Mauritius Commercial Bank saves 2,000 IT team work days per year

![MCB]

Software and services

Red Hat® OpenShift®

Red Hat Enterprise Linux®

Red Hat Ansible® Automation Platform

Red Hat Consulting

To deliver new online banking features faster and expand to new markets, Mauritius Commercial Bank (MCB) decided to reimagine its IT infrastructure and embrace modern technology, such as containers and automation. By adopting Red Hat OpenShift, an enterprise open source container solution, supported by Red Hat Enterprise Linux, MCB had established a responsive yet stable foundation for maintaining its Temenos Transact platform and scaling its mobile application to 500,000 users. Automating routine provisioning and operational processes with Red Hat Ansible Automation Platform has also helped the bank save more than 2,000 work days per year, freeing skilled employees to focus on building and delivering competitive new experiences to customers.

Port Louis, Mauritius ●

Headquarters

Financial services

3,000 employees
40 branches

Benefits

▸ Increased mobile application feature delivery from yearly to monthly with central platform

▸ Saved more than 2,000 work days per year by automating routine processes

▸ Simplified business expansion to new customers and markets

"Red Hat offered not only the advanced container and Linux technology we were looking for, but also the expert consulting services to help us succeed in the face of technology issues or skills shortages."

—

Patrice Herve
Head of Technology,
Mauritius Commercial Bank

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Simplifying mobile banking platform to deliver new features faster

Founded in 1838, Mauritius Commercial Bank (MCB) is the country's oldest and largest bank. Its 4 main subsidiaries operate in Mauritius, Seychelles, Madagascar, and Maldives, with additional market presence in Sub-Saharan Africa and beyond.

To remain relevant in a rapidly changing industry, MCB began a digital transformation project in 2018 with three main goals: changing how products and services are delivered to customers, gaining new technology skills, and maintaining an agile technology stack. This project combines its missions of customer service excellence, continuous process improvement, and development of a knowledgeable, motivate workforce with the latest technology innovation.

As a first focus area for the project, MCB sought to improve deployment of its core banking platform, Temenos Transact. Each of the bank's 4 main subsidiaries operated its own customized, locally hosted instance of Temenos. Delivering infrastructure and software upgrades to each instance was time-consuming and led to significant service downtime and disruption. The effort required to maintain these unique versions of Temenos, services, and integrations also affected new product development and market launches.

Adopting adaptable IT infrastructure with enterprise platforms from Red Hat

To maintain its reputation as a responsive, modern financial services provider, MCB sought to adopt an agile, container-based IT architecture, ready for deployment into both its current infrastructure environment and future private cloud environment.

"We realized that building a resilient operational backbone would be key, but we needed guidance for how to meet strict security and compliance requirements. Ideally, we also wanted something open source," said Patrice Herve, Head of Technology, Mauritius Commercial Bank. "Red Hat offered not only the advanced container and Linux technology we were looking for, but also the expert consulting services to help us succeed in the face of technology issues or skills shortages."

Working with Red Hat Consulting to determine challenge areas, business needs, and potential solutions, MCB decided to deploy Red Hat OpenShift as the enterprise container foundation for Temenos Transact. Running on Red Hat Enterprise Linux, this platform provides consistent development, deployment, and management capabilities across hybrid environments—including automated version and security management. To expand the built-in automation capabilities provided by Red Hat OpenShift, MCB also adopted Red Hat Ansible Automation Platform. This playbook-based, scalable platform integrates with the bank's other Red Hat software for easier, faster application of new process automations.

With step-by-step implementation guidance and training on the new technologies from Red Hat consultants, MCB has now migrated workloads for almost all of its customer-facing operations—including consumer, mobile, and internet banking—as well as all back-end middleware services to Red Hat OpenShift.

"We started with smaller applications, such as our credit application platform, before moving on to our business and flagship retail mobile banking applications," said Herve. "Our plan to learn alongside Red Hat experts with a clear set of goals over a set timeframe paved a path to successfully migrate these critical services with minimal disruption."

"Automation is an ongoing process. We're embracing the possibilities provided by Red Hat Ansible Automation Platform to continually analyze which processes take the most time to complete, and where those manual processes could potentially be partially or fully automated."

