

# Warba Bank

Islamic finance provider accelerates customer services and strengthens regulatory compliance with OpenText™ Extended ECM.



## Who Is Warba Bank?

Based in Kuwait, Warba Bank offers personal, corporate, and business banking, as well as investment and wealth management services in accordance with the principles of Islamic Sharia.

## Challenge

Founded in 2010, Warba Bank aims to deliver innovative, Sharia-compliant banking services to businesses and consumers in Kuwait. With a comprehensive range of products, the organization is playing a leading role in advancing both the country's Islamic finance industry and economic development.

Layali Alfahad, chief operations officer at Warba Bank, said, "Our goal is to make it easier, faster, and more convenient for customers to bank with us. As a result, we are investing heavily in

**"Thanks to our work with MGS and OpenText, we are building high-quality services that help enhance our reputation and set ourselves apart from the competition."**

**LAYALI ALFAHAD**  
Chief Operations Officer  
Warba Bank

digital transformation, and looking for new ways to improve our front-to-back processes."

One target for Warba Bank's digital transformation initiative was to replace paper-based processes with streamlined digital workflows. Alfahad elaborated, "In the past, we used paper documents to underpin many of our processes, from onboarding customers to creating reports. By digitizing these processes, we saw a big opportunity to accelerate back-office and customer-facing activities."

To start the journey, the operations group at Warba Bank created a strategic roadmap for content management that would pave the way for greater operational efficiency and effectiveness.

"We set a number of objectives for a new enterprise content management [ECM] solution," said Alfahad. "We planned to combine multiple document repositories into one, making it simple for employees to store and retrieve information in a secure and compliant way. We also wanted to use digital workflows to speed up our processes—for example, know-your-customer [KYC] activities."

## Solution

Working with its trusted technology partner MGS, Warba Bank streamlined and enhanced



## At a Glance

- **Industry**  
Banking
- **Location**  
Middle East—Kuwait
- **Challenge**  
Storing documents in multiple physical and digital locations increased operational cost and complexity.
- **Products and Services**  
OpenText™ Extended ECM
- **Success Highlights**
  - + Enhanced employee productivity.
  - + Accelerated key customer-facing processes.
  - + Reduced operational costs.

its approach to content management with OpenText™ Extended ECM. With workflow and automation capabilities from OpenText, the bank can accelerate key business processes.

### Selecting a Secure, Easy-to-Use Enterprise Content Management Solution

After a series of deep-dive workshops and requirements-gathering exercises with MGS, Warba Bank determined that Extended ECM met all its key operational and business criteria—including security, governance, ease of use, and more.

“The MGS team worked closely with stakeholders from across the bank to understand our requirements and map out our new document categories,” recalled Alfahad. “The team set up custom retention policies based on the regulatory requirements for each document type and implemented fine-grained access controls to restrict sensitive content to authorized user groups.”

### Replacing Paper Documents with Digital Workflows

Today, Extended ECM acts as the central document repository for Warba Bank, replacing paper files and shared drives. Working with MGS, Warba Bank has created digital workflows for multiple processes, including customer onboarding and loan origination.

“One of the big advantages of Extended ECM is that we can build automated processes around our digital content,” explained Alfahad. “For example, our auto financing products require customers to deliver several different supporting documents with their applications. Instead of manually re-keying that data into our systems, we can use capture technology integrated with the OpenText solution to extract the data.”

Khalil Al Dakkour, business development manager at MGS, said, “We saw our implementation



work as more than a project; it was a promise to make Warba Bank’s vision a reality. By aligning ourselves with the company’s digital transformation strategy, we ensured that every action we took was a step towards our shared success. By taking on the challenges we faced along the way together, we delivered a solution that is a testament to the strength of our partnership.”

### Delivering a Complete Audit Trail for All Documents

Using the OpenText solution, Warba Bank gains a complete audit trail for all documents stored on the platform. Equipped with Extended ECM as a single content hub, the organization can help ensure its compliance with KYC, anti-money laundering, and solvency capital requirements.

“Before we had a central ECM platform, it was significantly more difficult to identify, assess, and mitigate compliance risks,” confirmed Alfahad. “With Extended ECM, we get complete visibility across the document life-cycle, which allows us to see potential issues quickly and take proactive steps to ensure regulatory compliance.”

### Results

With Extended ECM as its central content repository, Warba Bank is achieving its goal of replacing manual, time-consuming paper processes with rapid digital workflows, helping the bank mitigate risk and delight its customers.

### Enhanced Employee Productivity

Today, Warba Bank employees use Extended ECM to collaborate on documents in real time with colleagues in different locations and departments—enabling greater productivity for back-office activities, delivering more-responsive customer services, and increasing employee engagement.

“Our employees can now work together much more effectively, as there’s no need for them to search through filing cabinets, shared drives, or email inboxes to find the documents they need,” said Alfahad. “Most importantly, Extended ECM allows us to respond to customer inquiries faster, as all the information is now right at our employees’ fingertips. Using integrations between the OpenText solution and our core banking platform, we enable account

Connect with Us

A dark blue rectangular box containing the text "Connect with Us" in white. Below the text are two circular icons: one for X (formerly Twitter) and one for LinkedIn, both in white.

managers to access all customer data in a single, secure place. On average, Extended ECM is delivering time-savings for our customer-facing employees.”

Learn more at [www.opentext.com](http://www.opentext.com)