

Alternate Delivery Channels (ADCs):

Today Alternate Delivery Channels play a vital role in the Pakistani banking industry. Internet Banking and Mobile Banking are one of the forms of ADCs but ATMs (Automated Teller Machines) have been the most prominent form and are recognized as one of the most innovative creations to come out of the 20th century.

ATM - have become a valued source of mass communication for customers, and an additional revenue source for financial institutions. ATM is the only facility which is available 24/7. It is really the only channel where one can reach "non-customers". The objective is to direct customers from branches to ADCs in order to benefit from services such as utility bill payments, mobile phone payments, cash withdrawals, cash deposits, account balance enquiries, mini statements and more, resulting not only in improved customer service and channeling the extra traffic from the branches, but at the same time providing maximum convenience to the customer.

The promotion of these Alternate Delivery Channels should have the objective of

informing the masses of the available facility. To increase volumes on ADCs MCB Bank has successfully introduced different promotional schemes such as:

- An E-campaign for all the in-house staff as well as the customers. Informing them visually the various services available.
- A training module had been launched for all the Branch Managers & CROs' informing them about how to make Utility Bill payments through Alternate Delivery Channels (ADCs) in all the main branches across the country.
- Placement of "How to guides?" guides & buntings informing customers about Utility Bill Payments through ADCs at all high traffic areas.
- Attractive incentive schemes & lucky draws for branch level staff to play their role in promoting this channel.
- Placing take-ones and vertical stands (5x2) and other branding items at all ATM kiosks, the model and the main branches.

New Member Bank's Profile:

Arif Habib Rupali Bank:

Arif Habib group and Rupali Bank signed a formal agreement to set up a joint venture bank in Pakistan to be called Arif Habib Rupali Bank Limited.

Arif Habib Rupali Bank Limited commenced operation as a fully scheduled bank on 5th August 2006. AHRB plans to open at least 31 more branches in the year 2007 in all over Pakistan. Presently the bank has four branches in Karachi and one branch each in Islamabad, Lahore and Multan. Their branch network will be expanded to cover all four provinces of the country to ensure a nationwide presence.

Arif Habib Rupali Bank will be completing its certification soon with the M-Net switch. They have 8 ATMs installed in 4 major cities of Pakistan i.e. Karachi, Lahore, Islamabad & Multan.

News & Events

Introduction of MCB Mobile ATM Vans:



MCB has recently introduced its Mobile ATM Vans in Karachi & Lahore. Total transactions have continued to demonstrate growth depicting increased customer awareness and utilization of the network.

Business Initiatives taken by M-Net:

- 40 new ATMs for replacement of existing ATMs.
- 100 new ATMs to be added to existing network.
- Offsite ATM installations.
- Monthly Transactional Analysis MIS for M-Net Member Banks.
- ATM Locators for M-Net Member Banks.
- Mobile ATM Vans.

**ATMS Counters:
588**

Prepared by M-Net Team