



CRÉDIT AGRICOLE EGYPT

OMNICHANNEL DIGITAL BANKING STRATEGY UPDATE AND ROADMAP

PRO DAYS – MARCH 2026

WORKING EVERY DAY IN YOUR INTEREST
AND FOR SOCIETY



Acceleration

Accelerate client acquisition and contribute to sales development

Acquisition: Accelerate customer acquisition by building end-to-end digital onboarding capabilities

Equipment: Build momentum on *Digital Sales*, starting by lead generation, followed by hybrid journeys, then reaching end-to-end 100% digital journeys

Flows: capitalize on *digital products* to attract day-to-day flows & liabilities. Booking investments on the app, as well as growing eCommerce/ Payment Acceptance offer, eTrade & virtual accounts.

Payments: complete our payments offer with mobile payments: Apple & SamsungPay

Cohesion

Cross-sharing to build differentiative offers, and within the group for rich best practices

Client experience: leverage on expertise within the group to streamline user experience (UX) on the app, to match latest design trends, As well as continue to grow our Cash Management offer to match corporate needs with focus on MNC customers.

Clients: increase the ratio of clients digitally active and the volume of transactions (strengthen front line awareness and marketing/animation)

Youth proposition: contribute to building a strong youth differentiative offer, leveraging on our digital capabilities

Transformation

Transform into *Agile* setup and create the first squad: Omnichannel squad

Build the Agile Omnichannel Squad: to reach faster evolution on Omnichannel digital platform, reducing time to market, and delivering more value to customers

End to End approach: continue to automate internal processes to complement ambition towards end-to-end digital journey.

Digital Branch model: build the necessary access points & integration to facilitate the new Digital Branch model.

Upgrade platforms: eMessaging, Corporate web portal.



15% of customer acquisition (from digital channels)



10% of product booking (through digital sales)



55% of individuals (active base) to be digitally active



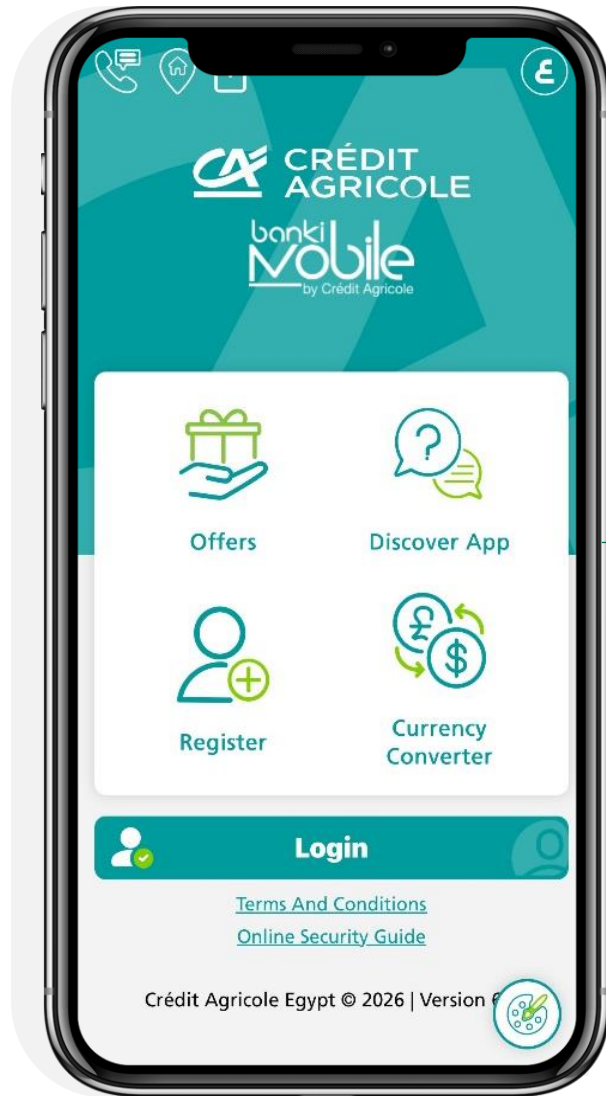
+20% increase in Corporate companies using Cash Mgmt products