Patrice Herve
Head of Technology,
Mauritius Commercial Bank

Expanding banking features to new customers—with less time and effort

Increased mobile application feature delivery from yearly to monthly

By replacing the 4 customized instances of Temenos Transact with a single, central solution running in a modular Red Hat OpenShift container environment, MCB can now make faster, more frequent upgrades to the platform's capabilities and integration services.

"On our legacy infrastructure, we released new mobile features maybe once or twice a year. We had to go through very painstaking testing processes to ensure consistent quality and performance across each version of our technology stack," said Herve. "Now, with Red Hat OpenShift providing a consistent, central management point, we save time and effort that can be redirected to building new features. We're now delivering smaller, more iterative new releases monthly, or even more frequently, with minimal disruption to existing services."

For example, the bank recently deployed a new online account creation feature, as well as a user-to-user mobile payment service. Delivering continual innovation to customers will help MCB continue to compete in a challenging market against new startups and other entrants.

Saved more than 2,000 work days per year with automation

MCB strives to keep as many IT resources in-house as possible. While doing so means ongoing access to a skilled, trained talent base, the bank also needs to balance maintaining low headcount costs with continuing to deliver projects on time as business needs evolve. By introducing human-readable, reusable scripts through Ansible Automation Platform, MCB's IT department has automated routine manual work for a variety of processes—freeing staff to focus on more valuable work.

"We now have more than 1,000 Ansible Playbooks that save us over 2,000 work days per year," said Ronny Pazot, IT Specialist, Mauritius Commercial Bank. "Automation helps us do more productive work with the same size team by removing repetitive tasks that do not add value."

The bank has now reduced provisioning times for new development environments from 5 days to just 1 day, with 50% less execution time and 70% less hardware required. MCB anticipates similar results when it expands automation to software engineering and related activities.

"Automation is an ongoing process," said Herve. "We're embracing the possibilities provided by Red Hat Ansible Automation Platform to continually analyze which processes take the most time to complete, and where those manual processes could potentially be partially or fully automated."

Simplified business expansion to new customers and markets

In the past, expanding to new markets, products, and services was a complex process that required MCB to develop an end-to-end customized solution. Standardizing on Red Hat Enterprise Linux and Red Hat OpenShift provides a common foundation for delivering services to new business locations and users. The bank is now processing more than 300,000 payments per day without latency or other performance issues.

"For instance, if we want to expand our business in Africa, we can simply deploy new services within our existing banking stack instance, with minor tweaks to address any unique regional or country market conditions," said Herve. "Having a stable, reliable operating system and application platform in place makes scaling easier. Where we previously struggled to run a mobile app for 200,000 customers, Red Hat OpenShift now enables a high-quality experience for nearly 500,000 users."

Creating a cloud-based future for mobile services

With a Linux and container foundation and automated processes in place, MCB continues to look for new ways to improve Temenos Transact with innovative technology, such as hybrid cloud computing.

"As we have begun setting up our private cloud environment, we have also started to test a public cloud solution to access even greater scale as our customer base continues to grow," said Herve. "Our Red Hat technology will make it easier to move workloads between these cloud environments. We see cloud as a key element of our digital transformation journey, and working with Red Hat is a big part of helping us achieve our vision."

About Mauritius Commercial Bank

Mauritius Commercial Bank, founded in 1838, is the country's oldest and largest banking institution. It is also the oldest banking institution in sub-Saharan Africa, and one the oldest in the Commonwealth that still uses its original name. MCB has a local network of 40 branches and 150 ATMs in Mauritius and operates major subsidiaries in Seychelles, Maldives, and Madagascar. It offers a broad and growing range of products and services to individuals, businesses, and other organizations.

About Red Hat Innovators in the Open

Innovation is the core of open source. Red Hat customers use open source technologies to change not only their own organizations, but also entire industries and markets. Red Hat Innovators in the Open proudly showcases how our customers use enterprise open source solutions to solve their toughest business challenges. Want to share your story? Learn more.

About Red Hat

Red Hat is the world's leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers develop cloud-native applications, integrate existing and new IT applications, and automate and manage complex environments. A trusted adviser to the Fortune 500, Red Hat provides award-winning support, training, and consulting services that bring the benefits of open innovation to any industry. Red Hat is a connective hub in a global network of enterprises, partners, and communities, helping organizations grow, transform, and prepare for the digital future.