

THE DIGITAL BANKER

ISSUE 3 2025

HSBC:

LEADING **CHANGE** THROUGH
CULTURE AND **EASE**

STANDARD CHARTERED:

HELPING CLIENTS WITH
NEW IDEAS

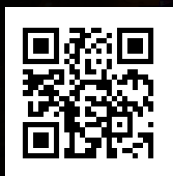
DESJARDINS:

MIXING **TECH** WITH
HUMAN TOUCH

UOB TMRW:

PERSONALISING BANKING
FOR A **SUPERIOR CX**

COMBINING
INNOVATION
AND EXPERTISE



Published by:

The Digital Banker
(A brand of Coeus Intelligence Pte. Ltd.)
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Singapore 069255
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**Digital transformation
succeeds when it blends
human empathy with
intelligent automation
to create meaningful,
scalable engagement.**



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Excellence in wholesale banking: Vietcombank's commitment to support domestic businesses shines through

For over six decades, Vietcombank has made significant contributions to the country's growth, upholding the role of a major foreign trade bank facilitating domestic growth and establishing its footprint in the global finance sector. The last decade in particular has proved to be one of remarkable transformation and success for the bank.

Of special note is Vietcombank's exceptional advancements in the digital customer experience (CX) within its wholesale and transaction banking arms. Recognising the need to stay ahead with the evolving landscape, the bank has introduced innovative digital ecosystems within its operations, while also extending support for national digitalisation to enhance customer experience at a bank level as well as on a national scale.

Cutting-edge Digital CX

As part of its digital CX strategy, Vietcombank developed tailored solutions such as VCB CashUp, VCB iSchool, VCB iCare, and VCB iFeed, addressing the diverse needs of wholesale customers and specific industries with seamless, integrated platforms.

Designed for large corporates with complex financial operations, VCB CashUp provides a fully integrated suite of payment and cashflow management solutions. Built for the education sector, VCB iSchool enables schools to digitise tuition collections and streamline financial processes with a platform that promotes transparency, accountability and operational efficiency. VCB iCare targets the healthcare sector, simplifying hospital fee management, insurance claims and other financial operations, reducing manual processes and improving patient satisfaction. Intended for

the animal feed production industry, VCB iFeed offers specialised payment and collection solutions, enhancing transaction efficiency and strengthening supply chain relationships for the firms.

The bank has also recently launched VCB Online Lending, an innovative digital loan disbursement solution designed to meet businesses' urgent capital needs quickly and efficiently. Online Lending simplifies disbursement procedures, saves time, and enhances the customer experience.



VCB CashUp is one of the bank's key initiatives, providing businesses with efficient tools to manage their cashflow, process payments, and track receivables and payables. This platform is designed to integrate seamlessly with business systems and offers a range of features such as multi-file approval, real-time transaction monitoring, and flexible authorisation models. The system also enhances security with its robust authentication mechanisms and ensures a smooth user experience through an intuitive, user-friendly interface.

Keeping continued efficiency in mind, last year, Vietcombank launched several new features for VCB CashUp including mandatory fields for international transfers, enhanced account information inquiry screens, and improvements to the login process. Additionally, in Q1 2025, it introduced multi-file approval and online disbursement features to further streamline processes and improve CX.

By continuously integrating new technologies and innovations, Vietcombank keeps differentiating itself from competitors, creating a more efficient and secure banking environment, and driving digital transformation in the financial sector. Recognising this, Vietcombank became the recipient of two awards – “Best Wholesale/Transaction Bank for Digital CX and Foreign Direct Investment Enterprises – Vietnam” and “Best Wholesale/Transaction Bank for Digital CX

– South East Asia” – at the Digital CX Awards 2025, hosted by *The Digital Banker* in Singapore.

Growing demand from FDI clients for digital banking services and Vietcombank's pioneering role

As Vietnam's economy continues to integrate more deeply into the global market, Foreign direct investment (FDI) enterprises have become key drivers of national economic growth. With more than 60 years of establishment and development, Vietcombank currently holds the leading market share in serving FDI clients in Vietnam. Backed by an extensive network and strong financial capacity, Vietcombank has built a comprehensive ecosystem of products and services, flexibly meeting the diverse needs of multinational corporations and FDI enterprises operating in Vietnam.

FDI clients are increasingly demanding modern digital banking solutions, with a strong focus on:

- **Centralised, Real-Time Cash Flow Management:** Solutions that enable global control and optimisation of internal cash flows, with real-time monitoring and flexible forecasting capabilities.
- **Fast and Secure International Payments:** Prioritising multi-currency platforms that allow fast, cost-effective cross-border transactions.
- **ERP/Accounting System Integration:** Seamless connectivity with internal financial management systems to automate transactions.
- **Digitalised Trade Finance and Supply Chain Solutions:** Rising demand for digitalisation of letters of credit (LCs), bank guarantees, and supply chain financing.
- **Enhanced Security and Access Management:** Requirements for multi-layer authentication and stringent role-based access control for high-value transactions.
- **Multilingual Support and International Client Services:** Expectations for multilingual service



offerings and cross-border customer support teams.

To meet these increasingly sophisticated demands, Vietcombank has made substantial investments in the development and deployment of digital banking solutions tailored specifically for FDI clients, including: VCB CashUp, VCB-iB@nking for Corporates, VCB FX Online, VCB API Gateway. Given the digital banking needs of FDI clients, digital banking services and FDI operations are closely intertwined and mutually supportive.

The award “Best Wholesale/Transaction Bank for Digital CX and Foreign Direct Investment Enterprises – Vietnam” stands as a testament to the unwavering commitment and consistent efforts of the entire Vietcombank system and FDI Corporate Banking Department. Moving forward, Vietcombank and its dedicated FDI Department will continue to drive digital transformation as a core strategic priority to meet the increasingly sophisticated needs of FDI enterprises in Vietnam.

Comprehensive digital banking

In particular, VCB CashUp, launched in 2018, is a cutting-edge digital banking platform for wholesale clients, tailored to meet their sophisticated needs. From streamlining payments to centralising cash management while also offering real-time insights, the platform boasts of an intuitive front-end and

Vietcombank has built a comprehensive ecosystem of products and services, flexibly meeting the diverse needs of multinational corporations and FDI enterprises operating in Vietnam.

a strong back-end, enhancing risk management, efficiency and transparency and reinforcing Vietcombank’s leadership in digital banking for high-value corporate customers.

Loaded with the latest features and backed by a robust, scalable architecture, VCB CashUp has garnered high acclaim among users, with the platform achieving remarkable growth in 2024 compared to 2023, with a customer volume growth of 128% and a transaction volume surge of 293%. This exponential growth serves as a reflection of the platform’s effectiveness and market impact. For this achievement, Vietcombank bagged its third award for ‘Outstanding Digital CX – Payments and Collection Services’.



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Lao Development Bank: Setting the standard for customer experience in Laos

The Lao Development Bank Co., Ltd. (LDB) is a joint venture between Chaleun Sekong Energy Co., Ltd. (holding a 70% stake) and the Ministry of Finance (holding 30%). As a forward-thinking commercial bank, LDB is committed to understanding and meeting the evolving needs of all customers who hold deposit accounts with the institution.

LDB Bank has built a reputation for delivering exceptional customer service, recognising it as a cornerstone for fostering strong, long-lasting relationships. The bank offers a seamless, multi-channel banking experience that ensures convenience and accessibility for every customer.

Under its slogan, “Always by your side for a sustainable future,” LDB has aligned its business

model and organisational structure with its strategic vision and operational plans. The bank continues to reinforce a strong foundation of expertise, performance and leadership as it evolves under new management to become a more resilient and sustainable financial institution.

At the heart of LDB’s operations is a steadfast commitment to customer-centricity. The bank





prioritises a deep understanding of its customers' needs and delivers positive experiences at every touchpoint to nurture enduring relationships.

LDB supports key sectors essential to national development, including agriculture, tourism, services, energy and environmental initiatives. Its diverse range of banking services is tailored to address the unique requirements of various customer segments. VIP customers, for example, benefit from exclusive one-stop services, including higher daily withdrawal limits, complimentary financial advisory services and foreign currency support.

The bank also embraces digital transformation, offering customers user-friendly digital platforms, a robust mobile banking app, and innovative tools that provide financial insights—all aimed at making banking more convenient and efficient.

By differentiating itself from competitors through digital innovation, personalised services and strong sectoral support, LDB Bank has positioned itself as a trusted financial partner. Its commitment

to understanding customers' financial goals and offering customised solutions cements its leadership in the Lao banking sector.

Recognising the bank's efforts in delivering an exceptional customer experience in Laos, *The Digital Banker* presented LDB Bank with the 'Best CX Business Model – Laos' award at the Digital CX Awards 2025, which were held at the Mandarin Oriental in Singapore this April.

LDB Bank has built a reputation for delivering exceptional customer service, recognising it as a cornerstone for fostering strong, long-lasting relationships.

Customer first: How HSBC built the best customer experience model in the business

Three years ago, HSBC, one of the world's largest banking and financial services institutions, set out to design a new customer experience business model with the intention of rolling it out on a global scale to drive efficiency and innovation in the sector. Fast forward to 2025, HSBC was awarded for 'Best CX Business Model' at the Digital CX Awards 2025, hosted by *The Digital Banker*, at the Mandarin Oriental, Singapore.

One of the key reasons for the global banking giant receiving the honours was how its model was designed to be simple, intuitive and actionable. In its efforts to build the model and implement it, the bank aptly recognised the role of cultural change, with consistency being critical. Alongside that, the model also ensured the organisation was measuring the right things early on to galvanise across teams

and demonstrate impact. For HSBC, experience is the product and journey design the key ingredient. This mindset ultimately led to its win.

Embedding customer centricity

In 2022, HSBC began the groundwork for creating a global customer experience programme, forming



a methodology that was to be used globally, was scalable, intuitive, clear and actionable. The main idea was to have a consistent approach that would be followed and rolled out across all the markets HSBC operates in.

This global methodology is HSBC's CX Model, which is built on three key pillars – Culture, Measurement and End-to-End Customer Journey.

The model

The culture aspect involves employee engagement – creating a bespoke curriculum and a scalable training program for contact centre and branch colleagues across the globe. It also emphasises on bringing senior executives closer to front lines and amplifying customer voices. Additionally, celebrating employees who go above and beyond to deliver exceptional customer experiences through awards and recognition. Through these key initiatives, HSBC has successfully kick-started a long-term employee behaviour change; the evolution of a customer-centric culture where everyone plays a part in elevating the customer agenda.

Measurement is key for any initiative to be successful. Keeping that in mind, HSBC makes sure to listen deeply and consistently to what its customers and employees are saying, gathering feedback through Net Promoter Score (NPS) and robust complaints management approach. Performance is tracked across a standardised set of dashboards to ensure customer experience stays aligned with business goals and results; capturing real-time feedback across channels,

One of the key reasons for the global banking giant receiving the honours was how its model was designed to be simple, intuitive and actionable.



Gail Russell

HSBC International Wealth & Premier Banking

and using analytics to identify patterns and pain points.

In HSBC's CX Model end-to-end journeys is the final but critical area, because it is how customers experience their journey with the bank. Looking through this lens allows HSBC to identify what needs fixing - changing processes or building improvements - to deliver an outstanding customer experience. Using a structured approach to become the best-in-class, HSBC identified the top journeys to focus and improve on, with the ambition to stay on top by using external benchmarking for its CX and attain competitive advantage.

The end result speaks for itself: HSBC's CX Business Model and strategy now enables its 87,000 staff to deliver outstanding omnichannel experience to more than 40 million customers spanning multiple countries globally.

Three pathways for banks to enter the digital asset ecosystem



As demand for access to digital assets grows, banks are exploring ways to participate in this evolving ecosystem. From serving crypto companies to enabling crypto trading for customers to building proprietary trading desks, banks have three primary pathways for engagement. Each route brings different risks, opportunities, and technology needs.

Pathway 1: Serving crypto companies with traditional services

Many banks start by providing traditional financial services to crypto-native companies, such as fiat banking, lending, payments and liquidity. This approach allows banks to support the crypto economy without handling digital assets directly.

For example, some large banks now offer fiat on/off ramps—facilitating USD, EUR, or other fiat currency transactions for crypto exchanges. Others extend prime brokerage services, enabling credit, settlement, and access to liquidity for institutional crypto traders. Banks who offer foreign exchange (FX), can integrate with digital asset networks like Talos's Provider Network to offer their liquidity to a broad set of market participants.

Essentially, the bank becomes the bridge between the traditional financial system and crypto businesses. This approach lets banks leverage existing infrastructure to generate new revenue while managing risk exposure. It's a natural first step for banks that want to dip their toes into the digital asset space by providing existing services to crypto firms.

Pathway 2: Offering digital asset services to bank customers

The second pathway involves creating customer-facing crypto services, allowing the bank's own retail or institutional clients to buy, sell, and hold digital assets through the bank. This approach is

increasingly popular among regional and mid-tier banks seeking to meet client demand for crypto investing. Some banks have integrated crypto trading into their online platforms, letting customers manage crypto alongside their traditional accounts. Others have partnered with fintech firms to enable crypto trading directly from checking accounts, retaining customers who might otherwise migrate to external exchanges.

A critical and often overlooked component of this pathway is digital asset custody. While banks have long offered custody services for traditional assets, custody for crypto requires managing private cryptographic keys and secure wallets—functions that rely on specialised technology. Rather than building from scratch, many banks partner with crypto-native custody or technology providers. By combining custody with trading, banks can provide a seamless customer experience, enabling clients to buy, store, and manage digital assets within a familiar and regulated banking environment. Banks can also offer structured products, expanding their wealth management portfolios to include crypto-linked investments.

Platforms like Talos's white-label solution can help banks launch these capabilities quickly, providing a bank-branded interface, integrated order routing, and compliance checks—all while connecting to external liquidity and custody providers. This allows banks to deliver institutional-grade crypto services without the operational complexity of building and maintaining infrastructure in-house.

Pathway 3: Building proprietary digital asset trading operations

The third pathway is the most ambitious: banks trading digital assets on their own behalf, operating proprietary desks, providing over-the-counter (OTC) liquidity and/or acting as market makers. This approach is typically pursued by large universal or investment banks with existing capital markets operations.

These banks may set up internal crypto trading desks to trade Bitcoin futures, options, or spot crypto. Some have launched OTC desks to facilitate large bespoke crypto trades for institutional clients. This route brings higher complexity and risk, but also allows banks to capture trading spreads and participate directly in the digital asset markets.

Technology plays a pivotal role here. Banks need reliable, scalable systems for connectivity, execution, and post-trade processes. Rather than building entire trading stacks internally, some leverage platforms like Talos's OEMS (order and execution management system), which provides connectivity to crypto exchanges and liquidity venues, supports smart order routing, and manages settlement workflows. This lets banks run professional-grade crypto trading operations with the same rigor they apply to equities or FX desks.



By combining custody with trading, banks can provide a seamless customer experience, enabling clients to buy, store, and manage digital assets within a familiar and regulated banking environment.

Choosing the right path

Each pathway offers a different level of complexity. Many smaller banks focus on Pathway 2—enabling crypto services for clients—while larger institutions explore Pathway 3 to expand their trading businesses. Regardless of the route, banks must navigate evolving regulations, new operational risks, and unfamiliar technology landscapes.

Partnering with proven technology providers can help banks accelerate their entry into digital assets while mitigating risks. Platforms like Talos provide modular, institutional-grade infrastructure that supports every stage of a bank's crypto journey—from client trading interfaces to institutional trading desks. Notably, Talos was named the “Best Trading and Execution Solution Provider for Digital Assets” at *The Digital Banker's* Digital Assets Awards 2024.

By aligning customer needs, compliance and technology, banks can strategically position themselves within the digital asset economy.

