Synopsis – 2023

mashreq

Rise every day

Top Achievements 2023

BC0 : 11 BC1 : 10 BC2 : 3

- **INSTANT PAYMENTS**
  - **Instant Payment Platform** (IPP) (AANI / NPSS) delivered to enable seamless Payments in UAE

- **CROSS BORDER PAYMENTS – UAE & IBG Countries**
  - **ISO 20022 migration Phase 1** and **ISO 20022 Phase 2** Changes for converting MT 1, 2 and 9 series to MX/MT and vice
  - **BUNA Phase 1** - Settlement of UAE SWIFT Messages via BUNA border payment system supported by UAE central banks and Monetary Fund) configured for Jordanian Dinar and Saudi
  - **IBG Regulatory changes** for India– SFMS (Structured Messaging System) Cloud Migration and RFMS Implementation
  - **SWIFT Positive Pay Implementation**– Enabled Payments or equal to 1 million AED in agreement with State Bank of
  - **SWIFT and Side Viewer Standards Release 2023** – Alignment latest standards published by SWIFT as of November 2023
  - Supported **Titan Program** for Local And Foreign Currency

- **RECONCILIATION PLATFORMS ~92% STP (Transaction Lifecycle Management)**

  - **New Account Onboarding**: Retail - CCAM (Centralized Cash Account Management) and Wealth-Ops
  - **Opti Track** : Database migration from SQL to Oracle (**1 Billion+ transactions migrated**)
  - **Digital Workflow** for managing Exception for Sundry Accounts

- **LOCAL PAYMENTS – UAE & IBG Countries**
  - **ICCS** Post dated cheque automation & Corporate Cheque Integration
  - **Optitrack SIP Project** - Performance enhancement to enable parallel processing of transactions for cheque clearing and wage protection system
  - **KNPS(Kuwait National Payment Systems) – First foreign bank** to go live in Kuwait for **AFAQ and GCC(Gulf Cooperation Council) RTGS Systems**
  - **KECCS (Kuwait Electronic Electronic Cheque Clearing System)** eliminated the obsolete IE dependencies
  - **Qatar QATCH Online Posting system** - Automated posting of inward and outward payments
  - **Egypt** Supporting **ACH and CCH project implementation**
  - **UAEFTS & Wage Protection System(WPS)** **Enhancements delivered**
  - Finalizing Architecture & Design for **Payment products** to be used in **Pakistan & Oman**

- **DIGITIZATION IN PAYMENTS**

  Dexter (Cheque Clearing) Inward ~70% Outward ~ 85% STP
  - **Dexter 2.0 Outward Cheque Clearing** – Streamlined and enhanced the efficiency of the outward cheque clearing process by 400%

  Sherlock (Payments Investigation) ~ 80% STP
  - Digitize end-to-end process for MBRFI (mail-based customer inquiries, investigations, resolutions, and responses).
  - **Removed dependencies from EDMS** (Electronic Document Management System) and automating payment investigation responses. Enhanced workflow processing efficiency

  Braavos (Charges Reconciliation) ~ 100% STP
  - STP of monthly reconciliation for outward posting process.

Payments Technology

2024 Focus

Strive for a robust and reliable payments platform while fostering innovation in the Payments domain

Road Ahead

BC0 : 11   BC1 : 10   BC2 : 3

- **NEW PAYMENT PLATFORMS**

  - **Oracle Banking Payments Product (OBPM)** Implementation for five regions (PK, Oman, Hong Kong, UK and US) leveraging on work done by Titan teams
  - **Central Bank Digital Currency (CBDC)** –in partnership with Central Bank and R3 – Pilot Program

- **CROSS BORDER PAYMENTS - UAE AND IBG COUNTRIES**

  - Pakistan and **Oman local integration** setup for gateways
  - SWIFT Regulatory changes for Hong Kong RTGS
  - ISO 20022 **Phase 3** implementation
  - SWIFT & Side viewer **Standards Release 2024**
  - **GPI Tracker** implementation in Side viewer for end-to-end SWIFT payment tracking

- **PLATFORM OBSELENCE & MODERNIZATION**

  - SWIFT Servers migration to VM/Linux
  - Enhancing Side viewer and enablement of **API implementation**
  - Side viewer **EMW SR2024 patch**/ **EMW version** 4.0 upgrade
  - SWIFT **API's** setup in sandbox API portal
  - Kibana Log Monitoring for Payments

