mashreq
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Rise every day

- **April Accomplishments: Improving Efficiency and Performance**

- **Integrating AI into Quality Assurance: Advancing Software Testing practices**

- **Power Automate goes live: A Milestone in Mashreq's Digital Transformation Journey**

- **Tech Trends for the Month Ahead: A May Melody**

TECH TRIUMPHS – A GLIMPSE INTO OUR DIGITAL WORKFORCE

| Plan | Prepare | Migrate | Validate | UAT | Deploy |

APRIL ACCOMPLISHMENTS: IMPROVING EFFICIENCY AND PERFORMANCE

April emerged as a beacon of remarkable progress, illuminating our path with outstanding achievements worth celebrating!

Mashreq Hong Kong becomes the first Mashreq entity to start sending ISO20022 messages !

The **ISO20022 migration for Mashreq Hong Kong has been seamlessly accomplished**, signifying the initiation of **sending and receiving ISO20022 format messages on the Hong Kong RTGS network.**

Mashreq anticipates significant **ISO20022 transitions** in the coming days, in **various market infrastructures and regions** where it operates, particularly in **Egypt and the United States**.
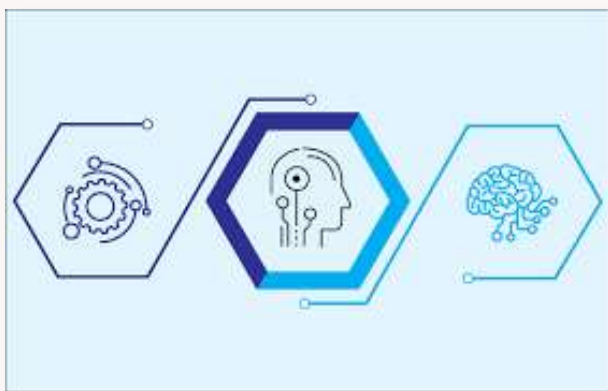
Powering Productivity – Our Power Automate Migration leads the way!

We're thrilled to announce the **successful implementation of the Microsoft Power Automate platform** for both **User Acceptance Testing (UAT) and Production phases.**

In this **inaugural phase**, we've achieved a significant milestone by **transitioning 30 processes from Automation Edge** and integrating an **additional 5 processes from Blue Prism into the Power Automate Production** environment. These processes are now fully operational within the dynamic framework of Power Automate.

SEE FULL CASE STUDY

Unleashing Payment Screening Efficiency!

With the **introduction of payment screening** for transactions associated with **sanctioned countries**, we've revolutionized our processes, **streamlining workflows, and lightening the load on our users.**
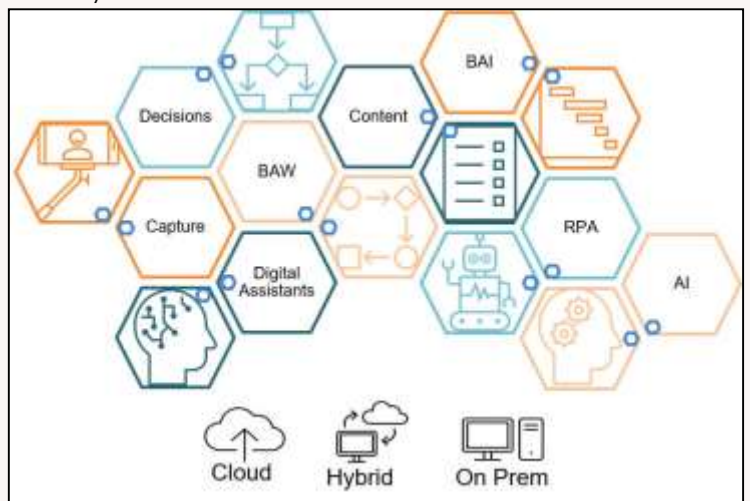
This transformative initiative not only **reduces manual intervention** but also **ensures greater accuracy and compliance with regulatory requirements**.

By automating maker activity processes, we're paving the way for a smoother, more unified operational experience for everyone involved!

From outdated to outstanding: BAW transforms workflows into wonders!

We have **successfully migrated two critical systems, the Transaction Monitoring System and Qatar Court Case Management (CCMS), to the state-of-the-art MOFT Framework.** This significant accomplishment marks a pivotal step in our journey towards a **more agile and scalable architecture.**

With **meticulous planning and diligent execution**, our **team has transitioned these legacy BAW workflows** to a modern microservice-based architecture.

