

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

November 8, 2022



Background

6,000+
Shareholders



80+ Branches



Omni-Channel Banking



Mobile



Desktop



POS



ATM



Branch



Operational since October 2008

1300+ Employees



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

08 API Services – Personalized



Snap shot of Corporate and business Clients

Aviation





Snapshot of Corporate and Business Clients

Manufacturing and
Foods



Snapshot of Corporate and business Clients

Farms





NGOs & International Agencies



Department
for International
Development





Breweries & Wineries





Service Sector & Rep. Offices



Importers & Assembling Plants



Use Cases

01

UNILIVER (Travel Card)




Unilever



- 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

[Briefs](#)

[Press Releases](#)

[Digital Press Kits](#)

[Images & Infographics](#)

[Video Gallery](#)

Filter By

[Insights & Research](#)

[MasterCard 101](#)

[Industry News](#)

[Priceless](#)

[Corporate Citizenship](#)

Press Releases

Zemen Bank and Mastercard partner to launch Ethiopia's first contactless Platinum Mastercard Prepaid Travel Card

- Country's first prepaid and contactless travel card will enable Ethiopians to travel with USD or EUR currencies

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.

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.

Dereje Zebene, Chief Executive Officer of Zemen Bank, emphasized the benefits of the new card and 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 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-commerce payments too, as customers are also able to book their flights and hotels using their cards."

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


CONTACTLESS)))

SAFE AND SECURE





THE FIRST IN ETHIOPIA

ዘመን ባንክ
Zemen
 BANK




Tel 6500 Fax +251 11553 9042
 P.O. Box 1212, Kazanchis, Addis Ababa, Ethiopia
 Customerservice@zemenbank.com
 www.zemenbank.com



platinum


ዘመን ባንክ
Zemen
 BANK

prepaid



THE CARD THAT SIMPLIFIES YOUR TRAVEL EXPERIENCE!

ዘመን ባንክ
Zemen
 BANK



Zemen Bank now presents ZEMEN PLATINUM TRAVEL PRE-PAID MASTERCARD! Through MasterCard partnership, Zemen bank ensures ease of travel for its customers. The card gets you discount offers on your travel and lets you access your money wherever you are in the world in a safe and easy way. Travel with your Zemen Bank's contactless card!
www.zemenbank.com



Use Cases

01

UNILIVER




02


Emirates (Door Step Banking)



Emirates – Payment Options

Pay at the bank 

Pay by bank transfer


Select a bank  *


- Select a bank
- ZEMENBANK


details of the bank account when you finish
you a transfer fee.

referenced when making the payment in
order to link your payment to your booking.

Choose a payment method:

Credit or debit cards 

Pay at the bank 

Emirates office 

Pay at an Emirates office

You must pay for your booking at a local Emirates office in Ethiopia within 47 hours of booking or it will be cancelled. If you opt to pay at the Emirates office instead of Zemen bank then a transaction fee of USD 60 for



Door Step Banking



Values to **Emirates**

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



Use Cases

01

UNILIVER



02

Emirates



03

American Medical Cen. &
Biodiversity Conservation



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**





Use Cases

01 UNILIVER



02 Emirates



03 AMC & NGO



04 Sher Ethiopia (Payroll Service)



Sher Ethiopia



Sher Ethiopia PLC is the largest rose grower in the world



Values to **Sher Ethiopia**

- Focus on their core services
- Cost Effective
- Reconciliation



At the Core Of Zemen

- Customer Experience
- Flexibility and Adaptability
- Unique



חברת זמן
Zemen
BANK

**Bank in
Comfort** from anywhere, anytime.

Whether you're working hard or out relaxing,
we are at your service.

Money isn't something desirable or costly but difficult to obtain. It is often said that true luxury is the luxury of having free time... something hard to achieve in today's busy world. Zemen Bank's state-of-the-art services, including 24 hour access to cash through ATM, extended banking hours, Internet and Phone Banking, are all designed to give you just one thing - THE LUXURY OF TIME.



**THANK
YOU**

