



BML ENABLES FUTURE BANKING SERVICES AND RAPID DEPLOYMENT OF NEW OFFICES



CUSTOMER

BML- BANQUE MISR LIBAN SAL

WEB SITE

BML.COM.LB/EN/HOME

INDUSTRY

FINANCIAL SERVICES

LOCATION

BEIRUT, LEBANON

KEY CHALLENGES

- Modernizing its IT systems
- Offering secure mobile and online services
- Reduce operational costs
- Allowing for rapid deployment of banking infrastructure
- Position the bank as a leader in digital banking services

SOLUTION

BML deployed VMware's vSphere vCenter 6.7.0 as the foundation for its virtual environment, and NSX 6.4.3 to bring consistency in security. Horizon 7.7 was deployed to provide virtual desktops.

IMPACT AND BUSINESS BENEFITS

- Allow deployment of mobile and internet banking services
- Boost security of system and applications
- All rapid deployment of new infrastructure
- Futureproof desktops
- Supports digital transformation of the bank
- Standardization
- Reduction of costs and time-to-market

Lebanon is home to a competitive banking sector, but with a population of just over six million people and a tight regulatory climate, the commercial opportunities open to banks can seem limited. BML, which is part of Egypt's Bank Misr group, was established in Lebanon in 1929. The bank currently has 20 branches in the country and was keen to cater to a growing population of young people who increasingly expect to access banking services anywhere and on any device. It also wanted to improve its backend systems to increase agility and flexibility to launch new services and expand its operations. While offering such services is a necessity for winning new customers and retaining existing ones, it is far from simple for established banks to stage such a digital transformation, especially while continuing to offer secure services during the transition period.

BML committed to launching new digital and mobile banking services in line with the vision of its board of directors, who originally set the bank on a journey of innovation back in 2007. The bank started preliminary planning to virtualize its servers and network and launch digital banking services in 2017. After assessing the merits of numerous vendors, the company decided that VMware was the only provider that could offer a comprehensive solution. The project started in earnest in 2018 and has already transformed the process by which BML operates in backend systems, particularly in terms of setting up new workstations, performing software upgrades and expanding its operations. In the next phase, BML's transformation will enable a range of secure mobile and digital services to customers.

The Challenge

BML wanted to massively increase its agility and its ability to expand and offer next-generation banking services to a younger, tech-savvy population. This was vital in order to grow and maintain market share amid major changes in customer expectations. However, this would mean a complete overhaul of the bank's backend systems including servers and networks. Meanwhile, the bank would also need to continue servicing its existing base of 30,000-plus customers securely and without any disruptions.

The bank was also keen to expand its presence geographically in its home market as well as internationally, primarily in Africa and Latin America. The IT team knew that adopting virtualization would help the bank to expand in a more efficient, secure and seamless manner.

With legacy servers and systems, establishing a new office with essential infrastructure such as servers and desktops could take days or even weeks, but

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FADI DAOUK
EXECUTIVE GENERAL MANAGER
BML

VMWARE FOOTPRINT

- vSphere vCenter 6.7.0
- NSX 6.4.3
- Horizon 7.7

PARTNER



ICT INNOVATIONS
Member of ICC Group

CCI, member of ICC Group, offers an extensive range of IT solutions and services serving small, medium and large businesses across all industries - with offices located strategically across Lebanon, KSA, Qatar and Oman.

Through the partnership with VMware as Premier Partner they are able to bring the knowledge and expertise of IT to provide each customer with reliable and pertinent solutions that best meet their requirements.

with virtualized services from VMware, new infrastructure and desktops can be deployed in days. The legacy systems also required the regular use of patches, which cost valuable resources to implement while increasing the cost and complexity of maintaining the systems.

Furthermore, using legacy servers and desktops also posed a greater risk to the bank, both in terms of cyber breaches and disaster recovery scenarios, which would be far more difficult to cope with compared with a virtualized network.

“In our strategic vision we keep on innovating and trying to find out new solutions that will help us deliver a better service to our customers while reducing operational costs, and like everywhere the technology is now the main factor for success, especially in the financial sector with all the competition and all the new innovations and products,” said Fadi Daouk, Executive General Manager, BML.

“As a bank it is vital to offer customers the very latest mobile and online services, allowing them to view their accounts and make transactions wherever they are and on any device. Equally, as a bank with ambitions to grow, it is important for us to be an agile business that can deliver new services quickly and expand by setting up new offices rapidly, all while continuing to improve our level of security,” he added.

The team knew that it would struggle to reach these objectives with its legacy systems and concluded that virtualized platforms would be the best enabler.

Action

To deliver an agile bank capable of delivering next-generation banking services, while reducing costs and increasing efficiency, BML worked with CCI, a Lebanon-based IT services company and VMware Master Services Partner, to deploy a range of VMware solutions.

The design phase of the project started in early 2018 in conjunction with CCI, BML's main technology and solutions partner in the Levant. Together BML and CCI were able to finalize the scope of the project by April 2018 and then start the implementation in July 2018. The first part of the project saw BML virtualize its servers using VMware's vSphere as a foundation. This helped with scaling up server requirements and hosting new applications and solutions. Following this BML installed VMware Horizon 7.7 to virtualize its desktops.

The bank also installed VMware NSX to bring consistency to its security and procedures.

BML has completed the virtualization of the main servers in its HQ and most of its branches. Most desktops across the bank's operations in Lebanon have also been virtualized.

“We were keen to virtualize our servers to reduce provisioning time and gain flexibility, all while reducing costs. With desktop virtualization we also wanted to reduce provisioning time and make it easier to manage users' desktops and endpoints, and make them more secure with NSX,” said Daouk.

Impact

BML has experienced many benefits since virtualizing its servers and desktops. By using virtualized servers, the bank improved its agility and ability to scale up while removing a significant part of its annual maintenance cost on servers. BML is also replacing traditional PCs, which suffer from a limited life span and require ongoing maintenance. “We are starting to see the benefits from the first

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EXECUTIVE GENERAL MANAGER
BML

year and we have not yet reached the end of the project.”

By virtualizing its data centers with VMware, BML is able to bring services and products to market much faster, including its showcase online and mobile banking solutions, which were released in May. “Without virtualization, it would have taken weeks to prepare the infrastructure and servers to prepare the proper security. All that was made faster – in fact, we achieved it within days, and we were able to provision all the infrastructure with the highest levels of security,” Daouk said.

BML’s use of virtual networking has helped the bank deliver superior security to its endpoints by allowing it to decentralize security and implement firewalls wherever they are required in the network, including at the edge and endpoints including the users’ desktops.

“In terms of vulnerabilities, all the patches used by the vendors presented a real headache for us. Trying to patch all the computers used to be an effort that took weeks: now we can do it in a few hours. We can install a patch and almost instantly deploy it across all areas and desktops. This has had a hugely positive effect on security and efficiency, which frees up time to concentrate on other important issues.”

Looking Ahead

In the next 18 months to two years, BML intends to expand its use of virtualized desktops, which are currently only available to branch staff.

The bank is also looking at the possibility of using hybrid cloud, although this may require some regulatory changes in Lebanon, according to Daouk.

BML also plans to expand in Ivory Coast, where it already has a representative office, and Latin America, and this is likely to mean further deployments of VMware technology as the company expands its horizons internationally.