APRIL ACCOMPLISHMENTS: IMPROVING EFFICIENCY AND PERFORMANCE

Efficiency Redefined: Egypt's ACH Solutions

The **Egyptian Banks Company (EBC)** and the **Central Bank of Egypt (CBE) collaborated** to create a **national Automated Clearing House (ACH), facilitating inter-bank credit transfers and direct debit payments across Egypt.** The initiative helps to

- **Standardize payment instructions** for Egyptian banks to manage inter-bank transfers and direct debits
- **Enhance** the **efficiency** and **speed** of **fund transfers** between local banks.
- **Integrate** all **payment channels** within Mashreq **via** an **ACH Gateway** for real time transaction tracking

Tech Talks : Catch Up on Project Progress

Pakistan Neo Bank: SIT configuration in progress for **Payments Platform OBPM**. The Payment Gateway's **Local Payments integration** is **ready for UAT connectivity** testing, while **SIT is set to commence** shortly. Cross Border Payments Application **SWIFT's SIT environment configuration is ongoing**, with testing to follow.

Oman Program: The **vendor conducted a demo** for **Local Payment Gateways**, and **requests** have been **initiated** for **one-time license setup** and **configuration**. Additionally, a contract has been signed for the **Payments Platform application**, with **development progressing** at full speed.

T24 Replacement: The team is tirelessly working to **finalize the detailed plan**, and the **project plan** will be **ready shortly**.

Stay tuned for more exciting updates next month!

Post-Holiday Triumph:
Seamless Processing Amidst High Volumes!

In the aftermath of the Eid holidays, our team rose to the occasion, **handling the surge in volumes** with unparalleled efficiency. Thanks to **rigorous monitoring by our teams**, we **navigated the post-holiday rush seamlessly**, **without** encountering any **disruptions**.

A **standout achievement** was witnessed with **UAE Fund Transfer System**, where we **collectively processed approximately 0.1 million transactions in a single day**, setting a new standard for operational excellence.

Additionally, our commitment to excellence shone through in our **cheque processing**, as we **met all cut-offs ensuring uninterrupted services and maintaining smooth payment flows.**

Navigating the Numbers: A Deep Dive into Transaction Volumes for April

1.5 M SWIFT	**1.34 M** LCY Payments	**0.73 M** INSTANT PAYMENTS	**0.074 M** CHEQUES(STP)	**8 M** RECON
145 M Middleware	**35 M** API CONNECT	**0.96 M** RPA	**67 K** BAW	**0.3 M** EDMS

POWER AUTOMATE GOES LIVE: A MILESTONE IN MASHREQ'S DIGITAL TRANSFORMATION JOURNEY

Stepping Up the Automation Game: Power Automate Desktop Takes Center Stage

We are delighted to share a major achievement in our migration journey from **Blue Prism and Automation Edge to Power Automate** – a **massive achievement in our ongoing digital transformation initiative**. This milestone **underscores the bank's commitment** to **embracing cutting-edge technologies** and **streamlining operations** for **enhanced efficiency and agility**.

Since 2016, Mashreq has relied on Blue Prism's RPA platform to power its digital workforce, also known as **"bots."** However, with rapid advancements in technology and the evolving business landscape, the need for a more sophisticated and cost-effective solution became apparent.

Enter **Microsoft Power Automa**te, a **robust alternative** offering a plethora of benefits and substantial **cost savings** in **licensing fees**.

The decision to migrate from Blue Prism to Power Automate was further bolstered by challenges including scalability limitations and a notable surge in license costs.

Scaling operations during peak periods became increasingly cumbersome, while concerns regarding data privacy in the new Blue Prism Cloud Architecture prompted a search for viable alternatives..

Additionally, the procurement process for Blue Prism licenses incurred considerable costs and setup time, impeding operational agility

In response to these challenges, we embarked on a **strategic migration journey to Power Automate**, leveraging our existing Blue Prism infrastructure. This involved close collaboration with the bank's Business and Operations Teams to prioritize the rewrite of **RPA application**s, **transitioning existing processes to Power Automate** while planning for the phased release of Blue Prism licenses.

Over a span of six months, we engaged in **meticulous planning and extensive collaboration with Microsoft technology partners**. Through thorough **tool study and a detailed proof of concept aligned with Microsoft's technology landscape**, the groundwork was laid for a seamless migration plan.

Today, we proudly announce the **successful establishment of the Microsoft Power Automate platform** for both **User Acceptance Testing (UAT) and Production**. During the inaugural phase, **30 processes** from Automation Edge were seamlessly transitioned, with an **additional 5 processes** from Blue Prism incorporated into Power Automate Production. These processes are now **fully operational within the Power Automate framework**, setting the stage for **continued innovation and efficiency.**

The success of this migration effort would not have been possible without the **efforts and dedication of Mashreq's Platforms Technology Team and Service Management Team.** Their contributions have been instrumental in driving this initiative forward, and their expertise has paved the way for future milestones.