Talos Disclaimer: Talos offers software-as-a-service products that provide connectivity tools for institutional clients. Talos does not provide clients with any pre-negotiated arrangements with liquidity providers or other parties. Clients are required to independently negotiate arrangements with liquidity providers and other parties bilaterally. Talos is not party to any of these arrangements. Services and venues may not be available in all jurisdictions. For information about which services are available in your jurisdiction, please reach out to sales@talos.com.

NAB's new platform aims to simplify payments in Australia's real estate sector

As the country's biggest business bank¹ National Australia Bank (NAB), has been leveraging its longstanding legacy and a deeply established network to work with businesses of all sizes across the country, to help make running, managing and growing their business easier and simpler with personalised solutions.

To help reduce the complexities and administrative burden traditionally associated with property sales and rental transactions, NAB introduced NAB Portal Pay, a new platform designed to simplify property payments for real estate agents, renters and buyers. Featuring real-time payments², state-of-the-art security, and integrations with major real estate software, NAB's innovative new solution aims to revolutionise payments in real estate.

Recognising NAB's solution as a first-mover in launching such a platform among the big four banks in Australia, *The Digital Banker* presented it with the 'Best SME Payments Innovation' award at the Global SME Banking Innovation Awards 2025.

Enabling efficiency

NAB Portal Pay is designed to facilitate the collection of property sale deposits online in real-time² plus enable efficient rent payment and reconciliations, thus offering a speedier and more efficient customer experience compared to other platforms (which can require up to three business days for payments to process) while also reducing reliance on cheques. The bank has utilised innovative PayTo³ technology, which lets the customer request and receive payments at the time of a sale and receive instant confirmation, with no need for Statutory Trust Account (STA) details.

Customers can manage their payments efficiently through the platform and can download an all-in-

one statement file with individual trust account transactions, which can be uploaded straight to their software provider⁴. Integration with real estate software such as Property Tree allows automatic reconciliation of rental payments, which can save property managers up to 30 minutes a day. Additionally, customers can create and assign unique payer reference numbers to each tenant for simpler reconciliation.

The platform also contains a secure, easy-to-use tenant portal⁵ that lets tenants:

- choose how they pay rent;
- review their payment history; and
- schedule payments to reduce the possibility of missed due dates.

Through such seamless features, the portal addresses longstanding inefficiencies in payments within the real estate sector. By integrating different payment methods and reconciliation tools, the platform aims to simplify what has typically been a very cumbersome and administratively heavy burden for agents and buyers.

Looking ahead

NAB plans to introduce new features over the coming years to further boost the platform. This includes integrations with additional major real estate software providers to facilitate easier, faster and more secure

transfers and reconciliations of rent and sale deposits., as well as expanding NAB Portal Pay to other industries. Another feature in the works is the ability to accept additional payment methods for tenants. Finally, as part of NAB's customer focus, NAB will continue to proactively seek reviews from customers and product owners to help drive improvements to the

platform and ensure the platform experience remains seamless.

NAB Portal Pay also marks a significant milestone towards advancing the bank's digital strategy, offering a more integrated and personalised experience for its business customers.

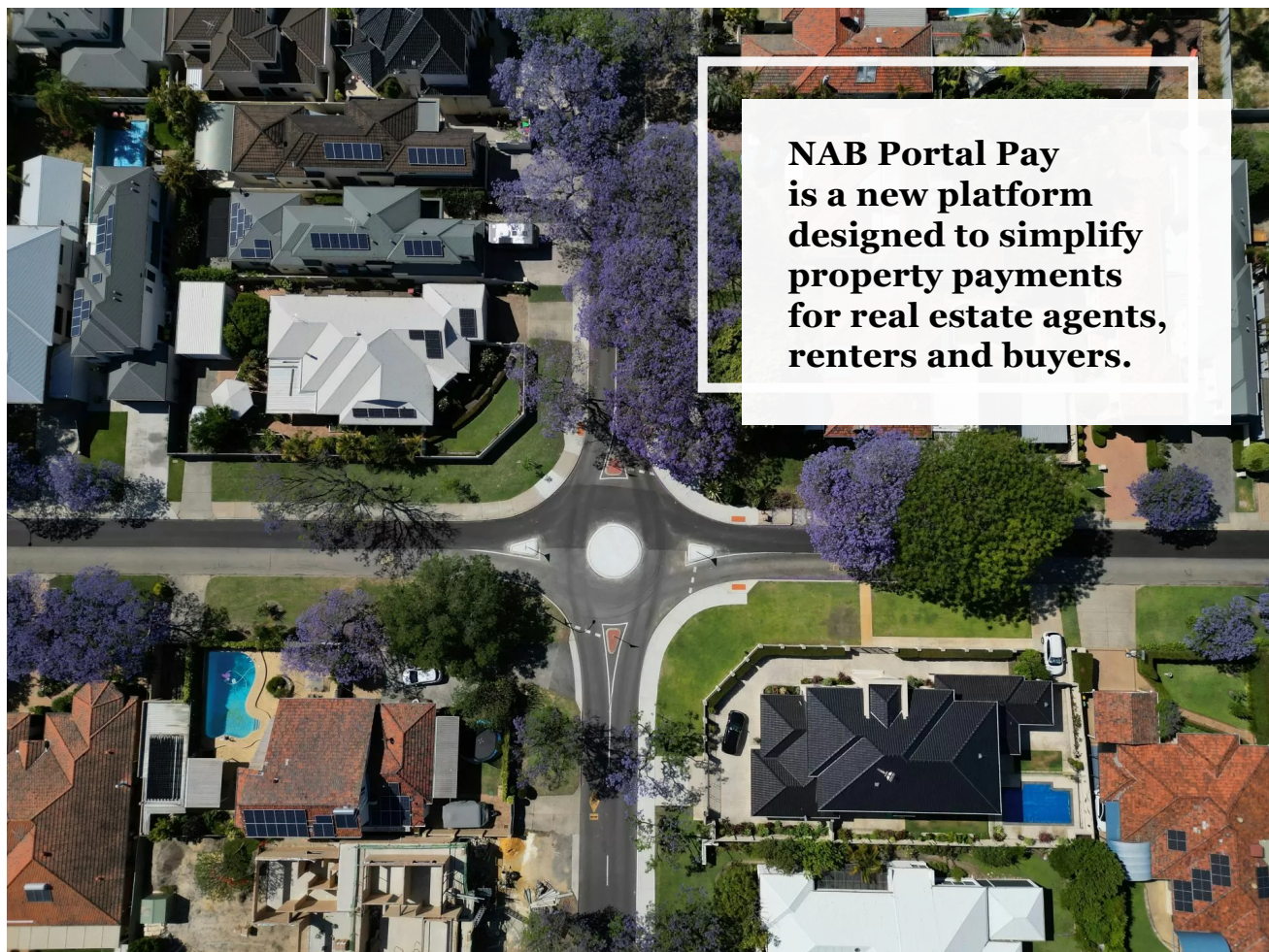


Image: NAB Website

Important Information

1 Australia's Biggest Business Bank based upon the combined value of business deposits and business lending according to Monthly Banking Statistics data (ex. non-financial corporations and government) published by the Australian Prudential Regulation Authority as at April 2025.

2 Real-time payments are only available where the payer's bank supports real-time payments and does not impose any holds or delays in respect to the payment (e.g. such as where some banks delay a payment for up to 24 hours when a payment is being made to a new payee for the first time). Some financial institutions may also impose payment limits.

3 PayID® and PayTo® are registered trademarks of NPP Australia Limited.

4 Speak with a Transactional Banking Specialist for a current list of eligible software providers.

5 Use of the Tenant Portal is subject to the NAB Portal Pay Terms and Conditions – Payers effective 1 May 2024.

NAB Portal Pay is subject to the NAB Portal Pay Terms and Conditions and only works with payments made into NAB Statutory Trust Accounts. Any advice in this document has been prepared without considering your objectives, financial situation or needs. Before acting on any advice, consider whether it is appropriate for your circumstances and view the Terms and Conditions available online or by contacting us. NAB Portal Pay is issued by NAB unless stated otherwise.

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Leading the way: How BTG Pactual is simplifying banking for Brazilian businesses

Running a business in Brazil can be costly and time-consuming, often due to several operational and regulatory obstacles entrepreneurs have to face. Despite the progress in recent years, much remains to be done to simplify the ease of doing business in the country.

Stepping up to make a contribution, BTG Pactual, the largest investment bank in Latin America, has been taking efforts to understand the complex challenges that clients face, to deliver clear, innovative solutions to the market. A complete digital banking platform, BTG Pactual Empresas specialises in delivering comprehensive financial solutions tailored to the needs of small and medium enterprises (SMEs) in any sector.

As a first-of-its-kind API digital platform, BTG Pactual Empresas offers a wide range of solutions for SMEs in areas such as credit, guarantees, insurance, investments, foreign exchange and derivatives.

Recognising BTG Pactual Empresas' commitment to entrepreneurship and delivery of tailor-made solutions for SMEs in Brazil, *The Digital Banker* recognised it as the 'Best SME Bank – Brazil' at the Global SME Banking Innovation Awards 2025, while also presenting it with the award for the 'Best SME Business Current Account/Transaction Account'.

Scaling access to digital

BTG Pactual has cemented itself as a transformative force in SME banking, combining agility and customer focus with robust financial infrastructure. The platform's rapid growth is evident with 90% of new accounts opened in under five minutes. Offering a seamless digital account setup free of fees for transactions like PIX, BTG Pactual ensures

accessibility and convenience for clients. With 95% of loan disbursements completed in under 10 minutes—16 times faster than retail competitors—the bank boasts the fastest time to benefit in the market, supporting SMEs with tailored, low-cost credit lines. This is evidenced in the bank's credit book, which grew 25% year-over-year, to reach approximately \$4.65 billion in Q3 2024.

Other notable features include seamless and affordable cross-border transactions, virtual and physical corporate debit cards with customisable spend limits with an expense management platform, financial dashboards with real-time insights into transactions, liquidity and cashflow forecasts, easy-to-use budgeting tools for businesses and a B2B

As a first-of-its-kind API digital platform, BTG Pactual Empresas offers a wide range of solutions for SMEs in areas such as credit, guarantees, insurance, investments, foreign exchange and derivatives.



marketplace providing sector-specific solutions and partner discounts.

Filling the gap

Brazil's more than 20 million active SMEs face a huge gap when it comes to access to credit. BTG Pactual positively impacts SMEs in various Brazilian and South American regions with self-service digital products, low-cost, flexible credit products and services.

“Our growth is evident in our transactions, growing from a thousand at launch to millions today. Our platform is designed for scalability. We develop each layer independently by separating the underlying technical architecture from the business architecture. This separation helps to minimise time to market when technology advances or policies change, while we keep reliability at a larger scale,” says Gabriel Motomura, Partner and Co-Head of BTG Pactual Empresas.

Amid Brazil's bureaucratic regulatory environment and challenges in accessing affordable credit, BTG Pactual continues to provide innovative solutions. By leveraging AI, Open Finance, and automated financial services, the bank's solutions allow SMEs to focus on growth rather than operational difficulties. These strategies align with BTG's commitment to sustainability, demonstrated by the inclusion of R\$7.4 billion in SME lending under its Sustainable Financing Framework, with 73% of loans meeting international ESG standards.

Customer experience remains a priority for the bank, leveraging technology, multichannel strategies, and hyper-personalisation, the bank addresses the high expectations of Brazilian consumers, where 72% will switch brands after a poor experience. Tailored solutions in lending, FX, and self-service further enhance SME efficiency, empowering them to remain competitive in global markets.

With a lending portfolio of R\$26 billion and deep social impact, BTG Pactual exemplifies innovation, sustainability, and customer-centric excellence in SME banking.

Boost Bank takes home top awards at the Digital CX Awards 2025

In a dynamic digital banking landscape, Boost Bank has emerged a leader in driving a digital-first, innovative embedded banking experience. Boost Bank is Malaysia's first homegrown digital bank with a pioneering embedded banking app, and in just one year since launch, Boost Bank is redefining what it means to serve the underserved by embedding the bank into their lives.

At the recent Digital CX Awards 2025, Boost Bank proudly took home three major recognitions:

- Outstanding Digital CX in Embedded Banking App/Platform
- Best Digital Bank for CX – Malaysia
- Outstanding Digital CX – Bank Cards

Pioneering embedded banking

Boost Bank is the first digital bank in the Malaysian market to merge the technology-first mindset of a fintech company with the trust and stability of a large financial institution. This enables the digital bank to deliver innovative financial solutions with agility, backed by the reliability of a well-established banking institution, with embedded banking at its core and the customer experience as a key priority. Combined with its innovative financial solutions, Boost Bank delivers a seamless, accessible customer experience, in line with its motto to help customers 'Bank Like You Never Have To. Ever.'

Boost Bank attributes its success to the collaborations it has formed with partners, regulators, and within its passionate team. Fozia Amanulla, Chief Executive Officer of Boost Bank shared, "These awards aren't just a win for us, they're a recognition of the power of embedding banking where it matters the most. These accolades reflect our purpose to reimagine banking for everyday Malaysians, especially those left out of the system – and we're just getting started. Embedded banking is a key priority for us, and Boost Bank will continue to push boundaries on this front and

actively shape the path forward in the industry."

From its Savings Jar feature, which offers flexible, goal-oriented savings, to its extensive ecosystem of partners with tailored perks, Boost Bank offers users a digital banking experience like no other.

As more customers look to engage with financial services that go beyond traditional banking channels, embedded banking is taking centre stage in delivering accessible, seamless financial services today. Boost Bank's embedded banking experience is designed to be seamless and intuitive by integrating directly into the Boost Wallet app.

Every customer touchpoint is optimised for a frictionless digital banking experience. Customers can open an account through a simplified onboarding journey with only RM1, and manage their finances

Boost Bank is the first digital bank in the Malaysian market to merge the technology-first mindset of a fintech company with the trust and stability of a large financial institution.

from transferring funds, organising savings, or paying bills – all in one place through the integrated embedded banking feature, without the hassle of toggling between different apps.

A robust digital ecosystem

A key aspect of the experience is the Boost Bank Debit Card, which brings global reach with instant controls, tracking, and security, all managed directly through the app. Powered by MasterCard, customers have access to over 100 million touchpoints worldwide and can easily perform tasks like tracking their transactions in real-time, accessing enhanced security by instantly freezing or unfreezing their card, and manage online or international transaction controls.

Boost Bank has formed strategic partnerships with key brands such as telco, property, food and beverage, and supermarkets and hypermarkets, creating Special Jars that reward saving habits as customers spend – a model that makes everyday financial wellness achievable.

These include brands like CelcomDigi, Zus Coffee, EdgeProp, and brands in East Malaysia such as



Bataras, Farley, Servay, and CKS. These partnerships additionally encourage savings habits by inviting customers to save as they spend, further aligning with Boost Bank's efforts to drive financial inclusion.

Looking ahead

As Boost Bank extends similar embedded experiences for SME customers, the goal remains the same: to make banking effortless, inclusive, and built around real lives. Boost Bank's journey will continue to be guided by one belief: that financial services should meet people where they are, not the other way around. Boost Bank remains committed to leading the charge with financial solutions that sync seamlessly with Malaysian lives, while serving the underserved.



The role of human-digital synergy in banking

By Samir Matabudul
Chief Information and Digital Officer
SBM Bank (Mauritius) Ltd



Winning at the Digital CX Award is not just an achievement for SBM Bank, it is a reflection of our belief that the future of banking lies in the seamless synergy between human empathy and digital innovation. In a world where customers demand speed, simplicity, and personalisation, we're reimagining service delivery not by choosing between technology and people but by combining the strengths of both. At SBM Bank, our digital journey is grounded in a commitment to elevate customer experiences, not by replacing the human touch, but by enhancing it with meaningful tech interventions.

As customer expectations continue to evolve, so too must the way we engage and serve. While digital tools have become the norm, they are only part of the equation. Customers still value reassurance, connection, and care especially in moments of complexity or urgency. The answer isn't to automate everything, but to craft an ecosystem where digital agility is supported by human responsiveness. It's this thoughtful fusion that defines SBM Bank's approach to modern banking.

