Best Banking Technology Award” by Becoming
A Digital-First Organization**



Client

The client is a South African based financial services group, offering personal and business banking, credit cards, corporate and investment banking, wealth and investment management, and bank assurance services. LTI helped the bank drive digital innovation to deliver seamless, safe, and convenient customer experiences



Challenges

- ▶ The customers had to visit the bank physically for procuring account details, statements, and other general activities.
- ▶ An obsolete mobile banking app that had very limited features like Account details, limited biller support in Bill Payments, Beneficiary managements, fund transfers, retail users only etc.
- ▶ The existing mobile banking solution was developed in on a native platform, which was complex and tedious to update.
- ▶ High maintainability and scalability due to different code repositories across various countries



LTI Solution

LTI helped the bank to build seamless cross-platform mobile banking applications for customers to carry out their banking activities effortlessly. The mobile apps with features such as Customer Registration, Password Reset, QR Payment, Business banking for business users, Transactions Authorisations, Explore feeds, ATM QR Cash Withdrawal, Loan Application, Credit Card Onboarding, Purpose accounts, Bill Payments and many more, made it easier for the bank's customers to operate remotely from anywhere and anytime.

All the apps consisted of one single code repository which reduced maintenance and scalability costs.

The solutions were built upon Microsoft's cross-platform Xamarin, which enabled to make multiple versions across different app stores like the App Store, Play Store, and Huawei stores, thereby saving significant time.



Business Benefits

By going digital, the bank won the
“**Best Technology Implementation Award**”
by Global Banking & Finance Awards
for the year 2020-21

Customers can now apply for loans, credit cards, and much more **anytime and anywhere** without having to go to the bank physically.



Approx. 75-80% of the bank’s customers use the mobile banking solutions remotely

By using cross-platform applications and single code, the bank could achieve significant **cost savings** in maintaining and scaling the app across 10 countries and 3 app stores.

LTI (NSE: LTI) is a global technology consulting and digital solutions Company helping more than 435 clients succeed in a converging world. With operations in 31 countries, we go the extra mile for our clients and accelerate their digital transformation with LTI’s Mosaic platform enabling their mobile, social, analytics, IoT and cloud journeys. Founded in 1997 as a subsidiary of Larsen & Toubro Limited, our unique heritage gives us unparalleled real-world expertise to solve the most complex challenges of enterprises across all industries. Each day, our team of more than 36,000 LTItes enable our clients to improve the effectiveness of their business and technology operations and deliver value to their customers, employees and shareholders. Follow us at [@LTI_Global](#)