- **INSTANT PAYMENTS**

  - **Instant Payment Platform (IPP) (AANI / NPSS) Phase 2 -** e-Cheques and electronic **Direct Debit**
  - Integration with **channels**(EDMS , Cards , Matrix , EDDA , CCDM , IVRs , SEWA (external bill payments))

- **LOCAL PAYMENTS – UAE & IBG Countries**

  - **Pakistan** Neo Bank setup & **Oman** Corporate Bank setup for TLM, SWIFT, Side viewer and Local Payments
  - **Egypt CCH** Cheque Truncation and **Egypt ACH** (Automated House) Implementation
  - **ICCS** and **WPS** enhancements
  - **UAEFTS 4.0** enhancements

- **DIGITIZATION & RECONCILIATION PAYMENT PLATFORMS**

  - Dexter **- Inward Cheque Clearing Stack upgrade**
  - Payment Tracker - **Tech upgrade**(hardware, Spring boot Microservices)
  - Argus – **Reconciliation Breaks Investigation platform**
  - RFI Platform –**Digital workflow for inquiry and investigations** for Compliance Operations.

Payments Technology

Service Overview

Processing Volumes

* 2023 – covers Jan to Nov

	TLM	Swift	UAEFTS	Sherlock	Dexter	Braavos	KNPS	Bahrain RTGS
2022	48 M	12.8 M	11 M	0.63 M	0.780 M	0.24 M	0.019 M	0.028 M
2023*	72 M	14.9 M	12.1 M	1.03 M	1.04 M	0.635 M	0.023 M	0.030 M
Change	50% ⬆	16% ⬆	10% ⬆	34% ⬆	34% ⬆	162% ⬆	20% ⬆	10% ⬆

Enhancements(URFs) by Applications

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Total
SWIFT	5	6	6	4	19	7	7	8	3	4	11	**80**
Sherlock	2	2	4	1	5	8	8	7	6	2	4	**49**
TLM	–	–	2	3	3	4	3	5	5	6	5	**36**
Dexter	–	–	2	1	1	–	2	4	–	4	1	**15**
WPS	1	–	2	–	1	1	1	–	1	–	1	8
UAEFTS	–	1	–	–	1	–	–	–	2	–	–	**4**
Total	**8**	**9**	**16**	**9**	**30**	**20**	**21**	**24**	**17**	**16**	**22**	**192**

Service Tickets (Jan - Nov)

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Total
TLM	27	16	30	35	18	26	65	35	32	24	30	**338**
Sherlock	14	8	24	17	40	47	47	38	28	38	26	**327**
UAEFTS	12	21	27	13	14	31	14	16	32	35	44	**259**
SWIFT	21	18	24	16	16	15	20	17	19	19	26	**211**
WPS	4	11	10	12	16	13	9	12	11	12	7	**117**
Dexter	–	1	1	6	3	4	5	2	8	2	6	**38**
Total	**78**	**75**	**116**	**99**	**107**	**136**	**160**	**120**	**130**	**130**	**139**	**1290**

Incidents (Jan - Nov)

Sev 0	Sev 2	Sev 3	Sev 4
0	1	5	0

Financials 2023

Title	Approved (AED)	Paid (AED)	Available AED	Remark
AMC	4.35 M	4.35 M	–	All AMC's for FY2023 fully paid
Capex	6.96 M	2.74 M	4.22 M	Settlement is in progress for one project and rest are getting closed by Q1'24

Risks & Controls

▪ Audit items : PWC audit completed, Deloitte External Audit completed

▪ RAR / RDR : No open RAR / RDR

✔	RCSA Status	No open risk
✔	Patching	Completed successfully for Q1, Q2, Q3
✔	ISG Vulnerability	No open risk
✔	Monitoring	EG and App Dynamics
⇨	DR Status	2 Systems Pending – TLM, Sherlock. Planned in Q4'23/Q1'24