We are investing significantly in building intuitive, secure, and intelligent digital platforms, from mobile and internet banking solutions to online account opening and loan application. We are, simultaneously, empowering our people to adapt, upskill, and remain central to the customer journey. Our frontliners are provided with training to not only navigate digital tools but also interpret customer needs, provide emotional support, and ensure continuity when digital handovers occur.

This hybrid approach is also evident in our onboarding journeys and relationship management. A customer might begin their journey digitally, opening an account through a few taps on their phone, but still receive personalised welcome calls, product guidance, or face-to-face assistance if required. By maintaining

this flexibility, we ensure that digital doesn't mean distant, and automation doesn't come at the cost of attention.

This philosophy has translated into measurable improvements in customer satisfaction and operational efficiency. It has also been a critical factor in our recognition at the Digital CX Awards. We believe this honour acknowledges not just our technological capabilities, but our commitment to putting people at the centre of digital progress.

Looking ahead, the goal is to deepen this synergy further. As we explore next-generation technologies from conversational AI and voice-activated banking to predictive analytics and hyper-personalisation, we remain guided by one core principle: that technology must serve people, not the other way round. In every innovation we pursue, we ask: how does this enhance the customer's experience, trust, and connection with SBM Bank?

In today's fast-changing landscape, where every bank is racing to digitise, the winners will not be those who go the fastest but those who remember that banking, at its heart, is a relationship business. And relationships are best built when humans and technology work hand in hand.



We are investing significantly in building intuitive, secure, and intelligent digital platforms, from mobile and internet banking solutions to online account opening and loan application.

Samir Matabudul
*Chief Information and Digital Officer
SBM Bank (Mauritius) Ltd*

Alliance Bank moves at the speed of small business

With BizSmart® Mobile, Alliance Islamic Bank offers a fresh approach to Islamic business banking—built for sole proprietors and SMEs. The platform removes friction from onboarding, streamlines everyday tasks, and provides always-on support, making banking simpler, faster, and more aligned with how small businesses actually work.

Alliance Islamic Bank seems to have taken that to heart

Instead of tweaking old systems or dressing up traditional services, the bank built something from the ground up for the people often left behind by the industry—sole proprietors, micro-entrepreneurs, and growing SMEs. The result is BizSmart® Mobile, a mobile-first business banking platform that's reshaping Islamic digital finance not through big gestures, but through small, deliberate decisions that make a big difference.

Inclusion, delivered in one day

In Malaysia's financial ecosystem, many small businesses still face friction just trying to open an account. Alliance Islamic Bank addressed that head-on. With BizSmart® Mobile, new customers—especially sole proprietors—can complete onboarding, activate their account, and start transacting within a single day. No paperwork. No branch visits. No waiting games.

But inclusion doesn't stop at sign-up. The bank built in ongoing multilingual support, free weekly

online workshops, and a 24/7 chatbot—“BOB”—on WhatsApp, so users can get help in the language and format they're most comfortable with.

This isn't about ticking a box. It's about being accessible to the people who keep Malaysia's real economy moving. For that, the bank was recognised for the Best Islamic Financial Inclusive Initiative.

Built for the rhythm of the everyday

Where most banking apps are retrofitted from corporate systems, BizSmart® Mobile was designed around real entrepreneurial habits. It includes built-in tools like Quick Payment, Payroll Pre-registration, and Smart Reminders—features that eliminate repetitive tasks, help manage cash flow, and keep things running smoothly.

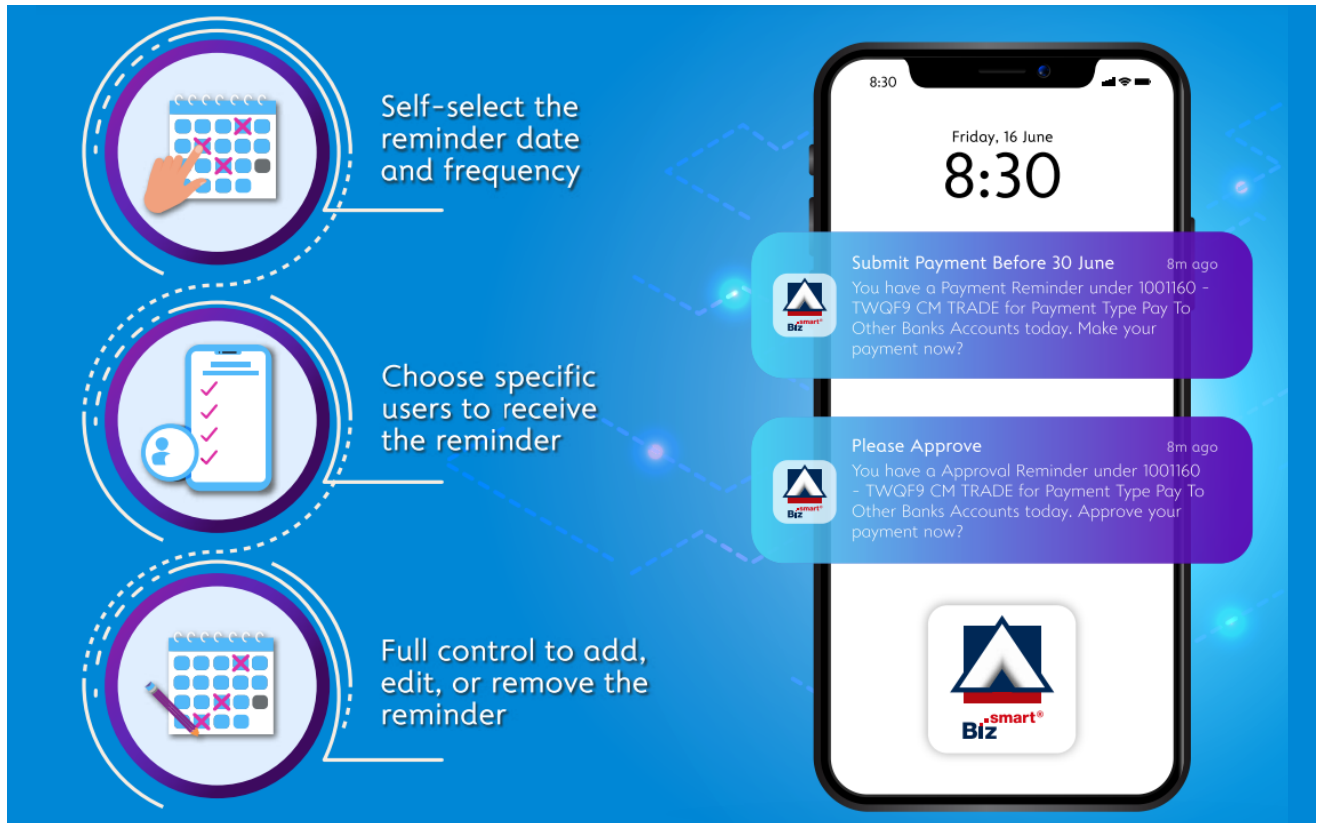
Security isn't an afterthought either. Biometric login, smart error detection, and instant push notifications ensure that speed doesn't come at the expense of safety. Since its launch, BizSmart® Mobile has seen a 14-fold increase in users and continues to gain traction among Malaysia's underserved business owners.

For its intuitive design and mobile-first architecture, Alliance Islamic Bank received the Best Mobile Banking Initiative – Islamic.

Where friction doesn't belong

Small business owners don't have time to wrestle with bad interfaces or outdated systems. Alliance Islamic Bank gets that. With BizSmart® Mobile, onboarding,





authentication, payments, and approvals are all handled in a few simple steps—often without ever needing to touch a desktop or visit a branch.

But what sets the experience apart is what's not there: no unnecessary forms, no redundant data entry, no complex token setups. Even error-prevention tools are built in to reduce rework and ensure successful transactions on the first try. That commitment to stripping banking down to what's essential is why Alliance Islamic Bank was honoured as the Best Islamic Bank for Frictionless Banking.

Turning transactions into trust

BizSmart® Mobile doesn't just process payments—it supports business owners through every part of the financial cycle. Entrepreneurs can use the platform to manage payroll, track payments, access real-time account updates, and activate fraud prevention features like the Kill Switch, all from their phones.

Unlike traditional transaction banking, this is service-led, not product-led. Help is available any time, including weekends, via WhatsApp. The app also

reflects real customer feedback, with features added or improved based on what users actually say they need.

It's a fresh take on transaction banking—one that values the relationship, not just the process. That's what earned the bank recognition as the Best Islamic Transaction Bank – Malaysia.

Banking that feels different—because it is

Alliance Islamic Bank didn't try to repackage legacy banking for a digital world. It started with a blank slate, listened to real business owners, and built something with them—not just for them.

The result is a platform that doesn't just meet benchmarks, but feels right in the hands of the people using it. In an industry that often mistakes complexity for sophistication, BizSmart® Mobile is a reminder that good banking should be simple, responsive, and rooted.

It's not just digital innovation. It's what banking could be—if it started with listening.

QNB sets the standard in transaction banking and cash management



QNB, the largest financial institution in the Middle East and Africa by total assets, has steadily cemented its position as a key regional banking player with an expansive international presence. With total assets exceeding USD 330 billion and operations spanning more than 28 countries, QNB continues to deliver integrated financial solutions across trade finance, cash management, and digital banking.

At the Middle East Innovation Awards 2025 by *The Digital Banker*, QNB received three prestigious accolades—Best Bank for Trade Finance in Qatar, Best Bank for Cash Management in Qatar, and Excellence in Omni-Channel Customer Experience—recognising its commitment to client-centric innovation and operational excellence.

These accolades recognise QNB's strategic investments in digital infrastructure, client-first innovation, and regional trade support, all of which have redefined how businesses in Qatar and beyond engage with financial services.

Powering trade finance at scale

QNB's recognition as Best Bank for Trade Finance reflects its dominant role in supporting regional and global trade flows. In 2024, QNB facilitated over QR 212 billion in trade transactions — a 12.7% increase from the previous year — a testament to the bank's ability to evolve and scale its services in response to growing client demand.

At the heart of this success is QNB's deep commitment to digitisation. The bank has leveraged cutting-edge digital platforms to streamline trade processes, enhance operational efficiency, and offer end-to-end trade finance solutions tailored to corporates of all sizes.

Its innovative Digital Guarantees platform — a first-of-its-kind in Qatar — has been rapidly adopted by the country's largest corporates and public sector clients, replacing traditional paper guarantees with a secure, efficient, and environmentally friendly digital solution.

To future-proof its capabilities, QNB has also embarked on a strategic transformation of its trade finance architecture — both front and back end. By integrating artificial intelligence, machine learning, and robotics into its workflows, the bank is driving automation, reducing operational risks, and significantly enhancing the client experience.

QNB's bold moves also include the launch of a next-generation supply chain finance platform, developed in partnership with a global fintech leader. This offering provides advanced capabilities across receivables discounting, payables finance, dynamic discounting, and inventory finance — empowering businesses with greater liquidity and control over their supply chains.

Transforming cash management with global reach

QNB's award for Best Bank for Cash Management in Qatar highlights its unwavering commitment to innovation and operational excellence in international payments.

In 2024, the bank expanded its currency coverage from 30 to 130 markets, providing clients with unparalleled flexibility and reach in managing global transactions.

To support this expansion, QNB integrated new payment rails — including ACH, card-based transactions, and digital wallets — to deliver faster, more transparent, and efficient cross-border payment experiences. A newly launched Virtual Account Management (VAM) platform now gives clients improved visibility and control over liquidity, while a Global Collection Solution allows businesses to collect funds in markets where QNB does not have a physical presence.

The bank has also enhanced interoperability across its international branches, enabling seamless fund sweeping and liquidity management on a global scale. These advancements reflect QNB's broader strategy to be a trusted partner for corporates navigating the complexities of today's interconnected financial ecosystems.

Notably, QNB played a key role in financing major government-led initiatives in Qatar — including the North Field Expansion (NFE) LNG project and the National Food Security programme — further underscoring its leadership in cash and liquidity management.

A benchmark in omni-channel experience

As we embark on digitalisation, delivering a unified and consistent customer journey across all touchpoints has become non-negotiable. QNB's

win for Excellence in Omni-Channel Customer Experience affirms its success in achieving this.

The bank's comprehensive digital ecosystem spans online and mobile banking, host-to-host connectivity, a robust API platform, and SWIFT integration — all connected via a single hub. In 2024, QNB introduced major UI/UX upgrades, unified access through single sign-on, and deepened fintech integrations to create a more intuitive, secure, and personalised banking experience.

SME clients have particularly benefited from mobile enhancements, while large corporates and government entities have embraced QNB's growing API library to integrate banking services directly into their systems. This shift not only improves efficiency, but also grants clients greater autonomy in managing their financial operations.

A regional force, a global vision

QNB's success in 2024 is also tied to its strategic role across the wider GCC. In Kuwait, QNB introduced a new draft avalisation facility and assumed the guarantees portfolio of a major international bank, reinforcing its commitment to regional expansion and client impact.

As the bank looks ahead, QNB remains focused on building future-ready platforms that scale with client needs. Its awards are not just milestones — they're markers of a strategy that combines digital leadership, client-centricity, and regional expertise to set new standards for banking in Qatar and beyond.



To future-proof its capabilities, QNB has also embarked on a strategic transformation of its trade finance architecture — both front and back end.

Listening that leads: How BMO is streamlining operations through feedback

As one of North America's largest banks, BMO is constantly improving its operations, which involves not only rolling out innovative solutions at speed and scale, but also listening to customers and colleagues for gaining valuable feedback and leveraging it correctly to improve outcomes.

For years, BMO has been helping customers take full control of their cashflow by providing tools that help streamline payments and collection processes, simplifying workflows to boost efficiency, and enabling easier access to information. Taking this one step further by listening to feedback from front-line relationship managers and sales teams, and in turn customers, BMO launched the Onboarding Optimisation Model to improve the customer experience.

Turning feedback into action

From the feedback received, it was evident clients wanted an easier, hassle-free way to open a new account, set up core products, and receive support for services. The Onboarding Optimisation Model's objective was to give clients a single point of contact for onboarding new accounts, setting up services, and reducing the number of calls into service and help desk teams. Ultimately, onboarding optimisation aimed to significantly improve the customer experience, which is evident in its transactional client satisfaction surveys.

Onboarding Optimisation has benefitted both internal and external stakeholders, BMO says. With a frictionless onboarding experience and a warranty period, clients receive white glove service with a single point of contact. After being onboarded, BMO's clients can self-serve via the Online Banking for Business platform when they want to open additional

accounts and services. Through the easy-to-use, digital onboarding hub, BMO's employees have clear roles and responsibilities, less manual work and fewer calls from clients for issues, resulting in more dedicated time to other high value tasks.

The Onboarding Optimisation Model has provided clients with a personalised digital experience. The result: transactional client sentiment survey results saw an increase of over 30% and the bank's Service Level Agreement (SLA) has improved by 15%. BMO's clients have shared positive feedback with accounts now being opened faster, and clients appreciate having a single point of contact.

Existing clients are adopting the digital self-serve features that give them the ability to request products and services through Online Banking for Business when they want to. Onboarding Optimisation has

With a frictionless onboarding experience and a warranty period, clients receive white glove service with a single point of contact.

turned clients into advocates for BMO's onboarding experience, leading the market and changing for the better.

Recognising these results, *The Digital Banker* presented BMO with the award for the 'Best Use of Customer Feedback – Overall', at the Digital CX Awards 2025, hosted at the Mandarin Oriental in Singapore.

Looking ahead

BMO plans to continue enhancing its onboarding experience by expanding the client onboarding advisor role into other markets and client segments. Additionally, its digital onboarding hub will be

expanded into additional markets for the bank's sales teams, making it easier to request new products and services for clients. The bank also plans to expand the number of products available for its digital self-service capabilities, while its technology teams continue focusing on bringing in more automation to back-end systems, thus enabling the bank to open accounts even faster.

