

INNOVATIVE AFRICAN

BANKING

**BBD has been working with South Africa's largest banks and leading-edge start-ups for over 30 years, allowing us to provide proficiency in customised software development and IT consulting in this fast-paced environment.**

We've been able to drive many project successes within the banking sector; showcasing not only our software development dexterity, but also our comprehensive banking expertise in payments, rewards, investment banking and retail banking divisions. We are currently bringing this together with more innovative changes in blockchain, distributed ledger technologies and open banking.

BBD prides itself on delivering and supporting world-class technology solutions, without South African banks having to purchase costly international systems.

The banking industry has been changing and growing rapidly in recent years. BBD believes in staying abreast of trends in the world of banking - from the rise of robotic process automation and artificial intelligence, to the buzz around bitcoin and blockchain.

Working alongside the country's largest financial services conglomerates has ensured that we are actively involved in banking the unbanked initiatives. A great example of this is Mojaloop, funded by the Bill and Melinda Gates Foundation. Assisting with the product development of Mojaloop's open-source software provides us with an excellent opportunity too assist in serving the financially excluded.



## **Payment solutions**

BBD connects banks with both low and high value payment solutions and understands that effective payment processes are essential for any financial services institution.

### **Low value payments**

BankservAfrica is Africa's largest automated payment clearing house with a set of interfaces implementing low value payments. BBD has written the payment processing for BankservAfrica and a number of South African banks. Interoperability is key for payment processing, and BBD has ensured that interbank transactions occur in a properly regulated system, compliant with international banking standards, while reducing risks and ramifications in the sector.

### **High value payments**

BBD has created custom frameworks for high value payment processing across multiple South African banks, through BBD's business automation processor, Morph, which orchestrates components that allows routing of payments. High value payments systems (HVPS) are at the heart of any financial ecosystem, and need to ensure efficient clearing and settlement services for large value and high priority payments. A high level of volatility is needed to withstand a variety of threats to their security and integrity. BBD has been at the forefront of implementing these SWIFT technologies for our banking clients.



## **Reward solutions**

Building customer loyalty is important, as it often leads to more business. BBD recognises the importance thereof and has developed multiple loyalty rewards systems with interfaces into loyalty programmes for over three decades.

We have been strengthening our banking clients' brands by playing an instrumental part in developing multiple systems for enterprise-wide loyalty and rewards programmes. An enterprise-wide rewards programme allows for rewards or points to be earned every time a banking product is used. These rewards allow customers to enjoy a wide range of lifestyle benefits and can be used to shop, travel, invest or donate.

BBD was commissioned by a large South African bank to deliver the first loyalty and rewards program, after which it was redesigned as an enterprise-wide application in 2015. This application supports approximately 900 000 rewards accounts, with more than 20 billion points in issue.





## Investment banking solutions

BBD understands that a primary deliverable for investment banking divisions is the management of capital for corporations, governments and other entities. We have helped banks achieve this deliverable through the development of trading, foreign exchange, money market and liquidity management systems.

In 2014, a large South African bank reviewed the software market to find a suitable Intraday Liquidity Management Solution (ILMS) and could not find anything that fully catered to all their system, financial and legal needs. BBD developed their ILMS to monitor the liquidity of the bank, by matching trades to payments received. The system also forecasts payments to be received, allowing the bank to effectively manage their overall cash position.

Post the initial project scope, we have completed numerous enhancements, together with a liquidity coverage ratio (LCR) project. This was built within the ILMS solution to deliver a real-time view to manage intraday liquidity requirements.



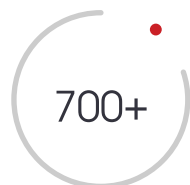
## Retail banking solutions

Also referred to as consumer banking, retail banking systems have been a major focus for BBD and our clients. Throughout the years, BBD has been innovative through both front-end and back-end software for web and mobile development. As retail banking operations expand to new devices, demands to process and protect consumer data increase. Augmenting customer experiences has been the need of the hour as customers increasingly adopt digital products and services.