Number of Applications / Platforms : 156

Top Achievements 2023

BC0 : 23   **BC1 : 101**   **BC2 : 32**

- **OPTIMIZATION**

  - **C**ode optimization and performance improvement for 2 Business Automation Workflow (BAW) processes (Eagle Eye Compiler and Islamic Banking Transaction Tracking System)
  - **Leveraged Digital Worker Automation** for extracting **Overdraft and Loan statements** from Flexcube, resulting in optimized data retrieval processes

- **INNOVATION**

  - **Established MOFT** Framework (**M**icroservice, **O**rchestration , **F**ront End & UI/UX, **T**ext Extraction) - modular framework developed using Java Springboot, headless BPM (Business Process Management) workflows with ReactJS frontend and Azure powered Smart Text Extraction
  - **Demonstrated technical capabilities in Large Language Models (LLM)** through a POC in **Azure Open AI,** showcasing the feature to generate intelligent answer**s** from document sets.
  - Conducted POC in **Microsoft Power Automate** for 3 existing Digital Worker processes in **Blue Prism** and established capabilities for future migration

- **STABILITY AND SCALING**

  - **Weblogic** Application server of **Electronic Document Management System (EDMS) was upgraded** from version 12.0 to 14.0
  - Successfully executed procedures to archive **1M+ EDMS transaction logs** in record time to establish platform stability

- **KEY BUSINESS IMPACT**

  - **Developed** and implemented automation for **3 Digital Worker** processes belonging to **Legal unit**
  - **Deployed Digital Workers** to extract **Central Bank Regulatory reports** for ensuring compliance and regulatory adherence
  - **Improved** the **Court Case management** workflow to seamlessly accommodate the legal processes of the **UAE and Qatar regions**
  - Enhanced **Business Automation** Workflow **(BAW)** features for **Enterprise Limit Collateral Management** System integration, **Credit Facility Agreement and Credit Proposal System** data migration and Fundamental Credit Review System
  - **Provided** Utility as part of **Electronic Document Management System (EDMS)** to download relevant documents for Central Bank Audit , resulting in Turn Around Time improvement from 2 days to 45 mins

Digital Platforms

Road Ahead

BC0 : 23 | **BC1 : 101** | **BC2 : 32**

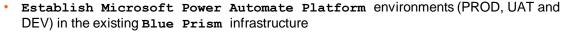- **PLATFORM OBSOLESCENCE & WORKFLOW MODERNIZATION**

  - **IBM's Business Automation Workflow** (BAW) Version **upgrade** from **20.0.0.1 to 23.0.1**
  - Develop Java Microservice code adopting MOFT **Framework** and re-write 17 of 31 existing BAW processes
  - Train the existing Run team to manage and provide production support

- **LEGACY SERVICES REWRITE**

  - **Transition existing Java utilities** from on-prem bare-metal Utility (image) servers to **Microservices** hosted on **Azure Kubernetes Environment**
  - **Re-write code** to leverage the direct Document Extraction services available from **EDMS** for adding and extracting documents
  - Configure **AppDynamics** monitoring tool, for comprehensive observability dashboards for real-time Java Microservice performance monitoring
  - Decommission on-prem Utility (image) server

- **DIGITAL WORKERS TRANSFORMATION**

  - **Establish Microsoft Power Automate Platform** environments (PROD, UAT and DEV) in the existing **Blue Prism** infrastructure
  - **Re-write** existing Blue prism processes into **Microsoft Power Automate** and migrate the Digital Workers
  - **Sunset Blue Prism** platform and release licenses post successful migration to Microsoft Power Automate

- **ADOPTING NEW TECHNOLOGIES**

  - Conduct Proof of Concepts to evaluate and experiment with the latest technology tools in the AI/ML domain including Generative AI
  - Enhance OCR capabilities by leveraging latest available techniques and models
  - Explore advanced ML and AI capabilities to resolve new age business problems

- **EDMS – ENHANCED DOCUMENT SEARCH SERVICES**

  - Develop to accommodate multiple Meta-data parameters for document search
  - Provide interface to view and choose relevant documents from the result set

- **OS UPGRADES – AIX 7.1 to 7.3**

  - Align with the completion of IBM's Business Automation Workflow (BAW) version upgrade project
  - Provide in-place version upgrade of AIX for IBM BAW servers and on-prem Utility (image) server with version 23.0.1
  - Execute version upgrade of AIX for EDMS with the collaboration of Infra team

