

22 Years on IT and Banking Technologies



Amha Tadesse CIO Zemen Bank

- Digital Payment
- Business Continuity
- IT Governance and service
- System Design and Implementation
- Project Management
- Strategy Development
- Financial Technology Innovation
- Cyber Security
- Infrastructure Management
- Process Automation





BUSINESS BANKING and the importance of Digital Impact 2022





Background

6,000+ **Shareholders**





Omni-Channel Banking







Branch









New Head Quarter Building



- Location: Financial District (Around the National Theatre)
- Building Structure: B3 + G + 32



Business Institutions (Corporates & business organizations)



- What are their Pain Points?
- What are their Expectations?
- How can we meet or exceed it?







Major Services Provided

01	Account Management	02	Payroll and Batch Payments
03	Business Loan & Line of Credit	04	Merchant Services
05	Fund Transfers	06	Trade Finance Services
07	Onsite Services	<u>08</u>	API Services – Personalized



Snap shot of Corporate and business Clients

Aviation





flydubai•



🕑 Lufthansa





Snapshot of Corporate and Business Clients

Manufacturing and Foods















Snapshot of Corporate and business Clients

Farms

















NGOs & International Agencies









ITALIAN TRADE AGENCY







Department for International Development



Breweries & Wineries







MARK

Heineken

ካስቴል የወይንጠጅ ፋብሪካ

WINERY

STEL

TRADE













Service Sector & Rep. Offices















Importers & Assembling Plants



KANA TECNO Mobile





Use Cases

01 UNILIVER (Travel Card)





Values to UNILIVER

- Convenience over cash
- Expense Reporting
- Seamless Operation
- Cost Effective





MC Press Release

🔒 newsroom.mastercard.com/mea/press-releases/zemen-bank-and-mastercard-partner-to-launch-ethiopias-first-contactless-platinum-mastercard-prepaid-tra... 🕒

Home » Engagement Bureau » Press Releases » Zemen Bank and Mastercard partner to launch Ethiopia's first contactless Platinum Mastercard Prepaid Travel Card

Content	Press Releases
Briefs	Zemen Bank and Mastercard partner to launch Ethiopia's first contactless
Press Releases	Platinum Mastercard Prepaid Travel Card
Digital Press Kits	Country's first prepaid and contactless travel card will enable Ethiopians to travel with USD or EUR currencies
Images & Infographics	Addis Ababa, Ethiopia; Thursday, 15 April 2021: Zemen Bank has announced a partnership with Mastercard that will see the introduction of the first ever Mastercard branded prepaid contactless travel card in Ethiopia.
Video Gallery	
Filter By	Zemen Mastercard prepaid travel cards will enable cardholders to use cards with either of the two major currencies, namely U.S. Dollars and Euros, based on their travel destination. The card is also the first contactless card issued in Ethiopia.
Insights & Research	Dereje Zebene, Chief Executive Officer of Zemen Bank, emphasized the benefits of the new card and
MasterCard 101	acknowledged the decision of the central bank to allow banks to start issuing travel cards: "We are delighted to see this product address our customers' needs for overseas travel, without the need to carry cash. Zemen Bank is
Industry News	known for introducing banking technologies in the country and we are proud to again be the pioneer to issue the contactless prepaid travel cards in partnership with Mastercard. We envision that this will pave the way for more e-
Priceless	commerce payments too, as customers are also able to book their flights and hotels using their cards."
Corporate Citizenship	In addition to the two main currencies, Zemen Bank will in future work with Mastercard to issue cards for other currencies based on popular customer destinations, to add convenience and avoid currency conversion costs.
	Amha Tadesse, VP Information Technology at Zemen Bank, said: "We are also excited to roll out
	Mastercard's contactless tap to pay service, which is the first of its kind in Ethiopia. Dubbed "Z-Tap", now all Zemen POS machines and most ATMs accept contactless Mastercard cards as a result of our significant investment and diligent approach to providing contactless solutions."







Travel Card & Contactless







Use Cases

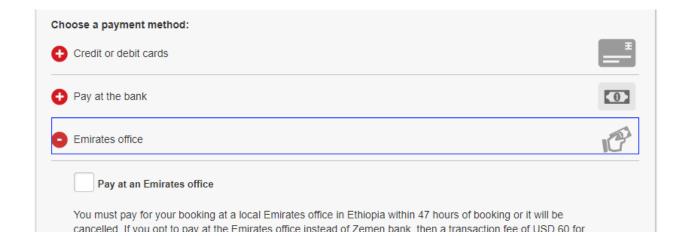






Emirates – Payment Options

Pay at the bank		
Pay by bank transfer		
Select a bank	v	*
✓ Select a bank		etails of the bank account when you finish you a transfer fee.
ZEMENBANK		referenced when making the payment in