65% of SMEs (active base) to be digitally active



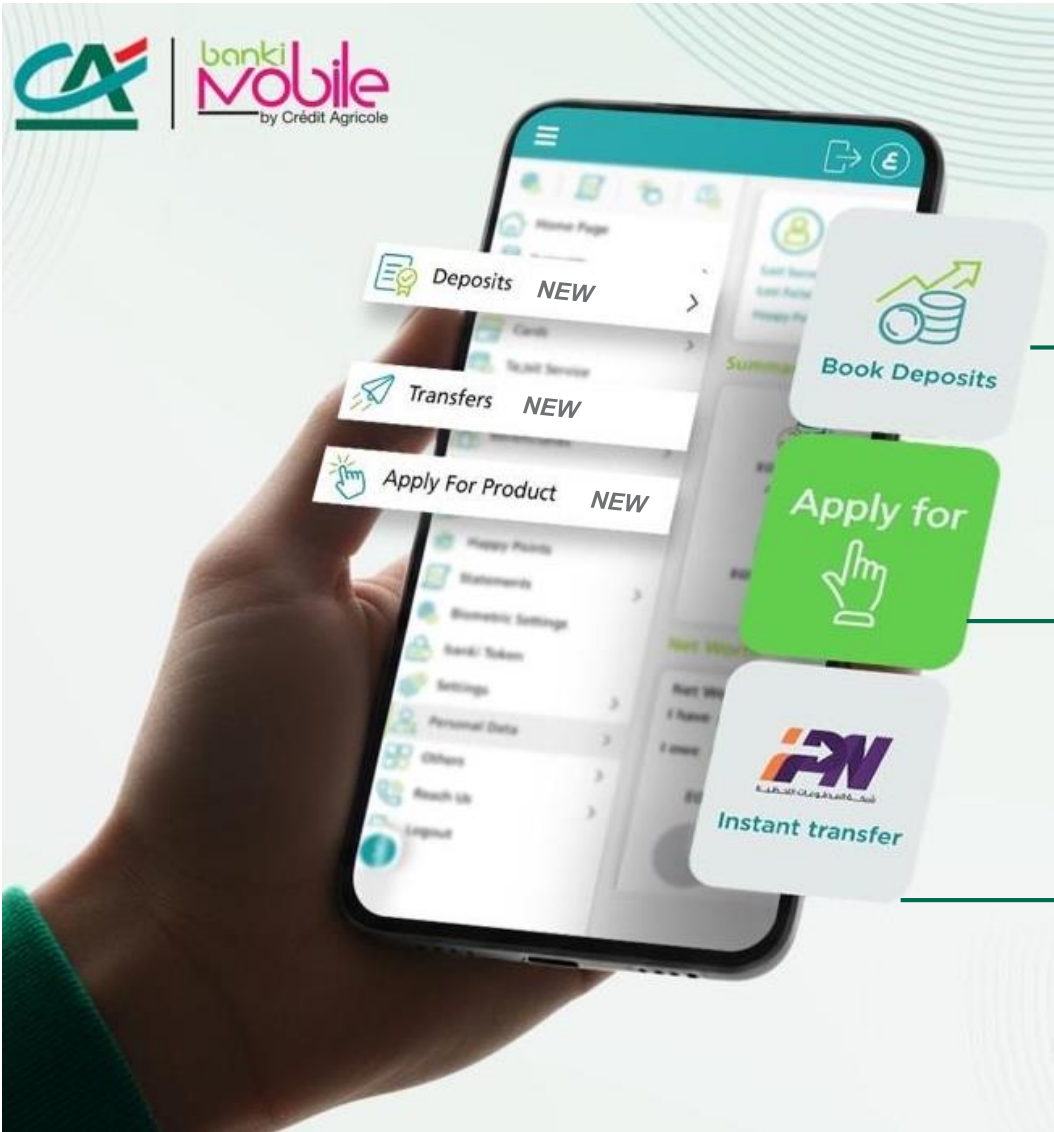
50% of companies *Domestic payments and Gov Payments* to be digital