Digital Platforms

Service Overview

Processing Volumes

	EDMS	BAW	RPA	CS
2022	6.75 M	0.95 M	0.83 M	---
2023*	10.07 M	0.73 M	1.36 M	0.11 M
Change	37% ⬆	30% ⬇	39% ⬆	100% ⬆

Enhancements(URFs)by Applications

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Total
EDMS	2	3	2	2	4	3	3	2	2	2	6	31
BAW	7	8	14	12	13	20	22	21	20	18	14	169
RPA	4	7	4	6	6	4	5	3	2	5	4	50
CS	–	–	–	1	1	–	2	–	–	–	–	4
Total	13	18	20	21	24	27	32	26	24	25	24	254

Service Tickets (Jan - Nov)

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Total
EDMS	9	7	10	9	28	11	9	7	8	18	12	128
BAW	2	–	120	56	152	143	145	152	65	64	68	967
RPA	2	5	8	4	4	7	3	3	1	1	2	40
Total	13	12	138	69	184	161	157	162	74	83	82	1135

Incidents (Jan - Nov)

Sev 0	Sev 2	Sev 3	Sev 4
0	0	0	4

Financials 2023

Title	Approved (AED)	Paid (AED)	Available AED	Remark
AMC	3.5 M	3.5 M	-	All AMC's for FY2023 fully paid
Capex	0.46 M	0.44M	0.02 M	EDMS Weblogic Upgrade All settled. Project Closed

Risks & Controls

- Audit items : No open Audit items
- RAR / RDR   : 1 RAR / RDR

✔	RCSA Status	No open risk
✔	Patching	Completed successfully for Q1, Q2, Q3
⇨	ISG Vulnerability	1 open risk (file header check issue in EDMS)
✔	Monitoring	EG and App Dynamics
✔	DR Status	Completed

Digital Platforms

2023 Summary

400+ URFs/CRs successfully implemented across UAE and IBG countries

Successful Middleware Upgrade for 6 regions – UAE, Qatar, Egypt, Bahrain, Kuwait and India

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ACE : 1700+ APIC : 2000+

Top Achievements 2023

BC0 : 2   BC1 : 1

- **ONLINE MIDDLEWARE UPGRADE WITH APP CONNECT ENTERPRISE (ACE)**

  - **1600+ APIs were re-written** for seamless integration with new ACE v12
  - Relentless efforts of **30+ team members** dedicated to the upgrade
  - Achieved within a **challenging timeframe** of 6 months
  - Collaboration with **30+ external and 80+ internal providers**

- **ACE MQ, DATABASE AND OS UPGRADE**

  - First application at the bank transitioned to AIX 7.3, setting the pace for innovation and efficiency
  - Database seamlessly migrated to the advanced Oracle 19c, ensuring a foundation of robust performance and cutting-edge capabilities
  - Message Queue (MQ) underwent a transformative upgrade to MQ 9.3, strengthening the backbone of our information exchange infrastructure

- **INNOVATION**

  - Seamlessly integrated with external Universal Trade Connect, enhancing the precision and efficiency of document checks for trading operations
  - Retail **BAW process migration** to **Camunda** integrations
  - Our comprehensive setup, driven by Kubernetes, ensures a seamlessly integrated, cloud-native experience, whether

- **STABILITY AND SCALING**

  - **Dedicated entry layer enhancements** for ICCS, WPS, Tradenet and for Retail Digital Egypt region
  - **ELK log monitoring** implementation for Online Middleware

- **API GOVERNANCE**

  - The API catalog has expanded to over 150 products, encompassing more than 2000+ APIs, with a utilization rate of 60% showing substantial improvement.

- **KEY BUSINESS IMPACT**

  - **Egypt IPN** platform integration implemented successfully
  - **TITAN and Collections** integrations Phase 1
  - MOL (Mashreq Online banking) **Egypt digital** launched successfully
  - New **Internal and external gateways** for Egypt
  - **Federal and Kotak banks** integration of **NRI accounts** onboarding
  - Introducing **Instant card printing** at ATM
  - Establish digital platform for AML Compliance – **Eagle Eye Compiler**
  - **Islamic Banking** workflow transformation
  - **Pakistan integration**, 15+ applications and 120+ APIs

