

Bank Central Asia's (BCA) presence in the Indonesian banking system is to provide comprehensive, high-quality and professional banking services to support both businesses and the general public by using advanced technology and a comprehensive network of delivery channel.

BCA grew to become the largest retail bank in Indonesia, as shown by the number of its customers amounting to 7.7 million individuals and 300 thousand companies as of August 1999. And from these 8 million customers of BCA, over 5 million are already holders of the ATM/Debit BCA Card.

The bank maintains a perfect balance between the profits earned and the service rendered to the customers. Guarding the customers' trust, BCA is ever ready to enter the era of globalization, and meet the new millennium.

The Solution

For its foray into the internet world in Q4 1999, BCA engaged Firium to design and develop its internet banking system. Banking services made available to bank customers via internet banking are as follows:

- Customer registration
- Account information
- Balance enquiry
- Account Statement
- Download Statement
- Fund transfer
- Bill payment
- Exchange rate and interest rate enquiry
- Transaction
- Administration
- PIN change
- Update personal data
- Purchase of stored value voucher for mobile phone

The solution has been designed to ensure that it can deal with the growth in the number of customers and transactions and respond to any new services BCA requires such as increased business to business services for its corporate customers and mobile phone banking.

The Benefits

The combination of the bank's clear vision and customer focus, coupled with its partnership with Firium, mean it can look to the future with confidence.

By internet-orienting its business, BCA hopes to achieve its goal of having the lowest cost per transaction in Indonesia. According to Mr Aswin Wirjadi, Managing Director of BCA, "It is commonly accepted that an internet transaction costs between 10 and 20 US cents to process. Right now a bricks and mortar transaction costs on average US\$1. We need to focus on technology infrastructure investment in our branches, but with savings like these we'll have paid for an internet ready PC in every branch in just a couple of months. "

Mr. Wirjadi concludes: "Using the internet we know we can attract the best kind of customer, lower our total cost of ownership for IT and get closer to our existing customers. Thanks to our vision, and our partners, we know we are moving forward in the right direction."