Accenture helps mBank revolutionize the user experience in online banking
Client profile
BRE Bank (a member of Commerzbank Group) launched mBank in 2000 as Poland’s first online-only bank. It has since grown to become Poland’s third-largest retail bank with more than four million clients in three countries.

Business challenge
mBank faced new pressures in the online banking market as the popularity of internet banking grew and a number of its competitors launched successful online offerings. Furthermore, its ability to introduce new products, improve the customer experience and effectively cross-sell were limited by its aging systems. But mBank didn’t just want to refurbish it’s online platform—it wanted to build an entirely new, next-generation online channel to revolutionize the way its customers in Poland, the Czech Republic and Slovakia experienced banking.

How Accenture helped
Accenture’s collaborative approach and unified global team helped mBank execute a large-scale project involving 130 people and four key vendors working across several locations, including Warsaw, Lodz, Stockholm and Reykjavik. An iterative approach meant the project could proceed incrementally, allowing new ideas to be developed without delaying deployment. Accenture helped mBank perform extensive research and analysis to define the project, identify the best technologies and choose the right vendors. Accenture’s technology architects, functional experts, project managers, team leaders and developers worked closely with mBank’s business and IT organizations during the development phase. Accenture helped mBank manage vendors and used its technical and process expertise to keep the project on-track and meet the ambitious development schedule. When it came time to deploy the solution, Accenture helped coordinate rollout, supported the IT organization and tracked the readiness of each stream of work.

“Accenture is our strategic partner and supported us from the very beginning in our journey to rebuild mBank’s online presence. They brought a great team filling some key roles, ranging from technical expertise to team leadership to project management. Accenture’s help was instrumental in reaching our goal—building what is probably the most innovative online bank in the world in just 14 months.”
Michał Panowicz, Managing Director—New mBank Project
Accenture's collaborative approach and unified global team helped Polish online bank mBank rebuild its online presence from scratch. Accenture helped mBank plan, develop and deploy a new customer-centric banking system with a groundbreaking user experience, innovative features and real-time marketing capabilities.

High performance delivered

The new mBank officially launched in June 2013 as one of the most advanced and user-centric online banks in the world. With a responsive design creating a unique user experience, the new mBank has an ergonomic, mobile-ready and modern user interface. Deep integration of banking functions with advanced personal financial management, real-time customer relationship management, merchant-funded offers, social media integration, “P2P” payments, full-text search, gamification and video banking sets a new benchmark for retail banks' digital experience. The new mBank has been very well-received: client adoption has greatly exceeded targets and market analysts have recognized the new mBank as a significant step forward in modern retail banking. With the success of this project, mBank has decided to continue teaming with Accenture to bring groundbreaking innovation to online banking.
About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with approximately 266,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world’s most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US$27.9 billion for the fiscal year ended Aug. 31, 2012. Its home page is www.accenture.com.

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