Integrations

2024 Focus

Optimize Integrations with a focus on Open API Banking, while maintaining performance for AppConnectEnterprise and API Connect
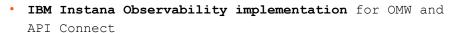
ACE : 1700+ APIC : 2000+

Road Ahead

BC0 : 2   BC1 : 1

- **INNOVATION**

  - **IBM Instana Observability implementation** for OMW and API Connect
  - **ELK log monitoring implementation** for API Connect
  - **Integration with** Artificial Intelligence for IT Operations **(AIOps)** solution to enable predictive analysis and automated responses. This enhances the platform's ability to self-diagnose and optimize performance based on historical data and patterns
  - Foster a culture of continuous innovation
  - Regularly update APIs, monitor market trends, and adopt strategies accordingly

- **STABILITY AND SCALING**

  - **Evaluate and plan** for **integration of additional adapters** to support emerging technologies and industry standards. This **ensures that ACE remains versatile in connecting** with wide range of applications, systems and services

  - Updates and releases of App Connect Enterprise ensuring compatibility with latest versions of third-party applications and systems. Plan for regular reviews and updates to maintain seamless connectivity

- **KEY BUSINESS IMPACT**

  - **Pakistan & Oman new region integration**
  - **E-Finance external utility provider in Egypt** region integration
  - **Planning for Open Finance by collaborating with business**

- **Regulatory Alignment**

  - Ensure **compliance** with **Open Banking standards**
  - **Evaluate** and **enhance** existing security measures

- **API Lifecycle Management**

  - Strengthen the API governance framework by defining and implementing policies for security, versioning and documentation
  - Plan for an expanded API lifecycle management strategy to ensure consistency and compliance across the entire API landscape
  - Developer Experience Improvements: Focus on improving the developer experience by enhancing API documentation, providing interactive testing environments and implementing developer-friendly features. This will attract more developers to engage with APIs and contribute to the growth of the API ecosystem

Integrations

Service Overview

Processing Volumes

2023 – covers Jan to Nov

	Online Middleware	API Connect	Micro Service
2022	54 M	9.6 M	0.12 M
2023*	51.7 M	16.5 M	0.22 M
Change	5% ⬆	87% ⬆	100% ⬆

Enhancements(URFs) by Source Applications

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Total
ACE	9	6	10	10	8	8	12	25	20	12	8	128
API Connect	6	10	8	3	10	6	10	13	10	14	4	94
Microservices	1	0	0	1	3	73	24	29	29	41	23	224
Total	16	16	18	14	21	87	46	67	59	67	35	446

Service Tickets (Jan - Nov)

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Total
ACE / API Connect	22	43	35	41	38	26	36	29	14	19	23	326
Microservices	0	0	3	8	8	5	0	0	3	11	13	51
Total	22	43	38	49	46	31	36	29	17	30	36	377

Incidents (Jan - Nov)

Sev 1	Sev 2	Sev 3	Sev 4
1	0	1	0

Financials 2023

Title	Approved (AED)	Paid (AED)	Available AED	Remark
AMC	3.017 M	3.017 M	-	All AMC's for FY2023 fully paid
Capex	3.56 M	2.48 M	1.08 M	Project completion by Q1'24

Risks & Controls

- RAR / RDR   : No open RAR / RDR

✓	RCSA Status	No open risk
✓	Patching	Upgraded the infra part of OMW Upgrade with all the latest releases
✓	ISG Vulnerability	No open risks
✓	Monitoring	EG and ELK
⇨	DR Status	• Planned for Q1'2024 for OMW • API Connect conducted on Jun 23

Integrations

2023 Summary

400+ URF's/CR's implemented comprising 108 projects delivered across UAE and IBG countries
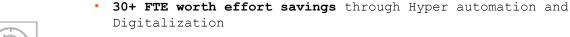
Number of Applications / Platforms : 23

🏅 **Top Achievements 2023**

BC0 : 0   BC1 : 17   BC2 : 6

▪ **OPTIMIZATION**

- **30+ FTE worth effort savings** through Hyper automation and Digitalization
- **45+ TAT improvements** and **30+ Cx impacts** delivered
- **1.2 million AED worth cost avoidance** from 45+ low cost / no cost in-house development
- **~3.4+ million processing volumes**