By embedding the voice of the customer into its decision-making, BMO aims to not only streamline operations further but also shape a more responsive, personalised banking experience for the future. As the financial landscape continues to evolve, BMO is positioning itself at the forefront—where listening becomes the key to lasting leadership.



Revolutionising rewards: How KSA's BSF ushered in a new era of customisable cashback credit cards



In a pioneering move to elevate the customer experience, Bank Saudi Fransi (BSF) a leading bank in Saudi Arabia, has launched the region's first customisable cashback credit card—an initiative designed to empower users with greater financial flexibility and enhance their everyday lifestyle. This strategic product launch aligns with the bank's broader vision of providing seamless digital experiences and rewarding financial journeys.

Standout features

The specialty of this new credit card lies in its high degree of personalisation, setting it apart from traditional cashback offerings. Customers can choose from five cashback categories—Dining, Grocery, Travel, Hospital, and Education—tailoring rewards to match their unique spending habits. The card offers impressive cashback rates: up to 10% in one category of the user's choice, 3% in two additional categories, and 2% in the remaining two. Each category allows a maximum cashback of SAR 250 per month, offering substantial value for everyday and essential expenses.

However, what truly sets this product apart is the freedom of selection. Customers can choose their preferred cashback categories, putting them in full control of their rewards. Whether a customer prioritises daily grocery shopping, dining out, educational expenses, or travel, the card adapts to their needs—making every riyal spent work harder.

Additionally, the card comes with an annual fee waiver for the first year, offering risk-free onboarding. From the second year onward, an annual fee of SAR 250 is applicable—but can be waived if a predefined spending threshold is met,

encouraging responsible yet rewarding credit use.

Another key advantage is the instant cashback feature. Rather than waiting for billing cycles to close or for points to accumulate, cardholders receive their cashback instantly, providing immediate gratification and reinforcing the value of each purchase.

Customer centricity

Beyond the card's compelling financial benefits, this launch reflects BSF's continued focus on customer-centric digital innovation. The bank has invested significantly in enhancing its mobile application, aiming to make category selection, spending tracking, and reward redemption more intuitive than ever. The new features aim to deliver a smooth and joyful user experience, simplifying financial management through modern technology.

By bridging personalisation with digital convenience, the bank is redefining how reward programs function in the region. This initiative not only enhances customer loyalty but also represents a new benchmark for customer empowerment in the financial sector.



Beyond the card's compelling financial benefits, this launch reflects BSF's continued focus on customer-centric digital innovation.

This launch also marks a step forward in promoting financial wellness and smarter spending habits. The integration of essential and lifestyle categories encourages users to consolidate their expenses under one flexible platform—bringing clarity, value, and ease into everyday transactions. Designed to deliver unmatched value, this innovative product positions BSF as a leader in customer-centric

banking solutions in KSA.

Recognising the bank's dedication to innovation, personalisation and exceptional customer experience, *The Digital Banker* presented BSF with the award for 'Outstanding Digital CX – Bank Cards' at the Digital CX Awards 2025, hosted at the Mandarin Oriental in Singapore.

Bridging businesses: How UOB is driving connectivity and cross-border trade across ASEAN



Starting out in 1935, UOB has built a rich, long history, from serving the merchant community in Singapore's early days as a trading hub to becoming a global bank serving businesses of all sizes today. For the last nine decades, UOB – having started out as an SME itself – has developed an extensive network of long-term partnerships with its clients and is focused on building the future of ASEAN. In solidifying its position as the One Bank for ASEAN, UOB stays committed to connecting businesses big and small, from ASEAN to Greater China and other parts of the world where their business needs lie, through its extensive trade network.

It is no surprise then, that as one of Asia's leading banks with a legacy of almost a century, UOB was crowned not only the 'Best SME Bank in Singapore', but also as the 'Best SME Bank in the World', at the Global SME Banking Innovation Awards 2025.

Connecting businesses

With a network across ASEAN as well as over 470 global offices, the bank boasts a strong and extensive franchise to offer to SMEs that want to expand and grow their operations. To support businesses across segments, UOB drives a single-minded strategy and implementation plan for SME's growth across all three key themes of Connectivity, Digital transformation and Business Sustainability. The bank has a team of sector specialists, as well as an integrated supply chain platform – UOB Infinity – which allows businesses to sync their entire value chain and have a complete overview of their trade and cash position across borders on a single interface.

This lies on top of an extensive offering of digital and face-to-face products and services exclusively catering to SMEs and their complex needs.

What made a significant impact for *The Digital Banker's* judges to make their decision, was the number of initiatives UOB has set out to cater to businesses of all sizes – even within the SME segment. For smaller businesses, UOB goes beyond banking to help SMEs succeed, by connecting them to a broad network of industry peers, business partners and potential collaborators.

Going beyond standard expectations, UOB is also helping businesses on their transition to sustainability through the provision of an industry-first tool – the Sustainability Compass in preparation for emerging trends and access to a wider business network.

For start-ups and micro-enterprises, UOB offers a short tenor, cash advance loan, thus granting access to funding for businesses that were previously underserved or excluded. In the last couple of years since the launch of this product, UOB has seen a rapid growth in its MSME client portfolio, with a near-50% year-on-year growth seen as of November 2024.

Remarking on UOB's win, Kavita Bedi, Managing



Director and Head, Group Business Banking, UOB, said during the awards ceremony: “Thank you to *The Digital Banker* for recognising UOB as the world’s best and Singapore’s best SME bank.

“With our experience in partnering SMEs for the last 90 years, UOB will continue to drive growth for our clients. We will continue to connect them through our extensive trade network to fast-growing sectors and opportunities within the region, to greater China and beyond.

“We will also continue partnering SMEs to develop resilience through digital transformation and achieving sustainable growth. Finally, a big thank you to all our staff and all our clients for their long-term partnership and trust in us as the one bank for ASEAN.”

In awarding this title to UOB, *The Digital Banker*

recognises not only exceptional performance, but a clear vision for the future of SME banking. UOB has set a global benchmark through its commitment to innovation, digital excellence and genuine partnership with the SMEs it serves.

With a network across ASEAN as well as over 470 global offices, the bank boasts a strong and extensive franchise to offer to SMEs that want to expand and grow their operations.

How Social Development Bank is driving financial inclusion in Saudi Arabia

For the last 53 years, Social Development Bank has grown to become one of the premier development banks in the Middle East, fostering social and economic progress in the Kingdom of Saudi Arabia. Over its lifetime, the bank has provided more than \$43 billion in funding towards the growth of Saudi Arabia's SME's sector, with a strong emphasis on the female workforce. In the last 15 years, the bank furnished nearly \$1.3 billion in loans to over 17,800 women entrepreneurs.

Through sustainable financing models, the bank has provided over \$43 billion in loans to more than 3 million citizens or impacted 10 million citizens, solidifying its position as an influential driver of social impact and financial inclusion in Saudi Arabia.

Recognising Social Development Bank's contributions, *The Digital Banker* presented it with two awards at the Global SME Banking Innovation Awards 2025 – 'Best SME Bank for Women Entrepreneurs – KSA' and 'Best SME Bank – KSA'.



Leading the charge

SDB has developed an ecosystem to support SMEs throughout their lifecycle, promoting sustainable growth and competitiveness in line with Saudi Arabia's Vision 2030 and UN Sustainable Development Goals. SDB focuses on social and economic development, channeling resources towards government initiatives and supporting start-ups and SMEs through financial and non-financial services. The bank operates with a strategic focus on three main pillars:

1. Protection Pillar: SDB aims to address essential family needs, increase financial awareness, and promote a culture of savings. Under this pillar, the bank has provided \$32 billion in financing, positively impacting 9.7 million citizens across the country.
2. Sufficiency Pillar: Supporting modern freelancing and home-based businesses, SDB has disbursed \$5.9 billion to empower over 521,000 freelancers, enhancing their financial independence through training, capacity building, financing and market access.

3. Growth Pillar: Focusing on MSMEs, SDB offers comprehensive support to entrepreneurs, encouraging job creation and economic diversification. To date, it has financed over 54,000 MSMEs, disbursing over \$5.5 billion and establishing itself as one of the largest SME financiers in the Middle East.

Empowering women

SDB has been instrumental in promoting equal opportunities in the labour market, financing women-led small and micro enterprises, and supporting UN SDGs. It provides targeted tools and resources, including an equitable loan distribution, financial education campaigns, and innovative savings programs. SDB's full value chain, including business financing and professional training, has led to a 223% increase in financial inclusion and female entrepreneurship. The bank's extensive 24-branch network has created sustainable impact across communities and built an inclusive economy across Saudi Arabia.

SDB has developed an ecosystem to support SMEs throughout their lifecycle, promoting sustainable growth and competitiveness in line with Saudi Arabia's Vision 2030 and UN Sustainable Development Goals.



Pioneering the future of banking: CIMB Singapore's human-centric innovation journey



For banking giant CIMB, Singapore is undoubtedly one of its most important markets in the ASEAN region, with over 1,000 employees serving more than 500,000 customers across consumer, commercial, wholesale, transaction banking products and services.

Among CIMB Singapore's suite of banking products and solutions, the CIMB Personal Loan (P Loan) stands out. Designed to empower customers with quick and convenient access to unsecured financing, P Loan enables customers to complete digital applications seamlessly in under three minutes, with instant approval and loan disbursement occurring within seconds of submission.

For this, the bank clinched the award for 'Outstanding Digital CX – Loans' at the Digital CX Awards 2025 by *The Digital Banker*.

Driving success through the right partnerships

Recognised as a key product for CIMB Singapore, P Loan was among the first to offer a fully digital journey—transforming the customer experience by eliminating the need for branch visits or manual intervention. Applicants can now self-serve with ease, enjoying the freedom to apply for a loan anytime, anywhere—even on public holidays and weekends—without relying on physical assistance.

To deliver this seamless experience, the bank leveraged cutting-edge technology, adopting a highly customised smart lending platform to ensure a smooth loan origination process. It also partnered with a technology consultancy to power backend operations. These systems are securely hosted and integrated within a cloud infrastructure, ensuring reliability and scalability.

P Loan's key features include seamless application through SingPass (a digital identity for Singapore residents), which eliminates manual form filling and documents upload, while enhancing identity protection and security. It also accepts new-to-bank customers without requiring them to open an account with the bank, fostering a more inclusive experience. Additionally, CIMB P Loan offers tailored interest rates based on an individual's financial profile and provides flexible options for adjusting loan tenure.

CIMB Singapore's investment in technology, automation and digital engagement reflects its commitment to evolving with customers' needs and staying competitive in a dynamic market. By revolutionising P Loan, the bank built a blueprint for how innovation can simultaneously drive operational efficiency and deliver exceptional customer satisfaction—an achievement that underpins CIMB Singapore's award recognition.

Transforming customer engagement in modern banking

With CIMB Singapore operating as a single branch, its EVA Chatbot has emerged as a key alternative touchpoint for customers—complementing its Clicks mobile app and internet banking platform. Originally launched during the pandemic to support SME clients with fast and secure banking, EVA has since evolved into a versatile digital assistant. CIMB Singapore continues to enhance EVA's capabilities with customer-centric innovations, including



appointment booking and live rate alerts.

Over the last year, EVA's capabilities have pivoted to also support the Bank's back-end operations. The team harnesses Generative AI to develop an automated email-generation feature that accelerates responses to customers. By building a robust knowledge repository, CIMB Singapore empowers EVA to perform more "human tasks"—efficiently retrieving answers to queries of simple to moderate complexity. Safeguards are also in place to ensure the integrity and security of the information.

In addition, EVA analyses the sentiment and context of customer enquiries, ensuring responses are not only swift but also empathetic, personalised, and attuned to the customers' emotional states and needs. This marks a significant advancement over traditional AI implementations, which primarily focus on operational efficiency.

Customers have significantly benefited from the deployment of this bot, thanks to its ability to deliver

personalised responses, maintain a consistent and empathetic tone, and provide fast, accurate, and reliable information—ultimately enhancing the bank's overall service quality.

For this, the bank received high acclaim from *The Digital Banker*, under the category: 'Outstanding Chatbot Customer Experience'.

CIMB Singapore's investment in technology, automation and digital engagement reflects its commitment to evolving with customers' needs and staying competitive in a dynamic market.

Banking on experience: How Bank Mandiri is redefining customer satisfaction across segments



In the last 26 years of its operations, Bank Mandiri has grown from strength to strength, starting out as a conventional bank to successfully transitioning to operate like a digital bank, all while strategically positioning itself to offer innovative retail and wholesale banking services and products.

For launching a host of new features across the board, catering to both individual and corporate customers, Bank Mandiri won several awards at the Digital CX Awards 2025, hosted by *The Digital Banker*, at the Mandarin Oriental Singapore. These accolades include ‘Best SME Bank for Digital CX – Indonesia’, ‘Best Wholesale/Transaction Bank for Digital CX – Indonesia’, ‘Best SME Bank for Digital CX – South East Asia’, ‘Outstanding Digital CX – Cash Management Platform’ and ‘Best Digital Bank for CX – Indonesia’.

Helping businesses succeed

As Indonesia’s largest bank, Bank Mandiri’s “Unique All-Rounder Ecosystem” strategy serves the country’s top corporate clients and unlocks their value chains while extending services to retail and individual customers. In 2024, this strategy enabled the bank to capture 21% of the nation’s total banking loans and 19.2% of deposits, affirming its position as the market leader in lending and funding.

Kopra by Mandiri is a digital wholesale super-platform that meets diverse client needs with an end-to-end suite of cash management, trade and value-chain solutions. It serves a broad spectrum of customers, from purely domestic businesses to Indonesian firms with overseas branches, as well as B-tier and multinational companies.

In 2024, Kopra underwent a major user interface and user experience overhaul, underscoring Bank Mandiri’s commitment to global-standard wholesale banking and sustained transactional growth. The upgrade introduced AI-powered capabilities such as cashflow forecasting for sharper funding decisions, transaction risk scoring to detect anomalies and strengthen security, and AI for trade finance to automate document verification.

In 2024, the transformation of Kopra by Mandiri strengthened its position as Indonesia’s leading digital transaction platform for corporate clients. This resulted in a transaction value of IDR 22,700 trillion (\$1.38 trillion), reflecting a 17% year-on-year increase — three times the previous year’s growth and above the industry average. Transaction volume also rose to 1.3 billion, marking a 21% increase.

Feature-rich financial super-app

Livin’ by Mandiri is a comprehensive financial super-app that supports every stage of a customer’s financial journey. Since its launch in October 2021, Livin’ has rolled out more than 150 features, with flagship features released every three months. It delivers a full-spectrum financial service, from saving and transacting to borrowing and growing wealth, available for Indonesian citizens and foreign

nationals domestically and abroad.

Many of these features are the country's first, including multi-currency accounts, QR payments with multiple source of funds, real-time cross-border remittances, stocks trading and others. Livin' also serves customer lifestyle needs through the Sukha platform and deepens customer engagement with a comprehensive loyalty program. Its sustained growth highlights the app's ability to deliver relevant use cases through a superior user experience, further enhanced by AI-driven personalisation.

As of the end of Q1 2025, Livin' by Mandiri recorded 30.7 million registered users, with transaction frequency reaching 1.1 billion and total transaction value amounting to IDR 1,070 trillion, representing a 16% year-on-year (YoY) growth.

Accelerating digitalisation

Livin' Merchant is Indonesia's most comprehensive mobile point-of-sale (POS) solution, purpose-built to support MSME business digitalisation. It equips merchants with rich features that streamline operations and elevate customer interactions, including zero subscription fees, 0% MDR for QR payments, rapid onboarding, integrated F&B and distributor-ordering tools and access to financing.

