

ABOUT THE CUSTOMER

- Location: Algeria
- Founded: 1999
- First 100% mobile bank in Algeria
Part of BPCE Group (via Natixis)
- SBS Solution: SBS Solution: SBP
Amplitude Core, SBP Digital Banking
Suite

HISTORY

Natixis Algeria initially operated as a corporate-focused bank and was already relying on SBP Core Amplitude for its core operations. Seeking to diversify its revenue streams beyond corporate accounts and enter the retail market, Natixis embarked on a transformational journey. Rather than investing in a traditional branch network, it opted to launch Banxy, a fully digital, mobile-first bank pioneering the mobile banking sector in Algeria.

The Challenge:

The transition to a more universal banking model required Natixis to overcome multiple obstacles:

- Move away from corporate-only income sources
- Enter a new market segment with no prior retail footprint.
- Deploy a scalable, mobile-first platform.
- Deliver 100% digital onboarding in a regulatory environment not yet accustomed to it.

The Solution:

After establishing a robust core banking foundation with SBP Core Amplitude, Natixis partnered with SBS to launch Banxy, Algeria's first 100% mobile bank, leveraging the SBP Digital Banking Suite. The initiative delivered a full digital banking stack, including savings accounts, Visa cards, digital onboarding, and self-service features. Customers benefited from a 100% digital onboarding experience, enabling them to open accounts and select card types from anywhere. The project emphasized customer comfort, accessibility, and a mobile-first experience. Its success was rooted in deep collaboration and co-innovation with SBS, ensuring agility, continuous support, and a shared entrepreneurial approach.

The Outcome:

- Banxy became a first-mover in the Algerian digital banking market
- Successfully transitioned from a corporate bank to a retail-facing digital bank
- Delivered full-service mobile banking without a branch network
- Demonstrated market leadership by pioneering 100% digital onboarding in the region
- Positioned for future innovation with technologies like AI, Open Banking, and BaaS already on the roadmap



Banxy Bank :

The new version of the Banxy app is now available for all Natixis individual customers. It is an important step in modernising the bank's digital services and shows its commitment to offering a mobile banking experience that is smooth, fast, and secure.

A simpler and more intuitive experience

The interface has been redesigned to make navigation clearer, give quick access to key features, and offer more independence in daily use.

Stronger security

Login methods have been improved to offer better protection: Face ID, fingerprint, or PIN code, with real-time alerts to track every transaction.

A renewed commitment to customers

With the new Banxy app, Natixis Algérie shows its desire to use technology to improve the customer experience. Simplicity, efficiency, and peace of mind are at the heart of this approach, to help users manage their everyday banking.

“*Banxy was a new adventure for us a new market, a new technology, a new segment. We needed a partner not only with strong tech but one willing to embark on this entrepreneurial journey with us.*”

Our mobile bank was a pioneering product because we were the first to offer a fully integrated mobile bank account. This 100% digital integration, which was new on the market at the time, is one of the key elements that helped us stand out.”

*Sofiane Meghlaoui
Chief Digital Officer
Natixis*



SBS is a global financial technology company that's helping banks and the financial services industry to reimagine how to operate in an increasingly digital world. SBS is a trusted partner of more than 1,500 financial institutions and large-scale lenders in 80 countries worldwide, including Santander, Société Générale, KCB Bank, Kensington Mortgages, Mercedes-Benz, and Toyota FS. Its cloud platform offers clients a composable architecture to digitize operations, ranging from banking, lending, compliance, to payments, and consumer and asset finance. With 3,400 employees in 50 offices, SBS is recognized as a Top 10 European Fintech company by IDC and as a leader in Omdia's Universe: Digital Banking Platforms. SBS is headquartered in Paris, France.

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