Retail Digital Banking

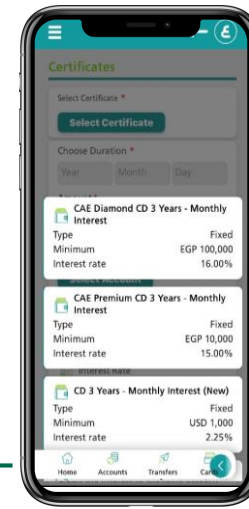
Impactful New Features launched* — in JAN 2026

*Built with a clear focus on delivering with best UX/UI



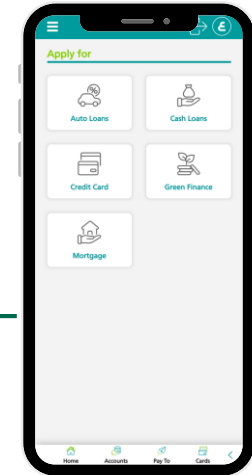
Instant Deposit Booking

Certificate Deposits (CDs)
and Time Deposits (TDs)
100% digital journey (STP)



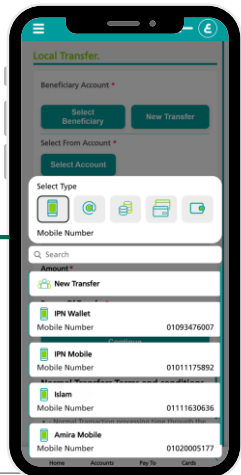
Digital Sales

Apply for bank products: Credit Cards, car loans,
cash loans, Green Finance, mortgage ... etc.
Hot leads (priority leads on NCT assigned to RMs)



Instant Payment Transfer

.. to mobile numbers, bank accounts,
IPA, , and Digital wallets
unlocking higher limits per transaction vs Instapay
Boosting day-to-day banking digitally



