



## CASE STUDY

# Alior Bank Captures Market Share and Fuels Rapid Growth



We feel confident that our investment in Finastra solutions will pay off by helping us provide better customer service, attract new business and win greater market share.”

Tomasz Wróblewski  
Head of Treasury, Alior Bank

**THE FUTURE OF  
FINANCE IS OPEN**

A photograph of a modern, dark-colored display stand for Alior Bank Private Banking. The stand is illuminated from behind, casting a warm yellow glow. The words "ALIOR BANK" and "Private Banking" are displayed in large, white, sans-serif font on the stand's surface. The background features a large, stylized graphic of a classical bust's head, similar to the one in the Alior Bank logo, set against a yellow and red patterned backdrop. The overall scene is lit with dramatic, low-key lighting, creating strong highlights and deep shadows.

**ALIOR BANK**  
Private Banking

## At a glance

### Solution

- Fusion Treasury



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### Tomasz Wróblewski

Head of Treasury, Alior Bank

### About Alior Bank

Alior Bank is one of the most dynamically developing and innovative banks in Poland. It operates the third largest banking distribution network in Poland, covering over 1,000 branches and serving over 4.3 million clients. Since 2012, Alior Bank has been listed on the Warsaw Stock Exchange and, in 2014, the bank joined the WIG20 index for the country's largest and most liquid companies. Following its acquisition of the core business of Bank BPH in November 2016, Alior Bank has advanced to the 9th position in Poland's banking sector by assets (PLN 62 billion as of the end of September 2016) and has come closer to attaining its strategic goal of joining the group of Poland's 5-6 largest banks.

### The Challenge

Despite starting life in the hostile economic environment of the 2008 financial crisis, Alior Bank has achieved remarkable success in its first few years of trading – winning both new clients and significant market share. As business volumes grew, the bank wanted to enhance operational efficiency, and began searching for a solution that could offer comprehensive process automation and support efficient FX eTrading. Alior Bank also sought to strengthen its compliance with upcoming regulations.

### The Solution

Alior Bank decided to enable straight-through processing from front-to-back office using Fusion Treasury, reducing the need for time-consuming, error-prone manual intervention and enhancing risk management capabilities.

### The Result

By automating key processes, Alior Bank frees up employees to focus on delivering world-class customer service. A new eTrading platform will enable the bank to support higher trading volumes, as well as a wide range of products. In addition, Fusion Treasury enables the bank to offer a wealth of products and services to customers, helping it to seize market share.

[www.aliorbank.pl/en](http://www.aliorbank.pl/en)



During our initial discussions with various vendors, the Finastra team listened carefully to our needs and demonstrated a deep understanding of the scope of the project.”

**Tomasz Wróblewski**  
Head of Treasury, Alior Bank

## Unlocking valuable time savings for employees enables them to focus on delivering brilliant customer service

### The Challenge

Alior Bank opened its doors just two weeks after the collapse of Lehman Brothers in 2008, which for many marked the outbreak of the global financial crisis. As turmoil erupted and markets went into freefall, this fresh-faced start-up needed to find its feet fast.

Tomasz Wróblewski, Head of Treasury at Alior Bank, begins: “When we began trading, we were faced with the greatest economic crisis of a generation. We opened with 80 branches and 1,500 employees – but we didn’t have a single client.

“To weather the crisis and build a flourishing business, we focused on developing a portfolio of tempting products and services to attract new customers. This strategy helped us to spark growth and win market share even at the peak of the financial crisis. Now, we are on track to become one of the leading banks in Poland, and we are also expanding into Romania.

“As business volumes soared, we needed to find a way to manage growing numbers of transactions efficiently, so that our employees could continue to focus on delivering excellent customer service. We set out to find a solution that could automate our key business processes.”

### The Solution

After evaluating offerings from a range of vendors, Alior Bank decided to replace the banking platform it had deployed at start-up with Fusion Treasury.

This solution enables full straight-through processing and delivers integrated risk management capabilities.

“We selected Fusion Treasury because it offered all the functionality we needed, and we felt that it provided the best value for money too,” explains Tomasz Wróblewski. “Fusion Treasury is built to help banks boost operational efficiency – and that’s exactly what we need to achieve our growth ambitions.

“The open architecture of the Finastra platform will simplify system maintenance and development, while also allowing us to customize the solution to suit our business.”

Alior Bank took advantage of the Finastra Application & Process Solutions methodology to drive a rapid, high-quality implementation.

Tomasz Wróblewski recalls: “Taking this approach allowed us to establish the scope of the project clearly and define the final solution in the best possible way.”

### Stellar Customer Service

With slick process automation from Fusion Treasury, Alior Bank can efficiently perform growing numbers of transactions with minimal manual intervention. As a result, employees can devote more time and attention to delivering brilliant customer service.

Additionally, a reduced reliance on manual work reduces the risk of human error in transactions, reporting and more.

The Finastra solution offers a treasure trove of functionalities, helping Alior Bank satisfy customers’ demands for fresh, innovative products and services. By bolstering its portfolio, the bank hopes to achieve further growth.

Tomasz Wróblewski comments: “We feel confident that our investment in Fusion Treasury will pay off by helping us provide better customer service, attract new business and win greater market share.”

## With Fusion Treasury, Alior Bank can satisfy customers' demands for fresh, exciting products and services



We're confident that with the robust technology and knowledgeable, highly professional consultants from Finastra, we have all the support we need to meet our corporate goals for ambitious growth."

**Tomasz Wróblewski**  
Head of Treasury, Alior Bank

### Looking to a Brighter Future

Alior Bank is confident that it has chosen the right technology partner. With Finastra on its side, the bank knows its future vision is fully supported.

Tomasz Wróblewski remarks: "During our initial discussions with various vendors, the Finastra team listened carefully to our needs and demonstrated a deep understanding of the scope of the project.

"Finastra proposed a solution that suits our business very well, and even offered to make substantial developments in one key area of the solution to support our unique business requirements.

"We're confident that with the robust technology and knowledgeable, highly professional consultants from Finastra, we have all the support we need to meet our corporate goals for ambitious growth."

### About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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