We have recently leveraged our 25-year partnership with a leading South African bank to migrate their core retail banking legacy system to a new technology stack, by making use of service-orientated architecture to create a new multichannel solution. This digital solution allowed our client to remain competitive in the financial services industry.



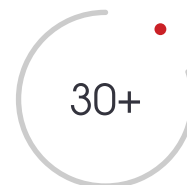
## BBD at a glance



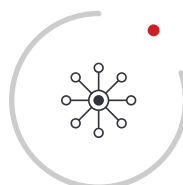
700+ IT professionals



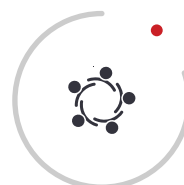
Africa's leading software development company



30+ years of experience



Diverse industry knowledge



Collaborative approach





## About us

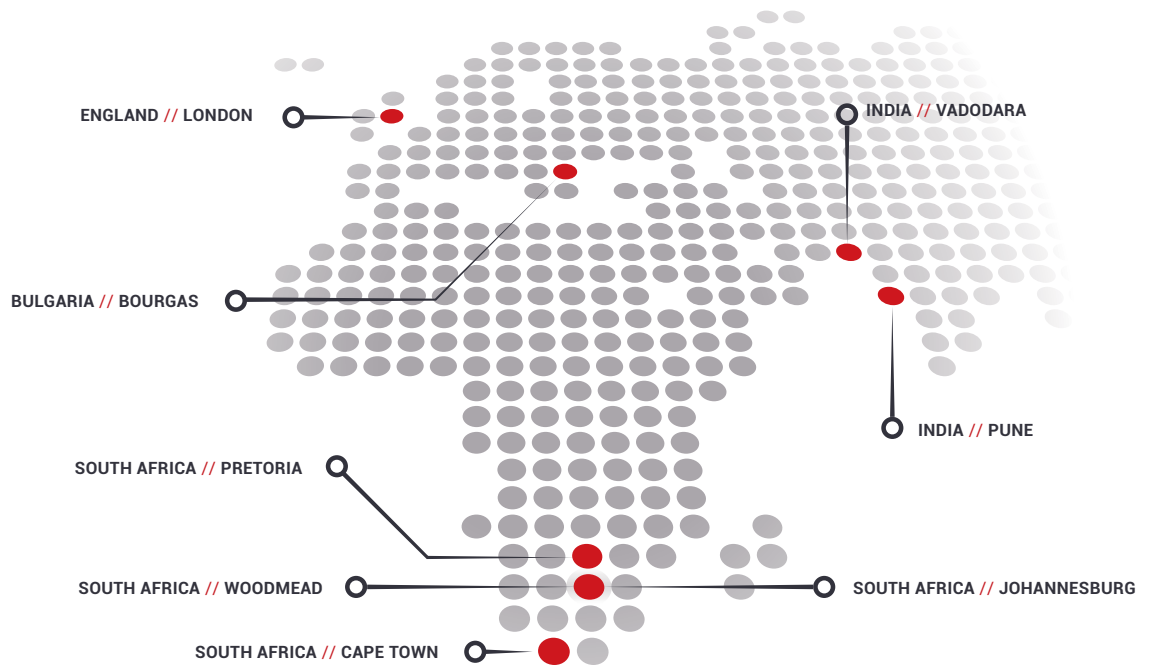
BBD has had a reputation of delivery for more than three decades. Our expertise in the private and public sectors has resulted in a wealth of understanding on how to use technology as an enabler of business transformation and modernisation.

We provide effective business solutions to suit our clients' needs, using a consultative approach and drawing on our people's diverse range of experience and skill.

BBD is a level 2 B-BBEE partner, with a 125% B-BBEE recognition level and is 51% black-owned.



## Our global footprint



## Contact us

If you're working in the banking sector and want to stay ahead of the intense pace of technology, in particular digital technological development, contact Matthew Barnard.

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