Mobile Banking App

.. a dynamic market moving rapidly

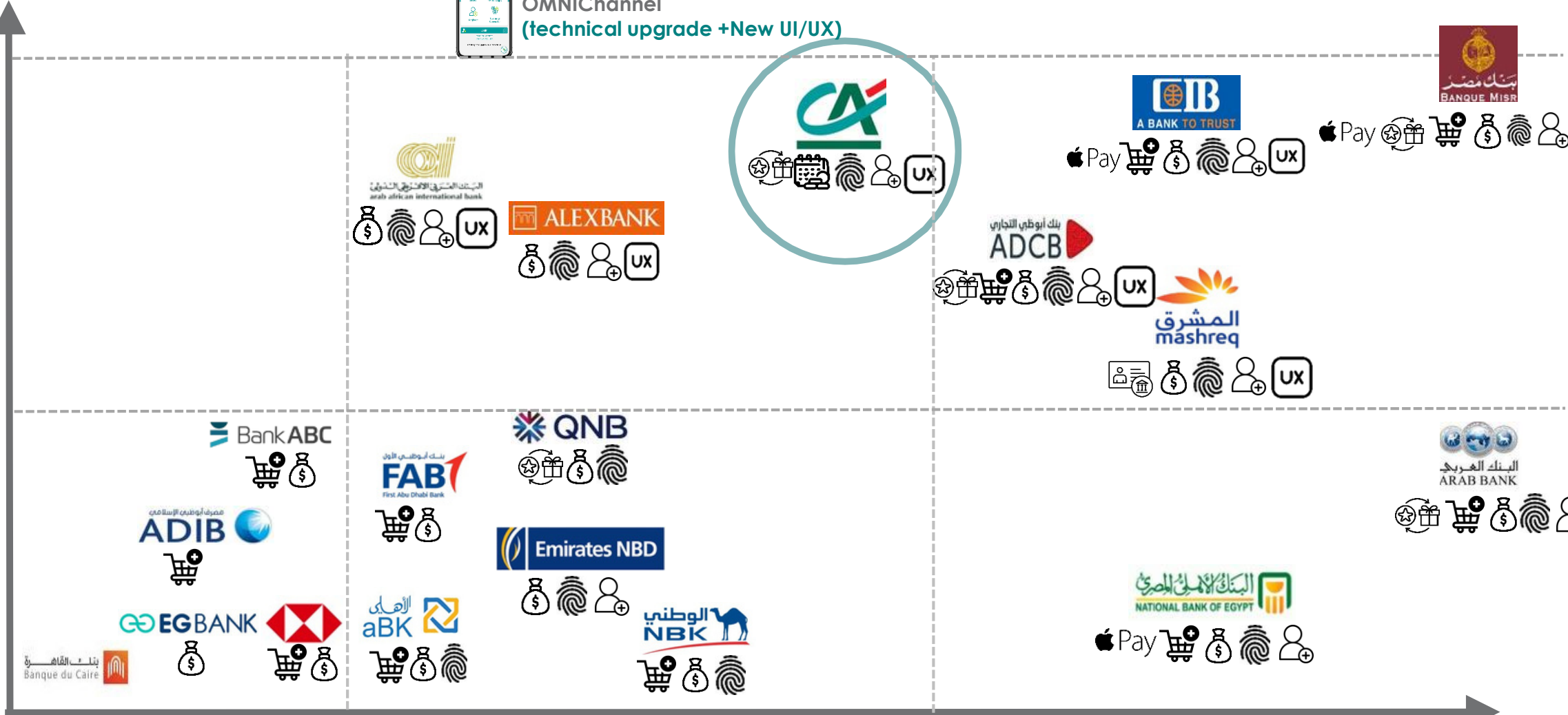
April 2025

UI/UX Personalization

- Self Registration
- Biometric access
- Book Deposits
- Digital Sales
- Taksit installment plan
- Rewards Points redemption
- Partial Digital Onboarding
- UX badge
- Pay Apple Pay



banki Mobile upgrade
OMNICHannel
(technical upgrade +New UI/UX)