▪ **INNOVATION**

- **Dynamic work allocation** of cases in EDMS queues
- **Dragoman,** a text extraction and translation tool for Arabic to English

▪ **STABILITY AND SCALING**

- **Fil-Flan upgrade with 2 new additional OCR services** for double processing throughput
- **Successful DR exercise** for Owners Association and Filflan
- **Supported platform upgrades** for Middleware, RPA and EDMS

▪ **REGULATORY**

- **UAE Trade Connect (UTC) integration** to help banking consortium identify

▪ **KEY BUSINESS IMPACT**

- **Automation of 163 additional rules** in document processing **for Trade OPS**
- Automation of MOFAIC(**Ministry of Foreign Affairs and International Cooperation**) document attestation in Trade Legalization process
- **Nemo: Consolidated check list for bulk processing** of approving or rejecting invoices
- **Fusion Bot deployed for Risk Control Unit for Maker activity automation** enhancing Payment Screening
- **Small & Medium Enterprise Deal Activation Automation** in Treasury
- **Quality Check Automation for Compliance** (9 products) and **Payments Investigations** (11 products)
- **Automation of DHL booking** for Trade documents dispatch
- **Auto case creation & response for customer queries** received via email for Trade
- **SSO integration for FTC applications**
- **Kudos Dashboard,** visualization of appreciations & rewards for Operations Staff
- **EDMS integration with RM mobility app** to publish referrals
- **Egypt Payments QR code form development** for fund transfer
- **Egypt middle office workflow** enhancements
- Automation of Central Bank daily report for Treasury Ops, covering both local and foreign currency

Operations Technology

2024 Focus

Strengthen operations with digital solutions and innovation, promoting re-use, efficiency, and excellence

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Number of Applications / Platforms : 23

Road Ahead

BC0 : 0   BC1 : 17   BC2 : 6

- **Automation of 150+ manual process to improve back office STP ratio**

- **OPTIMIZATIONS**

  - Forecast of **100+ FTE** worth effort save
  - **50+ TAT improvements** and **40+ Cx** impacts
  - **1+ million AED cost avoidance** by internal low cost / no cost automations

- **INNOVATION**

  - **Migrate** legacy and monolithic workflows to **MOFT framework**
  - Digital worker **migration to Power Automate** for efficiency and improved TAT
  - **25+ new digital assets** to be created

- **STABILITY AND SCALING**

  - Regional expansion of **Dynamic work allocation and Dragoman**
  - Support **Pakistan and Oman business expansions**
  - Scale processing volumes to **4+ million, at no cost**
  - **40+ Flex hollow-the-core changes** are planned

- **KEY BUSINESS IMPACT**

  - **Quality check automation** for RBG OPS , CPC , CIBG & FTC for **300+ activities**
  - EDMS : Egypt Payments **QR code form integration** for fund transfer
  - Fusion Phase II: **Maker activity automation** in payment screening for Compliance OPS
  - **Mashreq Customer Perpetual screening** maker activity automation for Compliance OPS
  - Automation of Retail Cards **Chargeback** process / dispute settlement
  - Leveraging AI/ML for automation of maker activity for **Enhanced due diligence** process
  - Export **Bills & Collections** payment automation in Portia
  - Automation of **Bahrain new corporate payment scheme** in Flexcube
  - **Automation of additional rules** in document processing for Trade OPS in Filflan
  - Extension of Dynamic **Work Item Allocation** for EDMS processes
  - Braavos – **Automation of Trade charge collections & referrals** for UAE, India and other GCC countries
  - Fusion Phase III: **Checker activity automation in Payment**

Operations Technology

Service Overview

Processing Volumes

* 2023 – covers Jan to Nov

	EDMS	Fil-Flan	RPA	BAW	Portia	NEMO	OA
2022	1.5 M	0.054 M	1.4 M	0.033 M	0.021 M	0.030 M	0.096 M
2023*	2.1 M	0.055 M	1.02 M	0.038 M	0.041 M	0.039 M	0.1 M
Change	40% ⬆	2% ⬆	-28% ⬇	14% ⬆	95% ⬆	30% ⬆	11% ⬆

