



COMARCH

COMARCH CORPORATE BANKING FOR TMB BANK



CASE STUDY





AIM OF THE PROJECT

Originally, the main objective of the project was to augment the existing set of products and services offered by the bank via internet channel by introducing a new internet banking system for business clients, covering the areas of cash management, trade finance and lending.



TMB needed a solution that would allow them to gain competitive advantage on the market. With a solid set of products as a base, augmenting the bank's internet offering was the logical next step towards achieving that goal.

Piotr Cholewa
Sales Manager, Comarch

The platform to be delivered had to be secure, and all of the services and products had to be accessible seamlessly using single sign-on mechanism. Furthermore, the solution had to provide excellent user experience for the clients.



When talking about internet banking, ease of use is always one of the top requirements. If the application is not user friendly, it can't be a success. We knew that we had a great product in terms of usability, but we had to make sure that it was perfectly adapted to the Thai market.

Agnieszka Piróg
Product Manager, Comarch

During the life of the project, the original objective was extended – instead of just delivering missing functionalities, it was decided that Comarch Corporate Banking should completely replace existing front-end solutions for business clients.

MULTIPLE PRODUCTS UNDER ONE UMBRELLA

Many banks operating in Thailand use very fragmented internet banking platforms. This means that a customer who wants to access cash management services, and then move to loans or trade finance, often needs to log in to two separate applications. Comarch Corporate Banking encompasses multiple products and services under a single platform, in which the client has easy and uniform access to all business functionalities, regardless of the backend system that provides the data. This makes it much easier to perform day-to-day activities that often require the use of multiple products and services that the bank offers.

RAPID DEPLOYMENT, STEADY GROWTH

Thanks to modular architecture of Comarch Corporate Banking, essential products and services were made available to TMB Bank clients in just under 10 months. These included Cash Management, Trade finance and Lending modules.



Before TMB Bank, we had examples of comprehensive yet quick deployments in Poland, e.g. in Pekao Bank (UniCredit Group). Implementation at TMB Bank proved that we can deliver the same results no matter where the client is located.

Marcin Parka
Project Manager, Comarch

Ever since the initial deployment, the platform has seen steady growth. The subsequent releases included further enhancements to existing modules as well as introduction of new ones, such as EDC (Merchant reports) and FX (Foreign Exchange). Due to extensible nature of Comarch Corporate Banking, new functionalities can be added at any stage of the project.



To stay competitive, you need to move forward. Over the years, TMB Bank commissioned multiple changes and extensions to the system, all of which were aimed at delivering more value to their customers.