As we move forward, we remain steadfast in our commitment to innovation and excellence. With Power Automate as our cornerstone, we are poised to achieve new heights of success in the digital era.

Stay tuned for more updates this journey of transformation.

INTEGRATING AI INTO QUALITY ASSURANCE: ADVANCING SOFTWARE TESTING PRACTICES

In today's dynamic landscape of software development and delivery, Quality Assurance strategies have evolved significantly to adapt to changing requirements. Despite the dominance of automation testing in the present QA world, **challenges** such as **siloed automation, limited end-to-end requirements visibility, and handling large volumes of data** persist.

AI-driven QA automation tools offer a promising solution. They enable testers to **analyze applications comprehensively**, navigating through each screen and generating and executing test case scenarios efficiently, thus saving planning time.

These tools can:

1.Utilize existing customer data to **predict user needs and browsing patterns.**

2.**Analyze user behavior** to provide **increasingly accurate forecasts.**
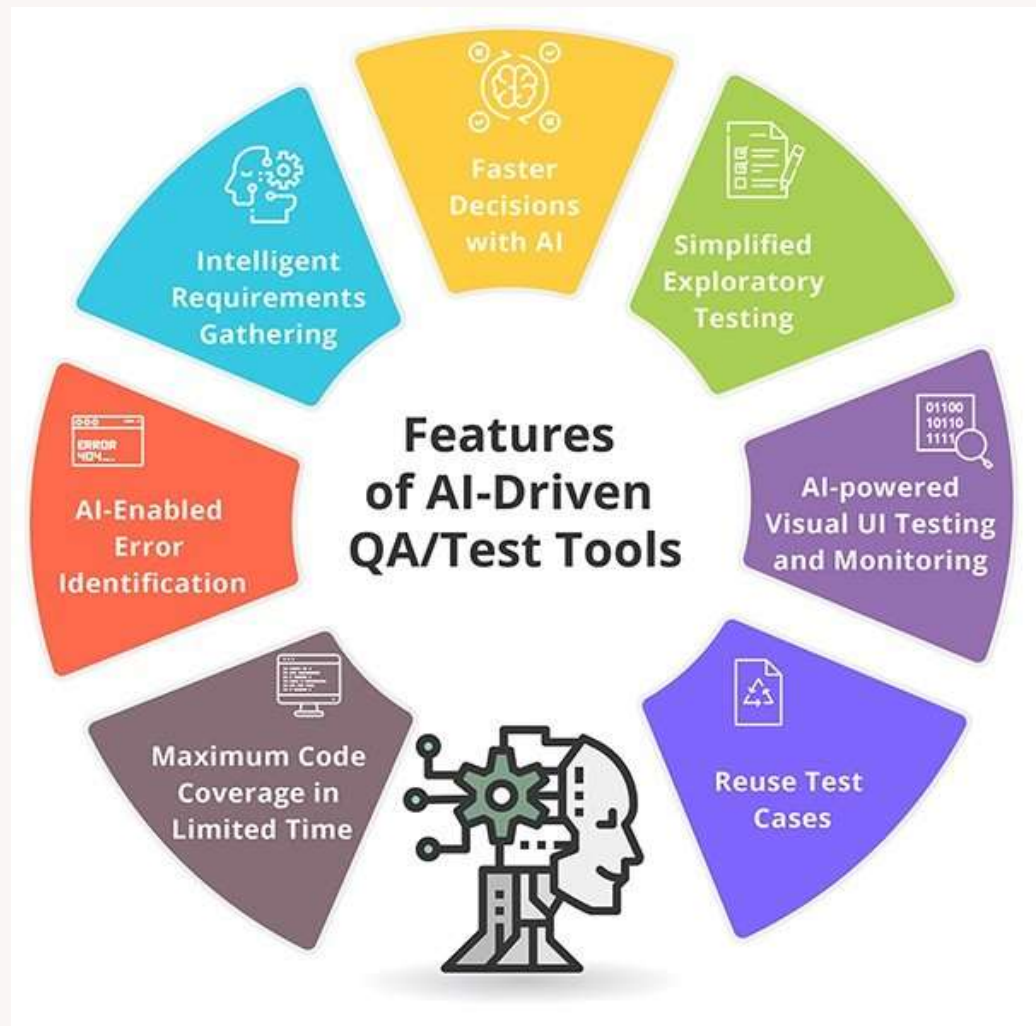
3.**Employ pattern recognition** and image recognition capabilities to **identify visual bugs.**