The solution plays a strategic role in helping MSMEs grow efficiently while advancing the government's digitalisation agenda. Currently, the platform serves 2.6 million merchants across Indonesia, with a steadily growing number of monthly active users. With 60% of its users located outside urban areas, the platform fosters inclusive, sustainable growth and strengthens closed-loop ecosystems, thereby optimising low-cost funding from merchant transactions.



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Standard Chartered is combining innovation and expertise to empower clients across the globe



In an era where innovation defines success, Standard Chartered stands out as a global trailblazer. Garnering multiple accolades across multiple fronts at the Digital CX Awards 2025, the bank has redefined client experience through its award-winning robo-advisory solution, a transformative cloud initiative, and a best-in-class structured products platform.

With a sharp focus on personalisation and digital excellence, it has also been recognised as a leading wealth manager for customer experience in Brunei. As the financial landscape evolves, Standard Chartered is not just keeping pace—it's setting the bar.

Personalising wealth management

Beginning 2020, the wealth management division of Standard Chartered Bank began an ambitious journey to scale up its digital platform capabilities, and in 2022 and 2023, a few of the key projects in this journey came to fruition – including the rollout of “myWealth Direct” in Hong Kong – a key automated advisory and personalised insights-based platform.

myWealth Direct is a digital wealth tool which Standard Chartered provides a superior automated advisory solution directly to clients, whereby advisory is offered to clients based on their previously indicated risk appetite and real-time holdings. This then becomes the prerogative of the clients to act on the advice.

The platform combines user profile, risk tolerance, users' holdings as well as Standard Chartered chief investment office's market views to provide personalised investment strategies and

recommendations. These insights and alerts, tailored to each client's unique profile, serve as a reminder for them to check if they are heavily concentrated or under-concentrated on asset classes. By providing a smooth and seamless journey, myWealth Direct allows clients to directly execute investment ideas based on personalised recommendations.

What sets myWealth apart from other robo advisory solutions is the fact that it provides personalised investment ideas and insights directly to clients at their fingertips 24x7, equipping Standard Chartered Bank's clients with the product ideas, amount and rationale yet still allowing clients to make the final decision on their investment journey. This contrasts with most other solutions which executes on the client's behalf rather than providing an advisory solution.

Additionally, myWealth Direct is also integrated with the bank's extensive suite of digital wealth capabilities. One of them is myWealth Advisor, the bank's advisor-facing portfolio advisory platform, to synchronise client's investment preferences and advisor-proposed trades. The other integration is with Online Mutual Funds, for seamless order execution.

For rolling out an industry-leading digital tool

that provides clients with a truly personalised robo advisory journey, Standard Chartered Bank clinched the award for ‘Outstanding Robo Advisory Solution’ at the Digital CX Awards 2025, hosted by *The Digital Banker*, at the Mandarin Oriental Singapore.

Convenience through cloud

One of the key projects in the bank’s ambitious scale-up of its digital platform capabilities was to deliver a more secure, reliable, scalable and seamless mutual fund journey for clients on both mobile and web channels using cloud technology.

In 2024, it launched a new self-directed Online Mutual Fund platform, that is conveniently accessible from the bank’s mobile and web platforms for all mutual fund needs. The underlying cloud technology offers a secure, 24x7, on-the-go platform, scaling automatically to client traffic. The converged cloud migration synergises platform enhancements across markets with shorter release times.

Clients can access the full suite of mutual fund services such as search/comparison, place buy/sell orders, view market data, track holdings/transactions via the SC Mobile App and web banking channels. For launching a platform that democratises the investment experience globally, Standard Chartered Bank received high acclaim from under the category: ‘Best Cloud Initiative for Digital CX’.

Leading the way in Brunei

Established in July 2016, Standard Chartered Securities (B) (SCSB) is a locally incorporated company in Brunei Darussalam and wholly owned by Standard Chartered PLC. Through a comprehensive range of investment products and platforms, with the support of Standard Chartered Bank Brunei, it has been leading the market through innovation, consistency, strong growth performance and sustainability initiatives to become one of the leading financial institutions in the market that offers wealth solutions.

SCSB offers one of the most extensive range of products in the Brunei market – over 70 unit trusts from 12 fund providers and over 170 bonds and structured notes.

One of the key projects in the bank’s ambitious scale-up of its digital platform capabilities was to deliver a more secure, reliable, scalable and seamless mutual fund journey for clients on both mobile and web channels using cloud technology.

It also offers digital tools and value-added services to clients in Brunei such as:

1. Interactive Fund Library – available on the website www.sc.com/bn/invest providing easy access to information relating to funds distributed in Brunei, receiving approximately 8,000 monthly views.
2. SC Money Insights – podcasts on latest market views with a significant download YoY increase by 52%.
3. Fund Select – funds identified and tagged by the fund select team which are also available on the Interactive Fund Library.
4. SC Wealth Select – an advisory platform to empower clients to make consistent investment decisions.
5. Online investment portfolio statements – giving clients access to latest pricings on their portfolio holdings and easy access to their portfolio statements, which 95% of clients have adopted.
6. eAdvice – 97% client adoption for 2024, contributing to sustainability initiatives and reducing carbon footprint.

SCSB also introduced new initiatives to better the overall experience. One of these include Online Client Investment Profiling, which was introduced in July 2024, to allow clients to perform their risk profiling assessment directly through online or mobile banking. Since its rollout, the bank has seen an average adoption rate of 40% since launch. This has helped the bank improve operation efficiencies as the assessments are straight through without manual intervention from back-end operations.

Additionally, SCSB has posted a total of 15 Wealth Wednesday posts and 29 Money Matter articles on its social media platform in 2024 as part of its ongoing effort to raise and educate financial literacy awareness in the community.

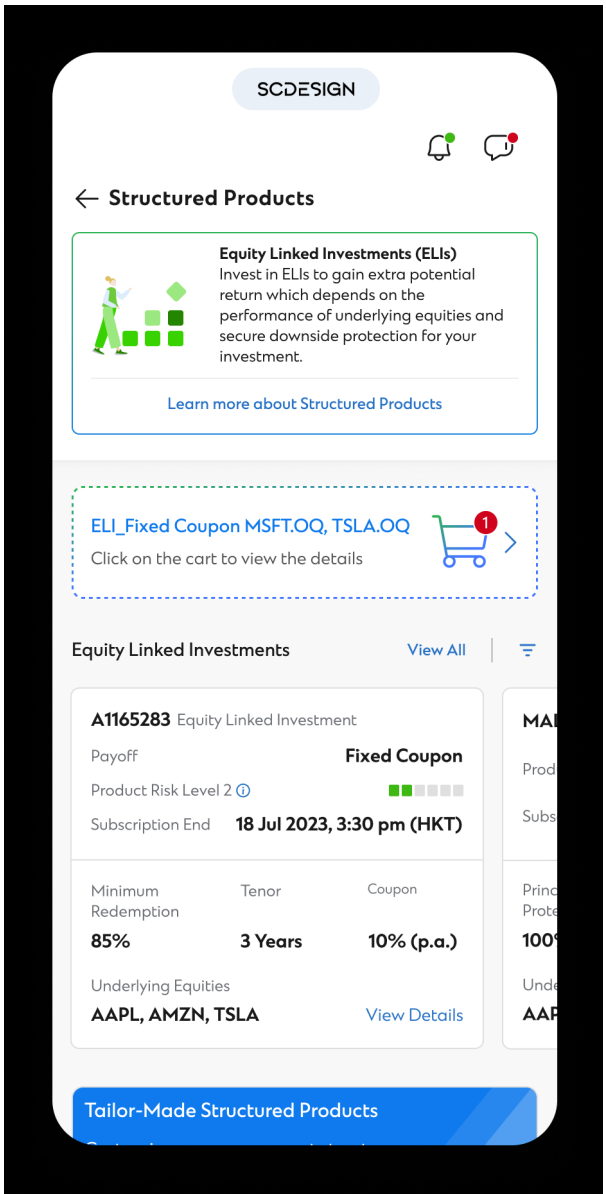
For continuously striving to bring in best-in-class wealth solutions and innovation to clients and empowering them to achieve their financial and wealth goals, SCSB was recognised as the ‘Best Wealth Manager for Digital CX – Brunei’ at the Digital CX Awards 2025.

Digitalising structured products

Structured products have been significantly influenced by fluctuations in interest rates and volatility. It was traded initially by institutional and sophisticated investors. As market conditions changed over the rate cycle, in recent years, structured products have evolved to be popular among a wider group of retail investors with more effective strategies to manage market risk, balance return and offer customisation, leading to a significant increase of 220% in sales volume from 2022 to 2024.

To capture this great demand, the need for wealth solution on digital devices is greater than ever before. Understanding that personal touch is a key foundation for nurturing relationships with clients, Standard Chartered Bank (Hong Kong) strives to become a human-oriented bank especially for structured products, which are complicated in nature and require professional advice in order to cater to the unique needs of each individual affluent client.

Enhancing its institutional trading capabilities for



clients, the bank has significantly built its multi-asset class structured products capabilities with a leading mobile structured products platform to deliver the best solutions at the most competitive price in the market.

Features of this platform include automating the execution of structured products, which allows relationship managers (RMs) to focus on relationship-building. This new digital platform allows an entire structured product transaction to be completed in under five minutes – from previously an hour taken in a branch.

Through the use of open architecture, the platform sources the best liquidity for clients from a panel of market-leading counterparties, thereby offering better pricing options, as well as intuitive pay-off education charts to help clients better understand potential risks and returns.

The platform went live in Hong Kong in Q4 2024, covering all popular payoffs with a wide range of underlying assets including equities, FX and rates for both professional investor and mass retail clients, while also offering enhanced accessibility.

Offering online structured products to clients in Hong Kong comes with stringent, complicated suitability requirements. By leveraging cutting-edge API and

microservices-based technology and cloud hosting, Standard Chartered has fully automated 25 such suitability checks, which in turn, has reduced manual operations efforts and waiting time for clients.

The outcome: More than 98% of the bank's payoff offerings are now supported on the platform, with more than 90% of international client orders now being transacted on the platform, signalling growing popularity among clients.

For demonstrating its competitive edge in delivering a unique digital customer experience for structured products, Standard Chartered Bank (Hong Kong) was declared as the winner for 'Best Structured Product Platform' at the Digital CX Awards 2025.



How Standard Chartered Hong Kong strives to be the wealth management bank of choice

In today's dynamic financial landscape, the pursuit of excellence in hybrid client experience stands as a cornerstone for sustainable success. This is particularly important when catering to digital-orientated audiences who also seek for advice in complex products by professionals with investment expertise. Standard Chartered Wealth Solutions has crafted a hybrid client experience that seamlessly integrates cutting-edge technology with personalised human touchpoints, setting a new standard in the industry.

Serving over half a million wealth clients in Standard Chartered Hong Kong, with over billions in monthly turnover, Standard Chartered Wealth Solutions empowers clients to draw insights from market data, up-to-date market commentary and its in-house Chief Investment Office outlook, supporting clients to transact via digital means or with the support from specialists.

For a seamless customer experience from online exploration to offline support, while fostering a strong connection of clients with their relationship managers (RMs), the bank has established multiple value-adding services and functions.

Recognising these efforts at the Digital CX Awards 2025, Standard Chartered Hong Kong took home three



honours – ‘Best Wealth Manager for Digital CX - Hong Kong’, ‘Outstanding Innovation in Digital CX – Alternative Investments’ and ‘Outstanding Hybrid CX in Wealth Management’ – while also receiving high acclaim from judges for its structured product platform.

A full suite of solutions

A premier wealth manager, Standard Chartered goes above and beyond to source wealth solutions from open architecture and brings exclusive investment offerings to its clients via partnerships with asset management firms.

The bank offers a full range of investment products from FX, Unit Trust, Hedge Fund, Securities (HK/US/China Market), Structured Products, and has also partnered with Amundi to create an exclusive retail version of its Discretionary Portfolio mandates in its private bank – Signature CIO Funds via the Online Unit Trust platform. The bank also offers advisory tools and services, from myWealth (the bank’s proprietary advisory platform) to instant market updates from its Chief Investment Office to clients.

Online Unit Trust Platform

This platform, available 24/7, provides access to perform client-initiated transactions such as subscription, redemption and switching. With established self-exploratory journeys, the platform allows investors to choose from a range of fund categories, access a comprehensive library of funds and listings, and receive relevant and up-to-date data and market information.

CIO Insights

A team of CIO experts publishes weekly house views on the latest market conditions, while also providing instant updates through the SC Mobile App during major market events, predicted or unpredicted. With this, clients can tap into the bank’s global resources to analyse the financial markets around the world and also access different sets of contents catering to their individual appetite and demands to receive the timeliest updates.

myWealth

As the bank’s proprietary advisory platform, myWealth is designed as a hybrid journey to provide

clients with a comprehensive portfolio review, personalised and actionable investment insights, portfolio construction and seamless execution. Clients can experience a personalised hybrid journey via both myWealth Direct, a direct-to-client tool on the banking app, and myWealth Advisor, a co-browsing tool with relationship managers (RMs).

It comes with a host of functionalities including generating personalised investment ideas based on client profiles, conducting analytics-driven portfolio health checks, diversification of investments, accessing a wealth of market insights and resources, conducting regular portfolio reviews and submit callback requests to RMs via the platform.

Reaping results

Access to various data sources – portfolio, transactional, digital footprint and third-party data – enables Standard Chartered to understand its customers better. By doing so, the bank can now personalise different digital experiences and journeys for different types of customers and provide the right solutions and services for them.

The uplift in user experience is proven through the request and response rates of the bank’s customer engagement and retargeting. The more responses the bank receives, the more data it collects, which in turn helps optimise user experiences, finetuning solutions and relevant content that cater to its clients, perpetually evolving the customer experience enhancement cycle.

**Standard Chartered
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Emirates NBD Egypt leads a client-centric shift in cash management through digital innovation

Emirates NBD Egypt has proven that digital excellence and customer-centricity are not just buzzwords—they are pillars of sustainable growth. In year 2024, the bank's transformative approach to corporate banking has earned it the coveted title of Best Cash Management Bank in North Africa for 2025.

The accolade reflects more than just product capability. It recognises Emirates NBD Egypt's deep commitment to enabling businesses through innovative, efficient, and secure financial solutions — many of which are digitally powered and locally attuned.

A surge in performance

Over the past three years, Emirates NBD Egypt's wholesale banking division has seen exponential growth, underscoring its strategic focus on transaction banking. From 2022 to 2024, total operating income rose from EGP 1.6 billion to EGP 5 billion—more than tripled in just two years. Cash management and payment services revenue surged from EGP 80 million to EGP 277 million over the same period, while trade and supply chain finance nearly quadrupled to EGP 1.085 billion.

Today, 43% of the bank's gross revenue comes from corporate and institutional clients. Even more telling, 84% of gross fee income is derived from Corporate and Institutional Business — placing cash management at the heart of its value proposition.

A digital-first strategy with tangible impact

Central to the bank's success is businessONLINE, its next-generation corporate banking platform. In 2024 alone, Emirates NBD Egypt processed over one million

digital transactions through wholesale banking, with 87% of total transactions now executed digitally and 99% of those transactions processed via straight through processing (STP).

The platform is used actively by 67% of the bank's corporate portfolio, offering everything from real-time cash visibility and facility payments to RM contact integration and beneficiary file uploads. Complementing this is smartTRADE, the bank's digital trade finance platform, which now handles 18% of total trade transactions and has onboarded 24% of clients digitally.

Beyond platforms, the bank has implemented advanced features such as smart TOKEN for two-factor authentication and SWIFT FileAct deployment for multinational clients—enabling a seamless and secure digital experience across high-value flows.

Strategic partnerships and scalable innovation

Emirates NBD Egypt's agility is amplified by key fintech and tech partnerships. Collaborations with key tech-players have supported the rollout of value-added services including e-collections and utility payments. These integrations reflect a broader ecosystem mindset that enables the bank to scale its offerings quickly and responsively.