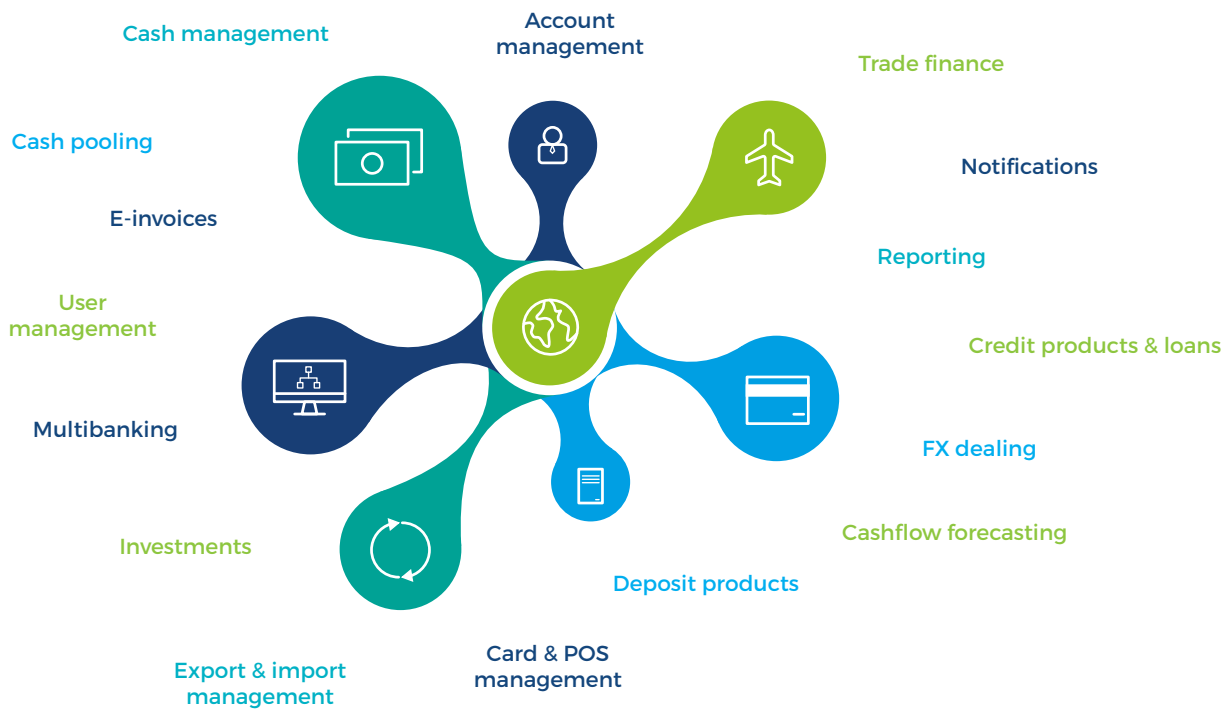
Marcin Parka
Project Manager, Comarch

BENEFITS

Thanks to Comarch Corporate Banking, TMB Bank can offer its customers wide range of products and services which are tailored to their needs. The implemented platform reduces costs associated with traditional branch banking, and gives business clients the ability to monitor their financial situation 24/7, in real time. At the same time we can observe significant reduction of fraud risk, thanks to built-in advanced security mechanisms and approval workflows. Most importantly though, implementation of Comarch Corporate Banking strengthened TMB Bank's reputation as one of the most innovative banks in Thailand.



SELECTED SYSTEM MODULES



COMARCH CORPORATE BANKING IN USE

ING • UNICREDIT • RAIFFEISEN • BNP PARIBAS • SOCIÉTÉ GÉNÉRALE
TMB BANK • GE CAPITAL GROUP
and more

24 000 BANK EMPLOYEES
use Comarch Corporate Banking
every day

NUMEROUS IMPLEMENTATIONS
for world-famous banking
groups scattered throughout
3 continents

4 000 000 USERS and
9 500 000 BANK ACCOUNTS
handled by Comarch
Corporate Banking with
400 000 000 TRANSACTIONS
processed annually

Satisfaction Survey Results
87% OF END USERS
say Comarch Corporate Banking
fully meets their
expectations

Comarch Corporate Banking

Comarch Corporate Banking is a multi-channel and multi-product platform used to support corporate clients and medium-sized enterprises. It incorporates cutting-edge technologies and trends, including HTML5, the Responsive Web Design and Single Page Application approach. Thanks to applied solutions, modularity and wide customization options, the platform meets the expectations of even the most demanding banks. Owing to its integration capability with the existing bank systems, Comarch Corporate Banking is a universal, comprehensive, efficient and safe tool which streamlines the management of transactions, automates business processes and reduces business costs.

**More information can be found at
www.finance.comarch.com.**

TMB Bank

The TMB Bank Public Company Limited was the brainchild of Field Marshall Sarit Tanarat. The bank was established to pool widely dispersed all the military funds outside the Country's budget at the time as well as to provide financial services as an added benefit to military personnel and their families.

Upon resolution of the Cabinet to approve the incorporation of the Bank, 'TMB Bank, Ltd.' was then registered on 5 October 1956 with a registered capital of 10,000,000 Baht and 100,000 shares at a par value of 100 Baht per share. The majority of the shareholders were service men both on active duty, those on the inactive list as well as other military units.

The initial 4,982 shareholders of the TMB Bank made it the first Thai commercial bank to have a large and widely distributed shareholder base at its inauguration.

The Bank has formed strategic alliance with the ING Group in November 2007 and is currently the sixth largest Thai commercial bank in terms of assets.



COMARCH

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ABOUT COMARCH

Founded in 1993 in Kraków, Poland, Comarch prides itself on being one of the leading software houses in Europe with over 5000 employees worldwide and more than 3000 successful projects carried out for the largest international brands.

With 20 years' experience in the industry, Comarch Financial Services, a business sector within the Comarch Capital Group, specializes in developing sophisticated software and IT systems for major financial institutions in banking, insurance and capital markets.

Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and pension funds, brokerage houses and asset management companies in more than 30 countries. Our client list includes UniCredit, Société Générale, BNP Paribas, Swiss Life, Ergo, Oney, Allianz, and more.

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