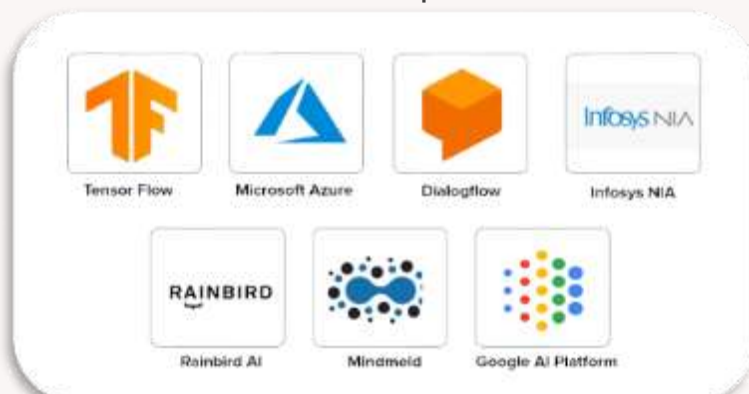4.**Identify dynamic UI controls** regardless of their size or shape, analyzing them at a pixel level.

The introduction of AI in automation testing **enhances the effectiveness of repetitive tasks** and **ensures more accurate test results, ultimately improving overall test accuracy.**

Modern AI-powered test automation tools and platforms available in the market **provide a unified solution for web, mobile, API, and desktop applications.**
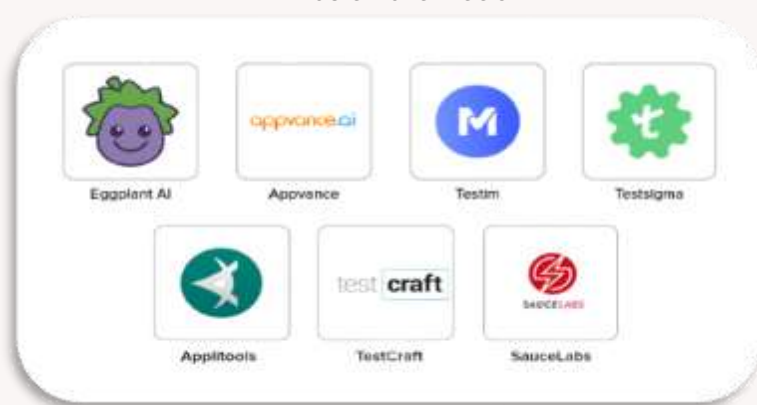
They **offer AI-augmented test automation and quality management**, streamlining the process for teams **to plan, design, execute, and manage automated testing efforts.**

Features of AI-Driven QA/Test Tools

- Faster Decisions with AI
- Simplified Exploratory Testing
- AI-powered Visual UI Testing and Monitoring
- Reuse Test Cases
- Maximum Code Coverage in Limited Time
- AI-Enabled Error Identification
- Intelligent Requirements Gathering

AI automation platforms

Tensor Flow | Microsoft Azure | Dialogflow | Infosys NIA
Rainbird AI | Mindmeld | Google AI Platform

AI automation tools

Eggplant AI | Appvance | Testim | Testsigma
Applitools | TestCraft | SauceLabs

In the long run, **AI-powered Autonomous Testing** has the potential **to address gaps in the quality assurance process** that traditional manual or automated testing cannot. It is **poised to become the new standard in Software Quality Assurance**, offering **enhanced efficiency and effectiveness**.

TECH TRENDS FOR THE MONTH AHEAD: A MAY MELODY

We are all set for an exciting May as we gear up for these crucial implementations !

- **Payment Tracker 2.0 :- Enhances** the **current Payment Tracker** to **facilitate quick remittance** inquiries and **expedite Payment Instructions**

- **EG CCH Cheque Truncation Egypt :-** We will **establish** a **Cheque Clearing House** for the **Cheque Truncation System** in **Egypt**, as **mandated** by the **Central Bank of Egypt** to **expedite** the **clearing process** and **minimize operational costs**

- **Al Habib Bank Integration:-** Mashreq's QuickRemit service **eliminates remittance fees for transfers to Pakistan** via the app, offering Mashreq customers **convenient and secure instant money transfers** from home **through online and mobile banking channels**

- **Automation of treasury reporting for Payments:-** to **improve the efficiency, accuracy, and transparency in payment operations**, enabling better cash management and risk mitigation

- **Enhancing Eagle Eye Complier:- Elevate the performance and capabilities of the Eagle Eye Compiler** for Cheque images integrations and SAS images migrations

- **Digital Worker Migrations:** Power Automate to **streamline the Corporate Banking processes**

- **IAM-Helix integration for user lifecycle and IAM request management** to **streamline user lifecycle management** and the handling of IAM-related requests.

Next month, keep an eye out for more exciting updates!

CHAMPIONS OF THE MONTH:- STELLAR PERFORMERS

Pavan Kumar

Lakshman D

Anuradha P

Prasanna S

G Hari

Mayur T

Manekanda Prabhu

Abhilash V