Notably, the bank ranked #5 in Egypt's CPS ranking



for governmental payments, and total government-related transaction volume reached EGP 70 billion in 2024, growing 134% year-on-year. Its ability to serve both public and private sectors with tailored digital solutions sets it apart in a crowded field.

Looking Ahead

With an average annual digital transformation budget of AED 10 million, the bank is investing in the future. Its roadmap for 2025–2026 includes virtual accounts, cash deposit machines (CDMs), application programming interface (API) for banking services, and new card solutions to serve evolving client needs.

At its core, Emirates NBD Egypt's success in cash management stems from a simple but powerful principle: make banking work for businesses, not the other way around. By combining innovation with execution, and pairing scale

with personalisation, the bank has built not only a service—but a standard.

This award is not just a recognition of leadership. It's a signal that the future of corporate banking in North Africa is already here—and Emirates NBD Egypt is helping shape it.

Emirates NBD Egypt processed over one million digital transactions through wholesale banking, with 87% of total transactions now executed digitally.

UOB Thailand powers sustainable progress across sectors

In Thailand's push toward a more sustainable economy, UOB Thailand has quietly but steadily positioned itself as one of the country's most committed financial partners. Rather than treating sustainability as a side project, the bank has woven it into the core of how it does business—supporting clients of all sizes as they adapt to the demands of a low-carbon future. From SMEs taking their first steps in ESG, to large corporates tackling complex decarbonisation plans, UOB Thailand is showing what purposeful, practical finance looks like in action.

Empowering Thailand's SMEs to embrace sustainability

Small and medium-sized enterprises (SMEs) form the backbone of Thailand's economy, yet many struggle with the complexity and cost of sustainability. UOB Thailand responded by providing sustainable initiatives and solutions to support businesses in their transition to a low carbon economy, helping them to stay relevant and competitive for the long term.

In May 2024, the bank launched the UOB Sustainability Compass—a digital diagnostic tool that helps SMEs map their sustainability readiness. More than 1,600 businesses have used it to receive tailored roadmaps across five transition stages, from understanding their ESG position to identifying relevant standards and financing options.

This was complemented by the Sustainability Innovation Programme (SIP), which equipped over 240 SMEs with practical knowledge on energy efficiency, sustainable packaging, carbon management, and sustainability disclosure. In parallel, the bank enhanced staff capabilities through training for frontline teams, ensuring consistent advisory and solutioning across its SME channels.

Green financing was also simplified. Under the bank's Sustainable Finance Frameworks, we provide three ecosystem solutions designed to meet the end-to-end needs within specific sectors, to support SMEs in capturing opportunities in sustainability. These were matched by new Green Term Deposit products in Thai

Baht, allowing institutional clients to place funds in support of loans aligned with our frameworks.

This comprehensive and inclusive approach strengthened SME competitiveness while accelerating Thailand's ESG ecosystem—an impact recognised through its distinction as the Best SME Bank for Sustainable Finance – Thailand.

Transforming wholesale and transaction banking through ESG integration

UOB Thailand's wholesale banking proposition is increasingly defined by its sustainability-led frameworks, platforms, and deal execution. Across sectors and supply chains, the bank offers credible, fit-for-purpose solutions that empower corporates to decarbonise, adapt, and lead responsibly.

In 2024, UOB Thailand approved THB 33.96 billion in sustainable finance loans. This was enabled by its expanded Sustainable Finance Frameworks, covering sectors such as green real estate, circular economy, and smart infrastructure. Notable transactions include the THB 6.5 billion transition finance facility for Bangchak to build Thailand's first Sustainable Aviation Fuel (SAF) plant, and the THB 8 billion sustainability-linked bond issuance for Central Pattana, supported by IFC and ADB.

Another key innovation was the Sustainable Trade Finance Framework. Addressing the lack of short-term green financing options, it enables cross-border

**UOB Thailand's
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working capital solutions such as letters of credit and supply chain financing—classified by eligibility path and supported by principle-based safeguards. This approach has made ESG-linked trade accessible even to mid-sized firms across complex value chains.

UOB's sector-specific ecosystems—U-Solar, U-Energy, and U-Drive—also continued to scale impact. The U-Solar programme enabled homeowners and businesses to generate 359 GWh of renewable energy, avoiding over 167,000 tonnes of emissions since launched in Thailand in 2020, while U-Drive expanded green financing across the EV ecosystem, including manufacturers, charging stations, and end-users.

These innovations, backed by robust governance and on-the-ground execution, underpin UOB Thailand's leadership as the Best Wholesale/Transaction Bank for Sustainable Finance – Thailand.

Leading the transition through decarbonisation and operational integrity

UOB Thailand's sustainability strategy is underpinned by our commitment to supporting a just transition in the region. As part of UOB Group's Net Zero commitment, it is steering its lending portfolio toward a 2050 net-zero goal, with sector-specific targets for power, automotive, real estate, construction, oil and gas, and steel. In 2023, financed emissions intensities across all five published sectors remained below their

respective reference pathways.

Operationally, UOB Thailand has maintained carbon neutrality across Scope 1, Scope 2, and Scope 3 (business air travel) since 2021. In 2024, rooftop solar projects expanded to 13 new locations, producing 150,000 kWh—up 350% from 2023. The bank also purchased 23,300 Renewable Energy Certificates (RECs) to address 100% of its electricity consumption and 1,700 carbon credits to offset its remaining footprint.

Efficiency remained a core priority. Despite increased energy demand due to the Citi Thailand consumer banking business integration, energy use intensity (EUI) across facilities excluding data centres was held at 135.4 kWh/sqm—well below the global commercial average of 170 kWh/sqm. UOB Plaza Bangkok became Thailand's first building to receive Green Mark Platinum for Healthier Workplace, while Rayong branch is on track for LEED certification.

Internally, all wholesale banking relationship managers and credit analysts were trained in evaluating client transition plans, assessing ESG risk, and identifying aligned financing opportunities—ensuring that decarbonisation is both a shared responsibility and a strategic advantage.

These initiatives, from emissions mitigation to real-economy impact, culminated in UOB Thailand being recognised for the Best Decarbonisation Solution.

Standard Chartered strengthens role as Sukuk market adviser amid sector growth



As the global Islamic finance industry surpasses USD 5.5 trillion in assets in 2024 — reflecting a 12% increase from 2023 and 43% from 2020 — it continues to demonstrate both resilience and growing relevance. The evolution of the sector is not only driven by traditional Islamic banking; rather, it is increasingly shaped by innovative capital mobilisation strategies, especially through Sukuk. Today, Sukuk accounts for 18% of total global Islamic financial assets, valued at USD 971 billion in 2024 and projected to reach USD 1.5 trillion by 2028.

This growth marks a fundamental shift in how capital is raised across Islamic markets. Governments, financial institutions and corporates are turning to Sukuk not only to meet Shariah-compliance standards, also to broaden access to global investor bases, and align with sustainability and ESG objectives. Sukuk no longer viewed as an alternative financing tool – it has become a mainstream, preferred instrument of choice.

Standard Chartered has become a key enabler of this transformation, advising clients across jurisdictions and asset classes on how to structure Sukuk that meet both regulatory requirements and investor expectations.

Driving market confidence in Sukuk

Standard Chartered's deep commitment to Islamic finance is reflected in its leading role as a premier Sukuk advisor. In 2024, the Bank topped the Bloomberg League Tables with 54 completed transactions — the highest among any institution — capturing a 10.45% market share. Its end-to-end advisory services, from structuring to execution, have enabled clients to access diverse funding sources, expand their investor base, and remain aligned with evolving frameworks.

A standout example is Standard Chartered's role as sole structurer for Al Rajhi Bank's landmark USD 1 billion sustainable Sukuk — its first of this kind. This Sukuk, structured as an Additional Tier 1 (AT1) instrument, is perpetual in nature and strengthens the bank's capital position without a fixed maturity date. Notably, it was also the first AT1 issuance from Saudi Arabia to be rated investment-grade, marking a key milestone in the region's capital markets.

Despite a tight timeline, the deal attracted strong demand from global investors, generating USD 3.5 billion in orders — more than triple the issuance size. This enabled Al Rajhi to secure favourable borrowing pricing. Around, 40% of the Sukuk allocation went to international investors, marking one of the highest levels of foreign participation ever seen for such deals in the region.

Proceeds from the Sukuk will finance critical initiatives such as renewable energy, clean transport, affordable housing, and job creation — reflecting Al Rajhi's commitment to sustainability. The successful outcome underscored Standard Chartered's ability to deliver innovative Islamic finance solutions that align with both financial goals and social impact.

For multinationals clients and those operating across diverse markets, Standard Chartered

provides a global network few banks can match. With presence in key financial centres and emerging markets, the bank offers client-centric support and tailored services, ensuring seamless cross-border execution and enhanced visibility. This positions Standard Chartered as a trusted strategic partner for clients seeking scale, agility, and continuity across geographies.

A market aligned with ESG principles

Islamic finance and ESG are not separate paths — they increasingly intersect. Shared values such as ethical conduct, transparency and responsible stewardship are at the core of both framework, making ESG-linked finance a natural extension of Shariah-compliant investing. This convergence is being increasingly recognised by investors. In fact, ESG-linked Sukuk issuance has more than doubled since 2020 reaching USD 15.2 billion in 2024 and now accounts for over 6% of the total Sukuk market, according to the London Stock Exchange Group (LSEG) Islamic Finance Research 2025.

Standard Chartered plays a key role in supporting this evolution - advising issuers on Sukuk structures that align with Shariah principles and simultaneously address environmental or social goals. The bank has also contributed to the development of sustainable finance frameworks that integrate Maqasid al Shariah with global benchmarks such as the UN Sustainable Development Goals (SDGs).

Expanding access through innovation

In the UAE, Standard Chartered's Islamic banking arm, Saadiq, is expanding access to Sukuk through retail and wealth offerings. In 2024 alone, over 48 new Sukuk products were launched for retail investors, complemented by digital-first solutions such as the Saadiq WealthSaver and Wakalah Fixed Deposit Account. In partnership with Franklin Templeton, the bank also co-developed two UAE-domiciled Islamic investment funds. With 67% of customers digitally active and 100% straight-through processing for credit card and deposit onboarding, Saadiq's digital retail proposition delivers both responsiveness and efficiency.

What sets Standard Chartered apart is not just its footprint — spanning over 25 markets — but its ability to deliver tailored outcomes amid evolving regulatory and structural dynamics.

What sets Standard Chartered apart is not just its footprint — spanning over 25 markets — but its ability to deliver tailored outcomes amid evolving regulatory and structural dynamics. From sovereign issuers to corporates, clients benefit from local insight, global execution, and Shariah-anchored advice, making Standard Chartered a trusted partner in Islamic finance.

Leading with purpose

At the forefront of Standard Chartered's global Islamic strategy is Khurram Hilal, CEO, Group Islamic Banking Standard Chartered (Saadiq). With over two decades of experience across various markets including wealth management, consumer banking, and financial markets, Hilal has been instrumental in shaping the Bank's Islamic finance franchise across Asia, Africa, the Middle East, Europe, and North America. His leadership has been central to strengthening the Bank's position as a trusted and innovative player in Islamic finance.

Hilal has also played a key role in driving industry dialogue and policy development, working closely with regulators and multilateral bodies. He serves on the boards of Standard Chartered Saadiq Berhad in Malaysia and the International Islamic Financial Market (IIFM) in Bahrain. His contributions reflect a deep commitment to advancing the future of Islamic finance. In recognition of his impact, recognised he was named Islamic Finance CEO of the Year at the Global Islamic Finance Awards 2025.

Commenting on this, Hilal said: “This award is a recognition of the journey we’ve taken to transform Islamic banking through innovation, sustainability and inclusivity. As Islamic finance continues to converge with ethical and sustainable finance, its appeal is expanding. We’ve focused on launching solutions that go beyond borders and bring long-term value to communities and ecosystems across our markets.

The Bank’s strong performance on the retail and wealth banking front, leadership is spearheaded by is Ali Allawala, who brings more than 25 years of experience across the UAE, Malaysia, Saudi Arabia, Egypt, and Pakistan. As Head of Islamic Banking UAE while overseeing the global Islamic Wealth and Retail Banking business across eight markets. His prior roles include CEO of Standard Chartered Saadiq in Malaysia and senior positions at Samba and Citibank. Alawala demonstrated visionary leadership in Islamic banking by delivering innovative Shariah-compliant products amid market, regulatory, and

economic challenges. Through strategic structuring, collaboration with Shariah boards, and a focus on digital transformation and sustainability, he ensured compliance, profitability, and competitiveness — strengthening the bank’s position as a leader in ethical Islamic finance. He was named Islamic Banker of the Year at the Global Islamic Finance Awards 2025. Alawala commented “These awards are a testament to the bank’s strong franchise and market leadership in global Islamic Investment banking and Sukuk space, and a recognition of the trust our clients place in us year after year.”

Recognition for leadership

The bank was recognised at the Global Islamic Finance Awards 2025 with distinctions including Best Sukuk Adviser of the Year, Sukuk Deal of the Year, Best Islamic Retail Bank in UAE, Best Islamic Investment Bank across multiple geographies, including the UAE and the Middle East.



A smarter take on banking: Inside Desjardins' journey through digital and human transformation

In an era where convenience and human connection often feel at odds, Desjardins is proving that modern banking doesn't have to choose one over the other. As a cooperative financial group, Desjardins has long embraced a purpose-driven approach: "to always do what's best for our members and clients, by meeting their needs and expectations". That mission has taken on new meaning in today's rapidly evolving digital landscape.

Recognising the growing desire for simplicity and flexibility in financial management, the Canadian financial institution embarked on a major transformation of its personal banking services in 2021, with the aim of building a seamless, empowering banking experience that blends cutting-edge digital tools with the warmth and support of human advisors.

A human-centered digital shift

While much of the banking industry has focused solely on digitalisation, Desjardins took it a step further by championing what it calls a "human transformation" – a philosophy that places mobile and online services at the core of service delivery, but always with a personal touch.

To bring this to life, the bank has equipped its advisors with a new role — not just as financial experts, but as digital coaches. In many cases, advisors will invite members to open the mobile app during appointments and walk them through how to complete transactions themselves. This simple yet powerful shift allows the administrative tasks to be handled digitally, freeing up time for advisors to focus on personalised guidance.

The result is a more streamlined experience that empowers members to take control of their finances, while still benefiting from the insights and empathy

of a trusted advisor. It's a system that brings together speed, efficiency and human connection seamlessly.

Custom support for each member

At the heart of Desjardins' transformation is a deep commitment to personalisation. Recognising that no two customers have the same financial situation or



Mathieu Staniulis

Desjardins



goals, the bank has redesigned its services to meet people where they are, offering tailored solutions that help members feel seen, understood and supported.

This approach is closely tied to Desjardins' broader vision of financial empowerment — defined as the capacity for individuals to sustainably manage their daily finances and achieve their long-term goals. Every element of the transformation, from the mobile app to the redesigned advisor experience, is designed to build that confidence.

Rolling out new features

To further support this vision, Desjardins introduced a virtual assistant within its mobile banking app, Alvie, which acts as a friendly financial guide, helping members make sense of their spending and saving patterns.

Available 24/7, she points members toward the most relevant information about their accounts, suggests actions based on user behaviour, and offers personalised tips for improving financial health. Her caring tone and human-like interaction sets her apart in a market flooded with impersonal automation.

Perhaps most importantly, Alvie encourages active participation in financial management. By demystifying complex tasks and offering insights in plain language, she helps users gain clarity and control — key components of long-term financial well-being.

Ushering a new standard in personal banking

With this thoughtful blend of digital innovation and human-centric service, Desjardins is setting a new

benchmark for what modern personal banking can be. By empowering members to confidently navigate their financial journeys, with support when they need it and independence when they want it, Desjardins is staying true to its cooperative values while building a banking experience for the future.

In today's fast-paced world, simplicity and support are no longer luxuries — they're expectations. Thanks to its bold transformation, Desjardins is not just meeting those expectations but exceeding them.