Enhancements(URFs) by Applications

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Total
RPA	3	3	11	15	17	29	23	17	13	7	3	141
Fil-Flan	3	3	3	6	4	5	4	7	11	6	8	60
BAW	1	0	1	10	6	8	11	8	5	3	0	53
FLEXCUBE	4	3	6	2	7	6	4	3	2	7	2	46
Portia	2	2	3	4	4	3	4	5	3	2	2	34
NEMO	3	2	2	4	5	2	4	5	3	2	2	34
EDMS	2	1	3	1	2	3	3	2	2	4	4	27
OA	0	0	0	0	1	1	1	4	1	0	1	9
Total	18	14	29	42	46	57	54	51	40	32	23	405

Service Tickets (Jan - Nov)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Total
EDMS	57	59	37	39	63	46	79	66	35	44	70	595
Portia	3	1	6	5	43	61	73	49	50	37	21	349
NEMO	1	4	2	1	49	23	40	27	32	43	22	244
RPA	0	3	7	4	12	24	32	27	27	17	0	153
Fil-Flan	14	2	18	13	11	6	14	24	21	12	14	149
BAW	8	4	3	12	12	10	10	11	12	14	3	99
OA	0	0	1	0	1	1	0	2	1	2	1	9
Total	83	73	74	74	191	171	248	206	178	169	131	1598

Incidents (Jan - Nov)

Sev 1	Sev 2	Sev 3	Sev 4
0	0	0	0

Financials 2023

Title	Approved (AED)	Paid (AED)	Available AED	Remark
AMC	0.72 M	0.72 M	-	All AMC's for FY2023 fully paid
Capex	2.73 M	2.28 M	0.45 M	Settlement is in progress for one project

Risks & Controls

- Audit items : Audit completed, 1 Medium open Audit items
- RAR / RDR   : No open RAR / RDR

✓	RCSA Status	No open risk
✓	Patching	Completed successfully for Q1, Q2, Q3
✓	ISG Vulnerability	No open risk
✓	Monitoring	EG and App Dynamics
✓	DR Status	DR Activity completed for OA and Filflan

Operations Technology

2023 Summary and 2024 Focus

Guiding business growth through strategic standards, governance, and innovative technologies in Enterprise Architecture

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Top Achievements 2023

- Established **Sustainable Governance** with Enterprise Architecture Design Authority (**EADA**)

- **Reviewed 58 design artifacts in a Quorum**

- **CHANGE MANAGEMENT GOVERNANCE**
  - Established an EA gate for the changes going into production. Conducted discussions and reviewed total 1100+ CR's
  - **Delivered Bank Wide Architecture Level (L0, L1) As-Is state**, and published as portal.

- **LARGE INITIATIVES**
  - Delivered designs and guidance with initiatives such as, **T24 Replacement, NY Virtualization,** M/W upgrade and Flex 14.7
  - Nitro-Delivered Pulse as a Product Architecture and Design. Delivered solution designs to multiple project releases in Nitro Digital squad through out the year
  - Bank on Page and designs for **Pakistan Digital Banking as well as Oman Banking** Launch

- **SERVICE GOVERNANCE**
  - Delivered Integration specific standards. Review checklist around API's and Microservices

- **ENTERPRISE DIGITAL ASSETS**
  - Initiative to identify & manage Accelerators & Reusable (Tech & Business) components/artifacts.

Road Ahead

- **EA Tech Advantage Initiative** to review Enterprise Architecture with complete set of standards, governance and cadence in alignment with Tech Units and PMO

- **Enterprise Architecture Tooling:** Setup and manage an Enterprise Architecture Platform to support EA functions

- **Develop and Manage Bank Wide Architecture Blueprint,** As-Is, interim and target state design at multiple levels (L0, L1, L2)

- **Focused Architecture and Designs in Critical areas** such as Middleware, Payments, Tech Ops, Treasury, Finance, Core Banking, Retail Tech & CIBG

- **Build and Manage Application Portfolio Landscape, Tech Stack**

- Continue **Identification & Management of Accelerators &** Reusable (Tech & Business) components/artifacts

- **Thought Leadership:** Produce Point of Views in best used & emerging technology

Enterprise Architecture

2023 Summary and 2024 Focus

Implementing Identity and Access Management (IAM) application for enhanced security, streamlined operations, and improved user experience
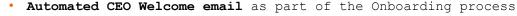
⭐ Top Achievements 2023

