

### Cooperative & Agriculture Credit Bank of Yemen

*Cooperative & Agriculture Credit (CAC) Bank is an independent financial institution based in the Republic of Yemen. Formed more than 25 years ago from the merger of two significant banking institutions, CAC Bank currently serves both public and private organizations, as well as individuals. The financial institution provides full-service commercial banking, including accounts, loans, credit cards, investing and foreign currency exchange.*

#### Business Challenge

When it comes to managing customer's money and other financial assets, reliability is critical. Like any progressive banking institution, CAC Bank strives to offer its customers simple and secure banking transaction capabilities whenever and wherever they are needed. CAC Bank's growth was beginning to outpace the development of landline communications availability in some areas of the country. Not wanting to halt their rapid growth, CAC began to look into alternatives.

In order to offer point-of-sale (POS) and automated teller machine (ATM) connectivity, as well as mobile connectivity for smaller branches, throughout the regions of Yemen that it serves, CAC Bank needed to look beyond landlines for reliable data transmission solutions. The institution began investigating cellular connectivity options and tested products from suppliers in Singapore and China, but the bank found the stability of the devices lacking.

"We had to repeatedly reset the devices manually," explained Ali Al-Suraimi, network administrator at CAC Bank.

CAC Bank turned to partner Prodigy Systems, a value-added systems integrator, for assistance in finding the right cellular connectivity solution to meet its needs. Prodigy Systems recommended using the AirLink™ Raven X intelligent gateway by Sierra Wireless to meet the requirements outlined by CAC Bank.

#### Sierra Wireless AirLink™ Solution

"We started testing the AirLink Raven X devices in the field, and the results were very successful," said Al-Suraimi.

After the success of both initial testing and a small pilot project of two devices, CAC Bank has now deployed about 40 Raven X gateways across its banking facilities. The bank is also working with local carrier Yemen Mobile for cellular network service using CDMA 1X technology for POS and ATM connectivity and EV-DO Rev. A technology for branch connectivity.

The rugged, commercial quality design and operating parameters of the AirLink Raven X have earned high marks for dependability and performance. The Raven X features a high-speed Ethernet interface and 3G-optimized architecture, as well as ALEOS™, the longstanding industry benchmark for reliable and feature-rich intelligence, which – in conjunction with the AceWare™ suite of tools and utilities – enables remote configuration, packet-level diagnostics and reliable network session persistence.

"The AceWare tools are nice and easy to use," said Adnan A Al-Harazi, director at Prodigy Systems. "We used the AceManager tool to connect remotely to the Raven X gateways, which speeds the device configuration and maintenance process."

Prodigy Systems worked with Yemen Mobile to draw the technical design for data connectivity over the cellular network and helped in forming the policies required to manage service usage. In helping with the cellular solution deployment, Prodigy Systems benefited from the AirLink gateways' ALEOS embedded intelligence, which provides easy system integration and remote management of Raven X gateways in the field.

"Prodigy Systems played a major role in making this solution available and successful," continued Al-Suraimi. "When it comes to installation and technical support, Prodigy Systems has always been very professional and quick to provide additional Raven X devices and to respond to our technical needs."



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# CASE STUDY: Cooperative & Agriculture Credit Bank of Yemen

## Results

CAC Bank has also experienced an increased volume of ATM transactions, jumping by more than 10 times the number of transactions seen before using the cellular solution. The institution plans to order 70 additional Raven X gateways for its new ATMs early in 2009.

"When Yemen Mobile extends the coverage of its EV-DO network, we will consider this Raven X cellular solution as our first and only option for data connectivity," concluded Al-Suraimi. "The stability of the solution is really amazing compared to other technologies we use."

CAC Bank's connectivity solution utilizing the Sierra Wireless AirLink Raven X intelligent gateway provides:

- Reduced capital costs – Wireless Raven X devices eliminate the need to install additional landlines
- Lower operating expenses – By converting from landlines to lower cost cellular service operating expenses have decreased by seventy-five percent
- Increased growth potential – Wireless solution enables ATM installations where a landline connection was too inconvenient, cost prohibitive or simply not available
- Reliable connectivity – ALEOS intelligence provides remote management and network session persistence
- Quick activation and remote management – AceWare tools allow remote access for quick configuration and troubleshooting of remote Raven X gateways
- Device portability – Wireless Raven X devices allow for re-deployment if ATMs and POS terminals must be re-located
- Improved customer service – More ATM locations provide increased customer convenience, and remote monitoring of system health improves solution uptime



*"After only six months, we've already realized a difference in cost and productivity," said Al-Suraimi. "The operating cost for our ATM, POS and branch connectivity has dropped by seventy-five percent, and we are no longer restricted to only landline-available areas when we need to place an ATM or open a small office."*

## Sierra Wireless - Connecting people and systems to mobile broadband networks around the world

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For More Information:

PHONE +1 510 624 4200

FAX +1 510 624 4299

EMAIL [MobileandM2MSales@sierrawireless.com](mailto:MobileandM2MSales@sierrawireless.com)

[WWW.SIERRAWIRELESS.COM](http://WWW.SIERRAWIRELESS.COM)

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