Recognising the bank's strides to go above and beyond customer needs and expectations, *The Digital Banker* presented it with the award for 'Best Technology Implementation for Digital CX – Canada'. Desjardins also received high acclaim from the judges under the category, 'Outstanding Use of Digital Channels for Improved CX', at the Digital CX Awards 2025.



Nathalie Larue
Desjardins

While much of the banking industry has focused solely on digitalisation, Desjardins took it a step further by championing what it calls a “human transformation”.



LSEG Data & Analytics leads the way in reinventing digital engagement for wealth management

In an age where digital experiences define customer expectations, the wealth management industry is facing mounting pressure to evolve. Clients are no longer satisfied with static portals and dense financial reports. Instead, they expect a personalised, dynamic and mobile-friendly interface — much like what they experience daily on social media platforms.

LSEG Data & Analytics (D&A) is stepping up as a trusted partner for wealth managers looking to meet and exceed these expectations. With a suite of ready-to-deploy tools and deep expertise in digital transformation, LSEG D&A is helping firms accelerate their evolution, improve client engagement and drive growth in an increasingly competitive marketplace.

For its innovations, LSEG D&A won two awards at the Digital CX Awards 2025, hosted by *The Digital Banker*, namely: 'Best Use of AI for Customer Experience – Wealth Insights' and 'Outstanding Customer Analytics and Insights Solution'.

Now more than ever

A recent study shows that 68% of investors expect their digital interactions with financial providers to match the seamlessness of leading technology platforms. Additionally, with 76% of millennials using mobile apps to access their portfolios, it's clear that clunky, desktop-first portals are no longer fit for purpose.

Which is why LSEG D&A's digital solutions are built to bring content to life, delivering hyper-personalised experiences and insights and interactions that bring

data and analytics to life in ways that align with modern user behaviour.

Its digital engagement platform offers wealth managers four essential capabilities to strengthen their client relationships:

1. Intuitive information displays with dynamic widgets: LSEG D&A's plug-and-play wealth management widgets turn static portals into sleek, responsive user experiences. Designed to simplify complex financial data and integrate seamlessly into existing platforms, these widgets make it easier for clients to engage with

LSEG Data & Analytics (D&A) is stepping up as a trusted partner for wealth managers looking to meet and exceed these expectations.

information. Whether it's interactive charts, security sentiment, or portfolio summaries, these components dramatically improve usability, while reducing implementation costs and development time.

2. **Mobile-first user experience:** With nearly half of investors and a majority of millennials accessing investment platforms on mobile devices, LSEG D&A offers a mobile-first portal design that delivers the full experience directly to smartphones and tablets. These platforms aren't scaled-down versions of desktop sites—they're built from the ground up to be intuitive, engaging and personalised. Think: suggested investment ideas based on user interests, just like music apps recommends new music.
3. **Engaging short-form video with AI visualisation:** To align with how users consume content today, LSEG Data Visualiser uses AI to turn dense reports and real-time data into compelling short-form videos. With video expected to account for 82% of all consumer internet traffic by 2025, this capability enables firms to communicate insights faster, boost content visibility and lower production costs compared to traditional methods.

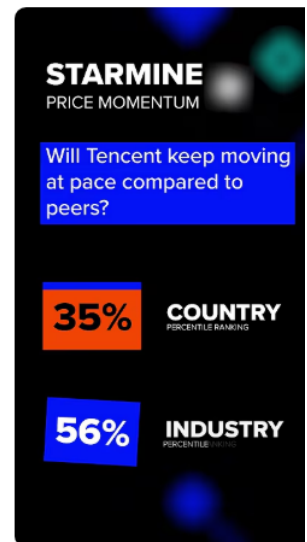
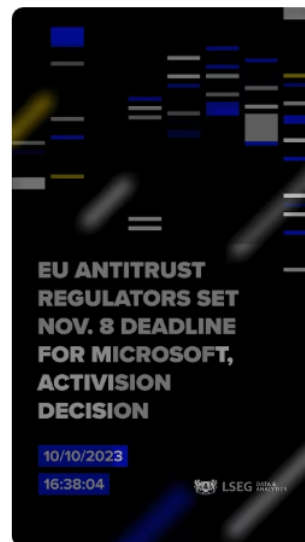
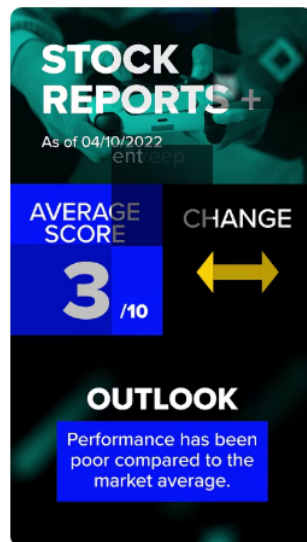
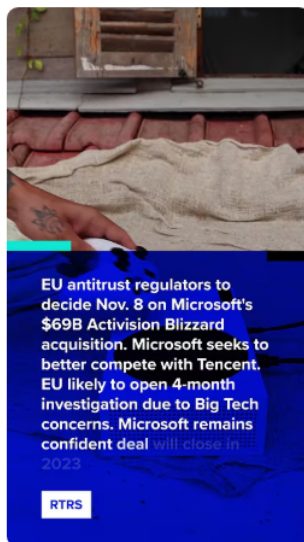
4. **Sophisticated portfolio-level analytics:** Modern investors expect to play an active role in managing their finances. LSEG D&A empowers this with advanced analytics capabilities that allow clients to run scenario analyses, assess portfolio risk and generate predictive insights. These tools are not only powerful but also user-friendly, enabling better decisions and deeper trust between firms and clients.

Shaping the future of wealth management

What sets LSEG D&A apart is the speed and scale at which it enables transformation. Rather than embarking on lengthy in-house development projects, firms can partner with LSEG D&A to rapidly bring new experiences to market—often in weeks rather than months.

Whether firms need standalone components, full mobile platforms, or AI-powered video tools, LSEG D&A provides solutions that are fully white-labelled, customisable and backed by some of the most trusted financial data in the world.

Discover a data universe with a wealth of opportunities >



At the forefront of innovation: How Comarch is helping financial institutions become cutting-edge



Since 1993, Polish software giant Comarch has served as one of the leading IT firms in Europe, employing a 7,000-strong workforce and carrying out thousands of successful international projects over the years. Sitting within the group is Comarch Financial Services, which develops sophisticated software and IT systems for major financial institutions across banking, insurance and capital markets.

This arm offers a range of platforms for the sector, covering everything from digital and business banking platforms, to loan origination, factoring, trade finance, wealth management, custody, digital insurance, loyalty programs as well as business intelligence.

Efficiency in loan origination with Comarch Loan Origination

Comarch Loan Origination is a comprehensive software solution designed to streamline the entire lending process for banks and financial institutions. Covering all stages from data collection to fund disbursement, it automates intermediate steps to enhance efficiency and significantly reduce processing times. Supporting various loan types including retail, commercial and mortgages, the system integrates essential features such as document management, scoring, financial spreading and collateral management.

By ensuring compliance, reducing errors and providing a multichannel, low-code and scalable approach, the solution enhances both customer and employee experiences. It leverages the latest technologies, self-development tools and integrated modules for business, corporate banking and insurance. With an open policy for collaboration and absence of vendor lock-in, it further empowers financial institutions to maintain development

autonomy and uniqueness while quickly delivering new value to customers.

These capabilities collectively improve customer experience by delivering higher quality service, faster processes and a more intuitive user journey, fostering satisfaction and trust in the digital lending process.

For introducing enhancements that have only strengthened customer satisfaction, loyalty and engagement, Comarch was lauded for providing ‘Outstanding Digital CX – SME Loans’ as a vendor at the Digital CX Awards 2025, held by *The Digital Banker*, in Singapore.

Architecture supporting digital transformation

Supporting innovations in products like Comarch Loan Origination, financial institutions face mounting pressure to deliver seamless, engaging experiences for customers while optimising internal operations for back-office teams. Legacy systems — developed over decades — have become obstacles, limiting the ability to innovate and adapt to rapidly evolving customer needs. The rise of fintechs and the dynamic market landscape demand swift transformation in service delivery and product offerings.

In response to these challenges, Comarch leverages



Comarch Loan Origination is a comprehensive software solution designed to streamline the entire lending process for banks and financial institutions.

an advanced digital architecture – a cloud-native, microservices-based construction that serves as a foundation for building and implementing modern, scalable digital solutions, such as the aforementioned Comarch Loan Origination. This enables institutions to replace outdated technologies with modern, customer-first digital ecosystems, ensuring uninterrupted operations and mitigating risks during transformation. This advanced architecture, thanks to readymade corporate banking modules for quick time to market combined together with agile co-development practices, makes it possible for clients to take active part in implementation project, thus allowing them to make their solution truly unique. This architecture, with a robust ecosystem that embeds readymade business banking micro-applications and services, aids in simplifying complex processes for businesses of all sizes. Its core value lies in its ability to create a frictionless, personalised

experience for end-users while empowering banks with tools to continuously adapt and enhance their offerings. The implementation of solutions based on this architecture has significantly transformed financial institution customers' ability to deliver effective digital interactions, resulting in enhanced customer engagement and operational efficiency. Notable growth includes an increase in digital adoption, with 100% growth in the number of users completing financial transactions through digital channels, and a significant reduction in operational costs due to automation and streamlining of processes.

This achievement, supporting the global success of Comarch Loan Origination and other solutions, has led Comarch to win the 'Best Digital CX Partner – SME Bank' award at the Digital CX Awards, cementing its place as a leading IT vendor for financial services based out of Europe.

Reimagining mobile banking: How Banco Santander Mexico listened to customers and sparked a digital revolution



With customer expectations constantly evolving, one bank took a bold step in 2024: it stopped, listened, and transformed. With over 8 million clients relying on Banco Santander Mexico, it committed to deeply understanding the challenges its users were facing — and then redesigned the digital experience to meet and exceed their expectations.

Listening first

Banco Santander Mexico began its journey by identifying those customer pain points that mattered most. Through a combination of data analysis, direct customer feedback and more than a hundred 1:1 user interviews, it uncovered what truly mattered: simpler money transfers, more intuitive investment tools, improved app stability and faster response times.

Clients told the bank where the friction was — whether it was confusion over transfer steps, frustrations with digital token management, or sluggish response times during peak hours, each insight became a building block in its redesign strategy.

A smarter, smoother app

The result was a total reimagining of the banking app's most-used features. In 2024, the bank rolled out major updates to money transfers, investment services and digital banking tools for both individuals and businesses. These enhancements weren't just cosmetic — they delivered real results. It reduced the number of taps and steps required for critical actions, making the entire experience faster and more intuitive. The results speak for themselves: Banco Santander saw a surge of more than 10 million

additional monthly money transfers compared to 2023. App complaints dropped by 48%, and negative mentions about digital usability fell from 20% to just 15%.

Key updates included a fully digital account opening process, allowing new clients to get started in minutes, directly from the app. The bank also launched a new “digital branch” feature that enables users to update their contact information securely and quickly without visiting a physical location. For investors, it introduced tools to buy and monitor shares and investment portfolios directly within the app — making wealth management more accessible than ever. The redesigned money transfer experience, one of the most requested updates, now features faster processing, clearer navigation, and real-time confirmation.

Delivering measurable impact

These changes had a profound impact not just on user satisfaction, but on the bank's overall performance. Its Net Promoter Score (NPS) saw a 30% increase in promoters, and traffic to physical branches for routine transactions decreased significantly. This allowed the bank's teams to focus more on advisory and personalised services.

Internally, the bank's newly streamlined app reduced the load on call centers and social media teams by dramatically decreasing user complaints. Most importantly, clients told the bank they felt heard — and served.

Recognising this success, *The Digital Banker* presented Banco Santander with two prestigious honours at the Digital CX Awards 2025 – 'Best Retail Bank for Digital CX – Latin America' and 'Outstanding Digital CX – Mobile Banking – Mexico'.

Looking ahead

Banco Santander says it has always been clear about its digital customer experience strategy: to become the most used bank among clients and position itself as the #2 local bank by 2025. That vision is grounded in creating a truly seamless mobile banking experience, supported by smart, scalable technology.

The redesigned money transfer experience, one of the most requested updates, now features faster processing, clearer navigation, and real-time confirmation.

Moreover, the bank is also working with its global AI team to explore how artificial intelligence can simplify customer support, guide users through complex processes and deliver personalised solutions. From intelligent FAQs to predictive assistance, Banco Santander says AI is set to become a cornerstone of its digital evolution.



Housing made simple: How BTN is modernising home ownership in Indonesia

PT Bank Tabungan Negara (Persero) Tbk (BTN) is a state-owned bank in Indonesia specialising in providing housing loans (Kredit Pemilikan Rumah or KPR). BTN pioneered the introduction and distribution of KPR in Indonesia since 1976, and to date, it has disbursed over 5.4 million housing loans.

In Indonesia, BTN dominates the subsidised housing loan market, with its market share exceeding 80%. For non-subsidised housing loans, BTN remains the market leader with a 40% share.

To further improve access and ease of home ownership through KPR, BTN has launched the super-app Bale by BTN. This app allows BTN customers to conduct banking transactions, browse available properties, and apply for a housing loan—all from their smartphones.

Recognising BTN's strong market share in Indonesia's housing loans segment and its efforts towards enhancing accessibility, BTN received the award for 'Best Retail Bank for Digital CX – Indonesia' at the Digital CX Awards 2025, hosted by *The Digital Banker* in Singapore.

Innovation for an elevated experience

Aligned with its renewed corporate vision to “Become the Primary Partner in Empowering Indonesian Families Financially,” BTN is accelerating its transformation agenda by integrating inclusive housing access with broader financial empowerment. This includes its strategic mission to support government efforts in financial and housing inclusion, deliver the best customer experience, enhance shareholder value, become a home for Indonesia's best talents, and consistently apply good governance and sustainable innovation.

BTN has introduced a range of advanced digital products. One of its key innovations is The Decision Engine, which streamlines the loan approval process through automation, enabling the efficient delivery of high-quality consumer and mortgage loans.

The Decision Engine has helped the bank elevate its loan quality standards and improve SLA underwriting efficiency through faster average loan processing time, achieving labour cost efficiency through automation of processes, better risk management due to reduced manual checking and human intervention, a decrease in inappropriate loan rejection rates, and an increase in the volume of loan applications and disbursements due to faster and more transparent decisions.

BTN has also developed a comprehensive digital ecosystem to address various housing-related needs, including construction materials, electronics, and utility payments, aiming to become a one-stop financial housing solution.

This ecosystem includes tools such as BTN Developer Project Manager, E-Mitra BTN, BTNProperti for Developers, BTNProperti, RumahMurahBTN, and SmartResidence. All of these services are integrated into the Bale by BTN super app. It connects every housing stakeholder's journey, from living and renting to buying and selling.

In Indonesia, BTN dominates the subsidised housing loan market, with its market share exceeding 80%.



Such comprehensive business transformation initiatives have helped BTN drive its performance and solidify sustainability, with significant strides

in profitability and mortgage lending growth, thereby positioning the bank as a frontrunner in the Indonesian financial services landscape.

How African Bank is redefining onboarding excellence for customers in South Africa



In an era where digital transformation is reshaping the financial landscape, African Bank has emerged as a leader in delivering an exceptional customer experience among banks in South Africa, earning high acclaim from *The Digital Banker* for ‘Best Digital CX – Account Opening and Customer Onboarding’ at the Digital CX Awards 2025. At the heart of this achievement is its flagship product, the MyWorld account, a flexible transactional account designed with both individuals and families in mind.

What sets it apart is its unmatched versatility and user-centric design. Customers can manage multiple accounts under a single profile, add users effortlessly and tailor access and features based on specific needs. Whether it’s a parent managing a household budget or a young professional organising his or her finances, the account brings banking convenience to the fingertips.