🚩 Road Ahead

- 113 applications integrated and multiple awareness training sessions conducted across all business groups

- **OPTIMIZATION**

  - **125+ no cost initiatives** developed inhouse
  - Cost avoidance of **44k USD YTD**
  - **~140-man days** of effort saved

- **STABILITY AND SCALING**

  - 5+ no cost Initiatives developed inhouse. Integrated and automated end to end User life cycle management for CBTM, Portia Egypt, FI Apps, Power BI (Qlik Sens), with **cost avoidance of 44 K USD YTD**
  - **120+ No Cost Initiatives developed Inhouse** thus resulting in saves of 140 Man days efforts. This has also mitigated / avoided audit clearance on user life cycle management for 20+ applications

- **KEY BUSINESS IMPACTS**

  - **Automated CEO Welcome email** as part of the Onboarding process
  - Successfully **moved 500+ Taqania users** as part of the Movers process
  - **Enhancement on contractor management,** to create audit event with previous end date and new end date for temp staff end date modification.

- **IAM DIGITALIZATION**
  - **Integrate and automate user life cycle management** on newly onboarding 60+ applications

- **INSTITUTIONALIZE ACCESS RECERTIFICATION**
  - Collaborate with ISG and GRC to configure **the new policy enhancements to access recertification framework**
  - Automate the **periodic recertification campaign**

- **IAM EVOLUTION**
  - Collaborate with identified IAM Business Owners(ISG) to **implement RBAC for all critical applications**
  - Collaborate with IAM Business Owner (ISG) to **define the strong policies and procedures related to user access management**
  - **Configure and Enable strong controls around User access Management** using policies defined by ISG
  - **Non-Human account access management**

Identity and Access Management (IAM)

Service Overview

Processing Volumes

IAM deals with SailPoint Application only, hence volume comparison is given on a quarterly basis

* 2023 – covers Jan to Nov

	Q1	Q2	Q3	Q4
2022	0.006 M	0.035 M	0.025 M	0.093 M
2023*	0.08 M	0.135 M	0.104 M	0.35 M
Change	**91%** ⬆	**74%** ⬆	**77%** ⬆	**74%** ⬆

Enhancements(URFs) by Business Units

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Advanced Analytics	-	-	-	-	-	1	1	-	-	1	-	1	**4**
Core Banking	-	-	-	1	-	1	-	-	-	-	-	-	**2**
Corporate Banking	1	19	11	11	5	6	6	6	5	4	8	2	**84**
Infra Ops	-	-	-	-	-	-	-	1	-	-	-	**1**
Payments & Digital	2	-	-	1	11	3	1	2	2	2	1	-	**25**
Retail Banking	-	-	-	-	-	7	-	-	-	-	-	-	**7**
Service Management	-	-	-	-	-	-	-	-	1	-	-	-	**1**
Total	3	19	11	13	16	18	8	9	8	7	9	3	**124**

Tickets – Service Composition (Jan – Nov)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Corporate Banking	8	39	131	55	74	63	62	43	48	63	68	9	**663**
Payments & Digital	7	29	51	36	54	70	55	56	29	51	81	8	**527**
Retail Banking	25	33	84	74	96	77	64	52	50	69	90	9	**723**
Service Management	14	26	31	27	30	22	32	22	20	26	28	4	**282**
Total	54	127	297	192	254	232	213	173	147	209	267	30	**2195**

Incidents (Jan - Nov)

Sev 1	Sev 2	Sev 3	Sev 4
0	0	1	0

Financials 2023

Title	Approved (AED)	Paid (AED)	Available AED	Remark
AMC	**0.24 M**	**0.24 M**	-	All AMC's for FY2023 fully paid
Capex	**8.56 M**	**7.98 M**	**0.58 M**	Settlement is in progress for one project and rest are getting closed by Q1'24

Risks & Controls

▪ Audit items : no open Audit items

▪ RAR / RDR   : No open RAR / RDR

✓	RCSA Status	No open risk
✓	Patching	Completed successfully for Q1, Q2, Q3
⇨	ISG Vulnerability	1 open risk (IAM Upgrade in progress)
✓	Monitoring	EG and Sentinel
✓	DR Status	Completed

Identity and Access Management (IAM)

Team Pictures