

Bank Bali is the eighth largest private national bank in Indonesia. The majority of its clients are medium to large sized institutions. Established in 1954 under the name of Bank Persatuan Dagang Indonesia, the bank changed to its present name in 1971. Bank Bali prides itself as the bank in the forefront of innovative customer service in Indonesia and has been awarded the accolade of Euromoney's "Best Bank in Indonesia" many times in the 1990's.

The Solution

Bank Bali engaged Jatis/Firium in 1998 to design and develop a state-of-the-art, customer-friendly internet banking system. Bank Bali became the first bank in Indonesia with an internet banking product offering full banking service. The following innovative services are available to the bank customer:

- Interbank fund transfer
- Consolidated account statement
- Autodebit
- Standing order
- Account opening
- Forecast balance of account based on past transactions
- Navigator- a facility to help customers monitor their accounts and be notified
- of any account movements via pager, Short Message Service (SMS) and e-
- mail.

Firium also provided consulting and implementation service to Bank Bali to build its credit card payment gateway with online authorization facility.

The Benefits

By being one of the first banks to offering internet banking service, Bank Bali gained significant customer mind share and maintain its leadership as the most innovative and forward thinking bank in Indonesia. It also leaped to the forefront of e-business by being the first to accept credit card payment via the internet from its corporate customers in the retail business.