Door Step Banking



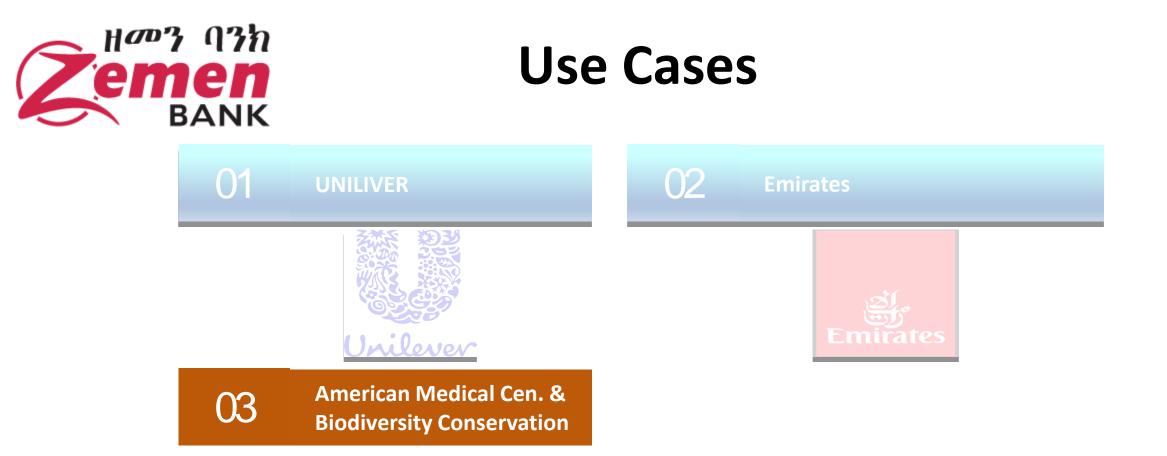




Values to **Emirates**

- Focus on their main business
- Online Deposit
- Easy Reconciliation
- Cost Effective











Payment Service (MPGS)







Values to AMC

- Additional Revenue Stream
- Forex Earning
- Growth of the businesses
- Cost Effective



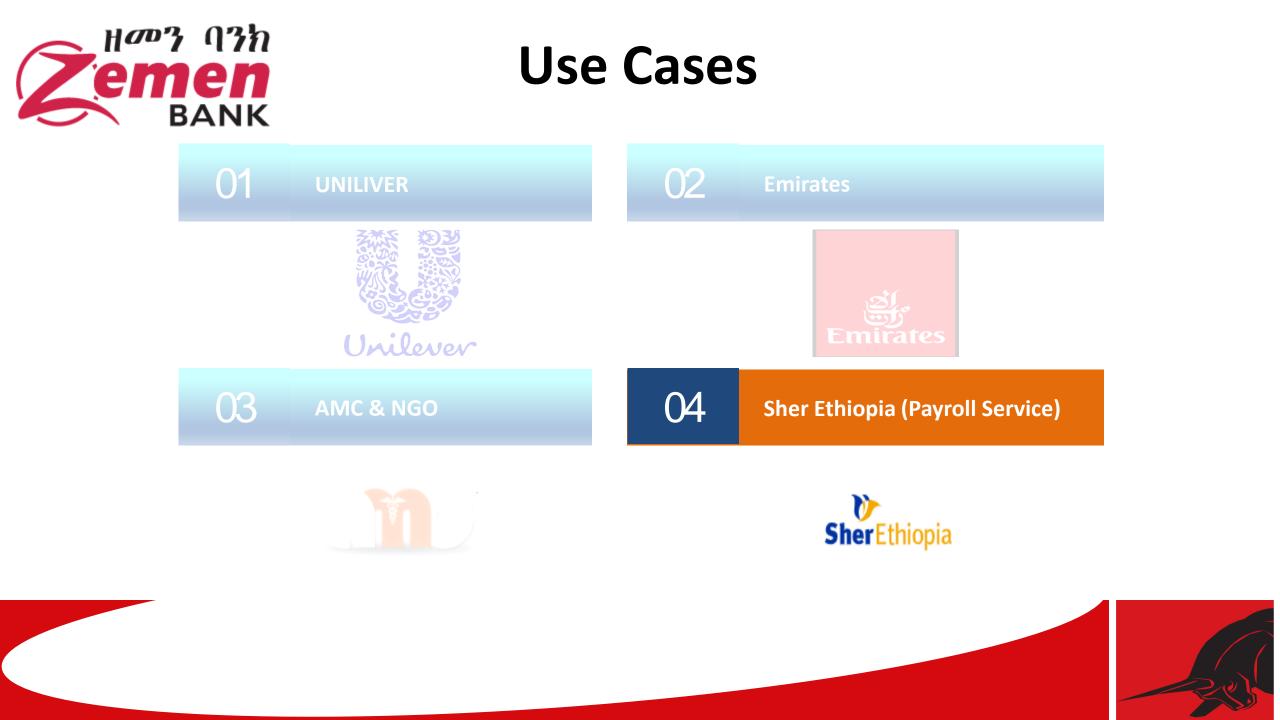
Values to Biodiversity Conservation

- Easy payment modality for Donors
- Cost Effective for Donors to send money
- Sustainability of their work











Sher Ethiopia







Values to Sher Ethiopia

- Focus on their core services
- Cost Effective
- Reconciliation





At the Core Of Zemen

- Customer Experience
- Flexibility and Adaptability
- Unique





Bank in







THANK YOU