But the innovation doesn’t stop at the product. African Bank has redefined customer-centricity through a powerful suite of digital solutions. By integrating seamless online lending options, tailored financial products and intuitive digital interfaces, the bank ensures that customers feel empowered, informed and in control from the moment they engage.

Driving financial inclusion with digital innovation

A cornerstone of African Bank’s success is its unwavering commitment to accessibility. Through its digital-first approach, the bank has extended banking services to customers in even the most remote locations. This digital reach supports financial inclusion, empowering people from all walks of life to participate in the formal banking system.

Convenience is another major advantage. With

mobile and web platforms, customers can open accounts, apply for loans, transfer funds and manage their finances anytime, anywhere — eliminating the need for time-consuming branch visits. For individuals with limited mobility or those living in underserved areas, this accessibility is game-changing.

Security is also a top priority. Biometric authentication, AI-powered fraud detection and secure transaction frameworks ensure that customer data and funds remain protected. The addition of 24/7 digital support, including intelligent chatbots and helpdesks, ensures assistance is always just a click away.

Furthermore, the bank leverages AI and advanced analytics to personalise the banking journey. Through their wealth-assist program, Customers receive recommendations tailored to their spending habits, financial goals and life stage — making banking not just smarter, but more human.

A win-win for customers and the bank

While the award acknowledges a superior customer experience, African Bank’s digital transformation has also unlocked substantial business benefits. A more intuitive, accessible digital journey has led to a noticeable uptick in new customer acquisition.



From an operational standpoint, automation and reduced reliance on physical branches have streamlined processes and cut costs significantly.

Existing customers are engaging more frequently and deeply, driving stronger loyalty and reducing churn.

From an operational standpoint, automation and reduced reliance on physical branches have streamlined processes and cut costs significantly. These efficiencies not only enhance service delivery but free up resources for further innovation.

Importantly, the digital ecosystem also opens doors to new revenue opportunities. By enabling seamless

cross-selling and up-selling of financial products, the bank is diversifying its income streams while offering greater value to customers.

Looking ahead, African Bank says it remains committed to advancing digital banking excellence across the country. The bank's continuous investment in customer experience, innovation and sustainability positions it as a forward-thinking institution prepared to meet the evolving needs of a digital-savvy generation.

Next-gen cash management: RMB leads with innovation

At Rand Merchant Bank (RMB), the Corporate and Investment Banking arm of FirstRand Group, one of South Africa's largest financial services groups, clients receive innovative, value-added advisory, funding, trading, corporate banking, and principal investing solutions.

Efficient management of money sits at the heart of every business. With RMB's newly formed Treasury and Trade Solutions group, the bank is focusing on cash and investment management. The bank's new solutions assist clients with visibility of available

funds across the business, minimising interest costs, investing surplus funds, drawing down against liquidity facilities when required, and engaging with treasury specialists to create a sustainable impact on the business.



For creating unique and meaningful solutions for businesses, RMB has been recognised by *The Digital Banker*, which presented it with the award for ‘Outstanding Digital CX – Cash Management Platform (South Africa)’ at the Digital CX Awards 2025, hosted at the Mandarin Oriental Singapore.

Digital upgrade

RMB’s enhanced treasury management capabilities include improved visibility, forecasting, and execution. The bank provides a visibility tool under the Balance View tab and effective optimisation capabilities in its Cash Management suite. RMB continually renews its treasury solutions to offer enhanced visibility – data across the entire product suite is presented in a way that offers insights at a glance. In addition to this, execution capabilities are strengthened, enabling both user-initiated and automated fund movement, from a single interface.

This solution has been delivered alongside a broad ecosystem of capabilities, differentiated intellectual property, and models within the bank that enrich insights – effectively enabling enterprise liquidity management within its clients’ businesses.

In addition, RMB now offers clients flexibility when integrating their business systems with its banking platform for a seamless transactional banking



Going forward, the bank’s focus is to continue exploring and identifying opportunities across all areas of its clients’ business models.

experience. Clients can choose between two integration methods: Application Programming Interface (API) for a fully automated experience, or a more traditional Host-to-Host approach.

Looking ahead

RMB says its digital strategy is to continue to develop and enhance its solutions and services based on its clients’ ever evolving needs.

“We are focused on our digital platforms, automation of systems and processes, and client onboarding. As a group, we continually strive to adjust to our clients’ evolving needs and sophistication by offering compelling and versatile solutions. When we consider client needs, we not only think about revenue upliftment, cost containment, and risk mitigation; we also think about innovation in our clients’ world,” says Dieter Erasmus, Head of Liquidity and Invest, RMB Treasury and Trade Solutions.

Going forward, the bank’s focus is to continue exploring and identifying opportunities across all areas of its clients’ business models. This includes their various functions, such as treasury, finance, and information technology, to ensure it can make a meaningful impact and add value to the business.

Simultaneously, RMB continues to implement strategic building blocks to ensure it consistently innovates and enhances its product offerings as part of its mission to create sustainable value for its clients.

The digital difference: How OCBC is delivering a frictionless banking experience



As the longest established bank in Singapore with a deep history in Asia, OCBC has grown from strength to strength to become one of the largest financial services groups in the region. The bank's comprehensive, full-fledged suite of retail banking services and products have been designed to enhance the banking experience of its customers, which has been splendidly reflected through the bank's multiple wins at the Digital CX Awards 2025, hosted by *The Digital Banker*, at the Mandarin Oriental Singapore.

Superior. Seamless. Secure. Always with You in Mind.

At OCBC, delivering a superior customer experience is more than a goal — it's a commitment. Their refreshed digital dashboard makes everyday banking simpler and more intuitive, allowing customers to manage finances effortlessly, all in one place.

The bank has enhanced their wealth management tools with personalised insights and seamless portfolio features, empowering customers to take charge of their financial well-being with confidence. For payments, their integrated solutions — from QR codes to digital wallets — ensure secure, hassle-free transactions. And with the upgraded rewards programme, customers enjoy greater value from everyday spending, with points redeemable for exclusive perks.

2024 also saw the launch of innovative offerings like OCBC MyOwn Account, designed with the next generation in mind. Tailored to support financial literacy and independence, it equips young customers with the tools they need to build healthy money habits from the start.

The refreshed OCBC App brings it all together — featuring smooth navigation, customisable shortcuts, robust security, and AI-powered insights that make banking not just easy, but engaging.

Recognising this, *The Digital Banker* presented OCBC with the award for 'Best Retail Bank for Digital CX – Singapore'.

Unlocking children's financial superpowers

In a world where digital fluency is second nature to children, financial literacy is quickly becoming the next frontier. Recognising this, OCBC has introduced a groundbreaking product that reimagines banking for the young: the OCBC MyOwn Account — a savings account designed exclusively for children aged seven to 15. Accessible via the OCBC app, this product aims to promote financial literacy and freedom from an early age, under the guidance of parents.

What distinguishes the OCBC MyOwn Account is that it can be opened fully digitally under the name of the child — a significant departure from some of the current offerings for the same segment in other banks, where customers under the age of 16 are unable to hold their own accounts without it being jointly held with their parents.

Through the OCBC app, the account also enables children to have a view of their finances, make digital payments, and browse deals specific to them, helping them take ownership of their own finances from a young age. In addition, account holders also receive

a personalised debit card, allowing them to make cashless payments.

At the same time, parents can manage their child's account by setting their daily transaction limits, having a real-time view and notifications of their child's transactions.

By thoughtfully balancing the customer experience between parent and child, and weaving a Disney-themed narrative across key touchpoints of the customer's digital banking experience, OCBC has crafted a product that delivers an engaging, seamless, and intuitive end-to-end journey — from account opening to customer onboarding — for both generations.

Boasting a 90% instant approval rate, with over 22,000 accounts opened as of January 2024, the product was a winning one for OCBC – clinching the title of 'Best Digital CX – Account Opening and Customer Onboarding'.

Best-in-class payments and insurance

OCBC recently launched its pay-to-wallet service on the OCBC App which let customers send near-

instant peer-to-peer transfers to both Weixin Pay (WeChat Pay) and Alipay using just the recipient's China national identification name and China mobile number.

This service transfers money within seconds with no transfer fees – a significant improvement on the current average of two to five days using other account-to-account or non-bank remittance services. In addition, it eliminates the need to physically carry cash to non-bank remittance companies to make a cross-border funds transfer. Since launching in November 2024, OCBC has sent across over \$23 million worth of funds and has won the 'Outstanding Digital CX – Cross Border Payments' award.

In the insurance category, OCBC is the first and only bank in Singapore to offer an auto-fill feature which enable customers to save their family and friends details for future trips. Coupled with the OCBC Travel Digital Travel Insurance Journey, which was launched in 2023, that leverages AI and digital enablers to offer hyper-personalised promo code based on the customer profile, customers can now apply for travel insurance quickly and effortlessly. This feature led the bank to win another award title: 'Outstanding Digital CX – General Insurance'.



Standard Bank's Visa Fleet Card is changing how African businesses manage their fleets

Running a fleet in South Africa, whether it's for deliveries, logistics or internal operations, has never been straightforward. Fuel costs are unpredictable, fraud is a constant threat, and managing day-to-day expenses often means dealing with fragmented systems and paperwork. Standard Bank saw a chance to do things differently. In 2024, it introduced the continent's first Chip-and-PIN Visa Fleet Card, an innovation that has quietly but fundamentally changed the way businesses across South Africa and beyond manage their vehicle operations.

The card, issued under the Visa network and integrated into Standard Bank's Fleet360 platform, brings visibility and control to a category long overdue for digital reform. Fleet managers can monitor spending in real time, manage vehicle data, and access insights without relying on manual processes. The card works seamlessly across thousands of merchants. Most importantly, since its launch, the card has recorded zero fraud cases, offering peace of mind in an industry where security lapses can be costly.

Designed for the realities of business

Standard Bank's approach wasn't just to digitise an existing product. It listened to what businesses were struggling with, such as reconciliation challenges, misuse of cards, and delays in processing, and set out to build something that worked better from the ground up. The Visa Fleet Card is embedded in Fleet360, a self-service platform that simplifies the full lifecycle of fleet management. Clients can order or cancel cards, switch vehicles between cost centres, and access reporting tools, all without needing to pick up the phone.

In 2024, the bank introduced a series of new enhancements to improve the experience even further. Real-time data visualisation, automated



Justin Thomas

Head, Standard Bank Fleet Management and Card

reporting, and RFID (Radio Frequency Identification) payment functionality were all added to meet evolving customer expectations. For teams working on the road, the platform is mobile-first, making it easy to track usage and input data like odometer readings remotely. These tools don't just streamline admin; they allow businesses to reduce operating costs, improve oversight, and run leaner fleets.

From customer solution to industry standard

Beyond improving customer experience, the Visa Fleet Card has made a notable mark on the broader financial services industry. Its Chip-and-PIN feature, standard in retail banking but previously absent from fleet cards, has prompted the Payments Association of South Africa to mandate the same level of security across the sector. That shift, sparked by Standard Bank's rollout, signals how impactful digital tools can be when they solve real-world problems at scale.

The Fleet Card's success is also tied to its flexibility. Standard Bank built the product with personalisation in mind, recognising that fleet needs vary by industry. Clients can customise their security settings, access

The Visa Fleet Card is embedded in Fleet360, a self-service platform that simplifies the full lifecycle of fleet management.

sector-specific value-added services, and use data analytics to fine-tune fleet operations. For Standard Bank, the Visa Fleet Card is more than just a payment tool, it is a signal of where digital customer experience is headed in Africa. It's grounded in practical business needs, backed by real-time data, and built for scale. Most of all, it delivers value in a space where businesses need it most.

For this innovation and success, the bank has recently been won the Outstanding Digital CX – Bank Cards award at *The Digital Banker's* Digital CX Awards 2025.



Simple, transparent, engaging: UOB TMRW prioritises personalisation for a superior experience



UOB TMRW – the Southeast Asian banking giant’s personalised, all-in-one banking app – was launched after conducting thorough research to empower the digital generation with a full suite of smarter banking solutions in the palm of the hand. Launched first in Thailand, as the region’s first digital bank, followed by a launch in Indonesia within months, UOB TMRW strives to help its customers stay one step ahead with their finances, while offering a superior customer experience.

As a mobile app that “grows” with its customers, UOB TMRW has been designed such that it continues to learn more about its customers through the way they transact. This information is then used to offer personalised alerts, reminders and tips, to help them save and spend better. For keeping a customer-focused mindset while designing every feature within the app, UOB TMRW was declared as the ‘Best Digital Bank for CX – South East Asia’ at the Digital CX Awards 2025, hosted by *The Digital Banker*, at the Mandarin Oriental in Singapore.

Products that cater to different customer needs

The digital bank’s product offerings in Thailand and Indonesia have been expanded to cover every possible life stage and lifestyle of a customer. The primary products include TMRW Everyday Account, TMRW Saving Account and TMRW Credit Card.

TMRW Everyday Account is for everyday banking, offering free fund transfer, QR and bill payment transactions and equipped with debit card. The TMRW Saving Account is a gamified goal saving account featuring the City of TMRW, through which customers are able to build up their own virtual city

as they increase their savings balance. The auto-save feature in the City of TMRW helps customers grow savings effortlessly by analysing spending and saving patterns in the TMRW Everyday Account. The account also provides a higher interest rate when compared with other similar savings products in the market. Moreover, customers can also apply for a bundled product with TMRW Credit Card, which offers cashback on purchases and easy conversion to fixed instalment.

The digital bank also offers a fixed time deposit product – TMRW Power Saver – which can be opened in under five minutes and offers huge flexibility in terms of tenor. UOB TMRW also has a wealth segment that deals with securities and bonds investments, fixed deposits, forex and gold/silver trading.

Additionally, UOB TMRW allows for seamless cross-border payment networks across regional countries, uniting platforms such as PayNow in Singapore, DuitNow in Malaysia, PromptPay in Thailand, and QRIS in Indonesia. This strategic connection fosters unparalleled convenience, enabling users to make payments effortlessly across borders promoting streamlined transactions, while also uplifting the



local communities and building financial inclusion and connectivity within ASEAN.

UOB TMRW also boasts of a simplified onboarding across countries, with features such as facial recognition and fingerprint match capabilities added in Thailand and video-call onboarding in Singapore.

Designed with customers in mind

As a data-driven digital bank, UOB TMRW's entire proposition is built on having meaningful digital interactions with customers, anticipate their needs and serve them with a personalised experience. The basis of providing an increasingly frictionless and value-adding experience is by getting to know customers. For this very reason, the UOB TMRW app is designed in a manner similar to a social media feed.

The banking app's feed is populated with a set of messages and insights in the form of 'cards' powered by Personetics' AI engine which customers can interact with.

The more they transact, the more data is generated for UOB TMRW app to learn and understand their banking behaviours and preferences, which then allows the app to develop/push personalised cards to appear on their feed.

Customers can also rate the usefulness of the card they see – with feedback being taken by the bank to improve accordingly.

UOB TMRW delivers personalised insights cards to each customer based on order of importance each time they login on their app. The cards can be reminders on their next bill payment, when they have overspent (spent an amount higher than normal based on the customer's historical expenditure) or simply a 'happy birthday' greeting. Driven by customer data, the feed ensures no two customers have the same set of insight cards, which are also dynamic and change with new data.

Separately, to attract younger, modern customers with dynamic interests, the bank also collaborated with global stars Taylor Swift and Ed Sheeran to bring their entertainment acts into ASEAN, drawing the attention of potential customers to UOB TMRW, particularly the digitally savvy age group – a customer segment that has traditionally been challenging to break into for incumbent banks.

With a host of innovations and initiatives, coupled with a customer-centric approach, UOB TMRW has been successfully able to deliver an innovative digital banking experience, rightfully making it the best digital bank in Southeast Asia for its customer experience.



As a data-driven digital bank, UOB TMRW's entire proposition is built on having meaningful digital interactions with customers, anticipate their needs and serve them with a personalised experience.

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