

# Bank Benefits from Borderless Network and Collaboration

Customer Case Study



Ecobank cuts costs and improves time to market while ensuring compliance with international standards

## EXECUTIVE SUMMARY

**Customer Name:** Ecobank

**Industry:** Financial services

**Location:** Africa

**Number of Employees:** 24,000

### Challenge

- Standardize provision of banking services across countries
- Reduce operational expenditure
- Support continued growth

### Solution

- Cisco Borderless Network foundation
- Cisco Nexus-based data center
- Cisco Collaboration tools

### Results

- Telephony costs reduced by 60 percent
- First-time Payment Card Industry pass due to Borderless Network platform
- Time-to-market reduction from one year to two months thanks to standard solution

## Challenge

Ecobank Transnational Incorporated is a leading pan-African bank with operations in 32 countries across the continent, more than any other bank. It is present in almost every country in West, Central, East, and Southern Africa, and has a licensed operation in Paris, plus representative offices in Johannesburg, Dubai, and London. Much of this geographic spread has come through rapid organic growth in a relatively short space of time. The bank was only founded in 1985 and in the last five years alone has roughly doubled in terms of the number of markets that it serves.

Given the technical infrastructure constraints of many of the countries in which Ecobank operates, the bank's rapid growth in five years had resulted in a best-effort patchwork of IT systems, with little standardization from one market to the next. Offices were connected mostly through very small aperture terminal (VSAT) satellite links, which suffered from latency issues and, therefore, could not easily support advanced applications such as IP telephony and unified collaboration systems.

This circumstance meant that executives had to rely on face-to-face meetings, requiring time-consuming and expensive travel arrangements. Tunji Alabi, group head for technology infrastructure at Ecobank, says: "For our customers, we were unable to guarantee common services standards from one country to the next. We didn't even have connections between our three call centers in Africa."

The Ecobank IT support and maintenance bill was also growing as a result of different vendors and systems in each country. Its ability to meet the requirements of the Payment Card Industry Data Security Standard (PCI DSS) was also compromised. Last, but not least, the lack of a common standard for IT was making it increasingly difficult and costly to expand into new markets, a major concern for an entity whose stated aim is "to contribute to the economic and financial integration and development of the African continent."

## Solution

In the mid-2000s, Ecobank started to replace its VSAT links with fiber connections, using VSAT as a secondary or tertiary mode of communication. This upgrade allowed the bank to begin implementing a multiprotocol label switching (MPLS) network that now extends to half of its 2000 branches. At the same time, the bank began contacting technology vendors in an attempt to standardize its IT estate and introduce network-based efficiency and productivity tools.



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Tunji Alabi  
Group head for technology infrastructure  
Ecobank Transnational Inc.

“We engaged with quite a number of original equipment manufacturers,” says Alabi. “Only Cisco could give us the reliability, convenience, and security that we required. It’s end-to-end solution—taking in voice, collaboration, and data center technology—was complemented by the expertise of Cisco Services.”

Cisco Services worked with Ecobank, initially using a Network Readiness Pre-Assessment survey, to create an infrastructure that could help drive efficiency, productivity, and growth. The heart of this engine is a Cisco® Borderless Network architecture that underpins core banking applications, including those related to ATMs. These applications are delivered from data centers sited in London, Paris, Accra (Ghana), and Lomé (Togo), and equipped with Cisco Nexus® 7000 and 5000 Series Switches.

The network is also the platform for a range of collaboration applications, some of which are still in the process of being deployed. For example, in half the countries in which Ecobank operates, the bank uses Cisco IP telephony (with Cisco IP Phones), Cisco Unified MeetingPlace® Express, and Cisco WebEx®. The company is also deploying high-definition videoconferencing, with a number of Cisco TelePresence® units already in operation. It plans to establish links between critical locations in Accra, London, and Lomé during 2012. Crucial in that ambition is the Cisco Network Optimization Service. Deployed by the Cisco Services team, this ensures that the network is optimized and accelerated to carry high bandwidths for video and other demanding applications.

The collaboration tools are provided under a Cisco Unified Workspace Licensing contract, which means they are bundled together and offered on a per-user basis to simplify procurement, management, licensing, and discounting.

Ecobank now has five contact centers, and one of these is equipped with Cisco Unified Contact Center Enterprise to deliver skills-based contact routing, voice self-service, and computer-telephony integration. The bank plans to extend this technology to its other contact centers in the near future.

Throughout the bank’s IT transformation process, the support of Cisco Services has provided not only Network Readiness Pre-Assessments and the Network Optimization Service, but also it is being entrusted with a network audit, using Cisco Network Asset Collector software. Most recently, Ecobank has also introduced a Cisco Network Admission Control System, part of the Cisco TrustSEC® solution, to improve network security and PCI DSS compliance.

## Results

The use of Cisco technology has helped to change the role of IT in Ecobank. “Now there is a drive towards a more electronic and IT-driven business,” says Alabi. “Technology has taken pole position in our transformation.”

Unlike before, the entire bank’s 2000 branches and 24,000 users are connected on the same network, and in an increasing number of locations, they are able to communicate using the latest collaboration technologies. The benefits are already becoming apparent. The company’s telephone bill has dropped by 60 percent, because it can communicate across 35 countries without having to pay service providers.

The savings arising from Cisco Collaboration tools are also significant. Office-based people increasingly use Cisco Unified MeetingPlace Express to communicate across locations, while those traveling can talk to colleagues easily and cost-effectively using Cisco WebEx. It has also been instrumental in reducing travel time and expenses.

“Now as we have WebEx, the travel policy has become more stringent,” says Alabi. “Travel is now only approved where WebEx cannot be used. We could not do without it. We have over 40 WebEx calls a day.”

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Perhaps more critically for a business that has to safeguard sensitive customer information and provide secure transactions, the security of the Cisco infrastructure has been critical in complying with banking industry standards. Says Alabi: “We have just passed our PCI certification a couple of weeks ago, and without the solutions that we have in place, we would not have been able to do that.”

Furthermore, Cisco has helped simplify matters for the Ecobank IT department. For example, Alabi says: “The whole management of the data centers is through a single management console. Before, it was a real problem to get an end-to-end view. Now we can see across the group in an integrated manner.”

Finally, the fact that the bank now operates on a single standardized infrastructure makes it much easier to deploy IT systems in new locations. “This has helped us to cut the time it takes to enter a new market from a year to just two months,” says Alabi. “Meanwhile, the fact that I can sleep at night is due in no small part to the great support I get from Cisco Services.”

### For More Information

To discover how Cisco can help you succeed with Borderless Network architecture, please go to: [www.cisco.com/go/borderless](http://www.cisco.com/go/borderless)

To learn more about the Cisco Data Center solutions, please visit: [www.cisco.com/go/datacenter](http://www.cisco.com/go/datacenter)

For more on Cisco Collaboration, see: [www.cisco.com/go/collaboration](http://www.cisco.com/go/collaboration)

For Cisco Services, please go to: [www.cisco.com/go/services](http://www.cisco.com/go/services)

### Product List

#### Data Center

- Cisco Nexus 7000 Series Switches
- Cisco Nexus 5000 Series Switches

#### Collaboration

- Cisco IP Phones
- Cisco Unified MeetingPlace Express
- Cisco WebEx
- Cisco TelePresence
- Cisco Unified Contact Center Enterprise
- Cisco Unified Workspace Licensing

#### Security

- Cisco Network Admission Control System

#### Services

- Network Readiness Pre-assessment
- Cisco Network Optimization Service.
- Network Audit using Cisco Network Asset Collector
- Cisco Services



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