



Alfa-Bank expands mobile banking to BlackBerry smartphones and is the first Russian bank to launch a BlackBerry app

Alfa-Bank is one of Russia's largest private banks in terms of total assets, total equity and customer accounts. Founded in 1990, it is a full-service bank operating in all sectors of the financial market, including retail and corporate lending, investment banking, trade finance and asset management. Alfa-Bank has over 48,000 corporate and 5.7 million retail customers. The branch network consists of 442 offices across Russia and abroad.

The Challenge

Alfa-Bank prides itself on providing a high level of customer service. In 2010 it came out on top in the "Customer Experience Index" survey conducted by PricewaterhouseCoopers and Senteo, for the fourth time in a row. In 2011, Alfa-Bank also picked up several awards, including Best Internet Bank in Russia by Global Finance magazine. To maintain its record for excellence, Alfa-Bank is always looking for new ways to bring high value services to its customers.

Mobile banking is one such way. The country's growing middle class are avid users of smartphones, and Alfa-Bank quickly realised that it needed to provide these customers with the ability to access and manage their accounts directly from their mobile locations. In particular, Alfa-Bank wanted to bring value added services to its more affluent clients who travel frequently abroad. Market research showed that BlackBerry® smartphones are extremely popular with this demographic. "It was important for the bank to open up and provide mobile banking services to this segment of customers," says Oleg Sokolov, senior manager, mobile banking services, Alfa-Bank.

Key Benefits

- Improves customer service
- Anytime access to banking services
- Reaches important customer demographic

The Solution

In conjunction with Aion, a member of the BlackBerry® Alliance Program, Alfa-Bank developed a mobile banking app for BlackBerry smartphones, called Alfa-Mobile. The app can help customers check their current account balances; review recent transactions and transfer money between accounts. It also helps customers communicate with the bank; access other Internet services; create standing orders; top-up credit cards and make loan payments. Alfa-Mobile can also help them locate the nearest Alfa-Bank branch or ATM and look up exchange rates. Furthermore, customers can use the app to help find local businesses that offer discounts for Alfa-Bank cardholders.

Alfa-Mobile is available to download from BlackBerry® App World™ and comes pre-installed on BlackBerry smartphones from Beeline, one of Russia's biggest mobile operators. Within just a few weeks of launch, thousands of users had downloaded Alfa-Mobile highlighting how Alfa-Bank is making mobile banking more convenient and easy for BlackBerry smartphone users.

The Benefits

Alfa-Mobile app for BlackBerry® aims to help better serve an important portion of its customer base. It also reinforces the bank's reputation for innovation and service. "Alfa-Bank pays attention to its clients' needs and is committed to implementing the most convenient and technologically advanced services. We are the first Russian bank to launch a mobile banking app for BlackBerry smartphones in this country. It helps make our mobile banking services more convenient and can save our clients time," says Vladimir Urbansky, Electronic services development director, Alfa-Bank.

Behind the scenes, building the Alfa-Mobile app went smoothly and it only took a few months to develop, test and roll it out. "The BlackBerry platform is an excellent choice for mobile banking not only because of the customers who use it, but because of its reputation for security and the ease of developing apps for it," concludes Sokolov.



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Oleg Sokolov
senior manager, mobile banking services,
Alfa-Bank

Industry:
Financial Services

Region:
Russia

Company Size:
Large

Solution:
Mobile banking app for
BlackBerry® smartphones
BlackBerry® App World™
Alfa-Mobile app for BlackBerry

About Aion

Aion is a Russian mobile developer and the country's only member of the BlackBerry Alliance Program. Aion has leveraged its Java skills to create a number of successful business and consumer applications. As Russia's first BlackBerry application developer, Aion is well known in the local mobile community.

 **BlackBerry®**