Basic Banking

Advanced features

Exceptional Features

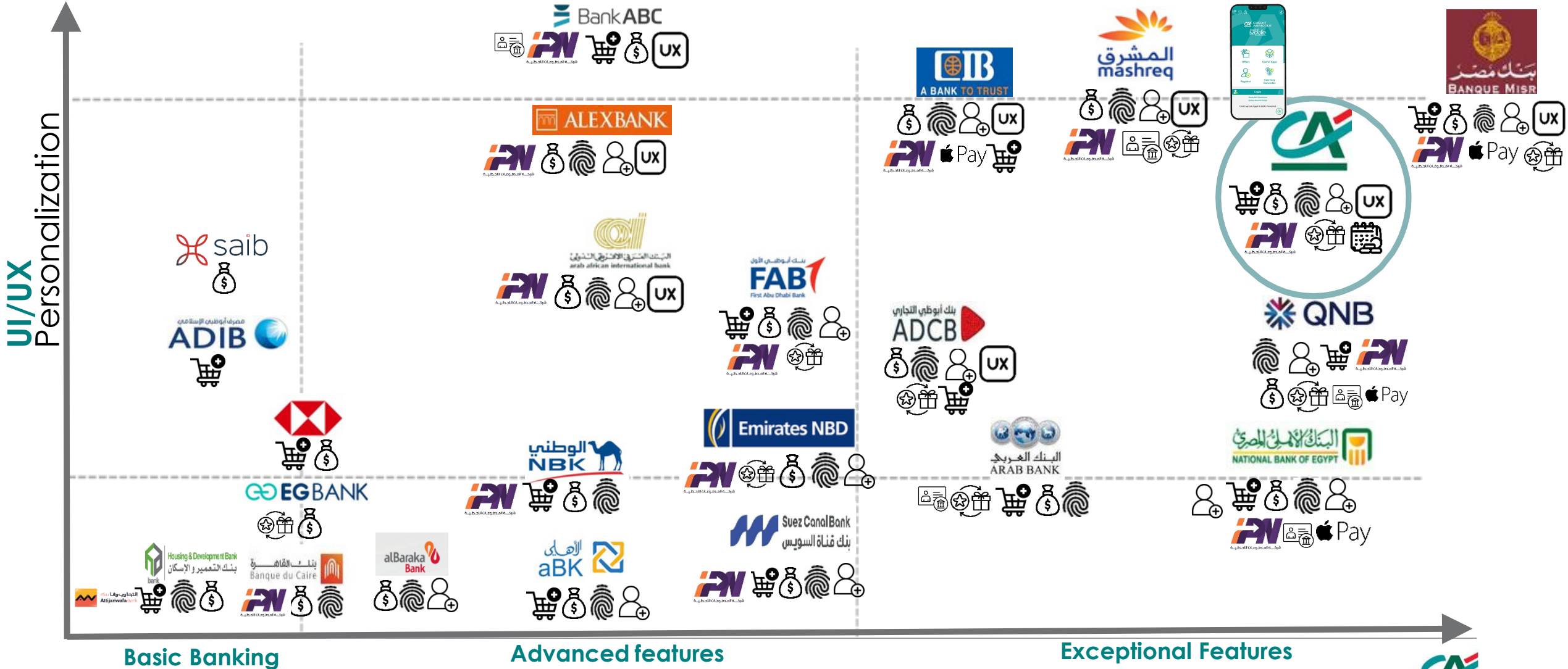


Mobile Banking App

.. a dynamic market moving rapidly

January 2026

- Self Registration
- Biometric access
- Digital Sales
- Book Deposits
- Rewards Points redemption
- Taksit installment plan
- Instant Payment Transfers
- Partial Digital Onboarding
- UX badge
- Apple Pay





3 digital awards in 2025



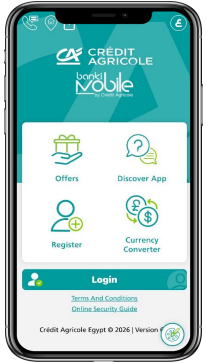
Digital Channels

Our Current Offer

Individuals

Companies (Pro and SMEs)

Customer touchpoints



Day to day banking
Real time transactions & bill payments
Biometric login, and secure OTP
Advanced **self-care** services
Digital Sales (real time for deposits and hybrid leads for other products)
Loyalty program
Instant transfers



Mobile journey / on desktop view



1st open banking app in Egypt (multi bank)
Linking all, banks, bank accounts, cards, wallet, ATMs...





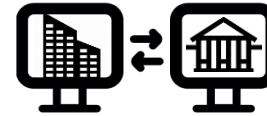
Old online banking portal



Salary payments



Cash Management portal
Advanced reporting
Advanced **approval matrices**
Domestic / cross border transfers
Bulk file payments
eGov payments online  
Trade
Cards



Integrated payments (using company's operating systems)
SWIFTnet Fileact & Host2Host



1st payment acceptance product
License to be an "Acquiring bank"



Institutional website
Product information
News and awareness



Transaction **alerts**
Customer **campaigns**

Social Media



We are social



Chatbot trained to **answer questions** (available on 3 channels)



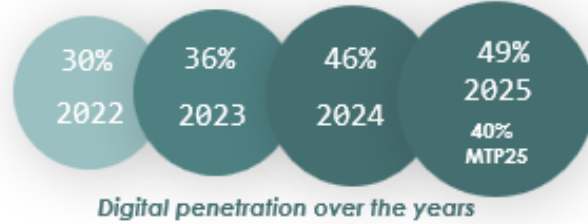
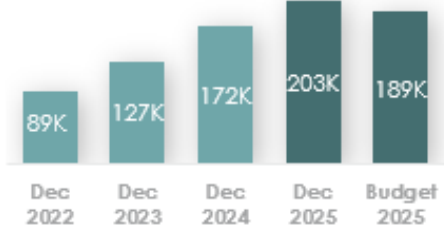


Digital Equipment in Retail Individuals



Digitally Active customers

Steady growth continues, +18% growth vs. 2024 (landing above 2025 budget by 7%)

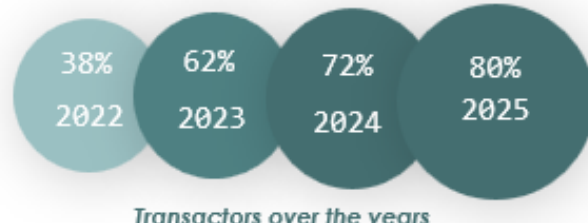
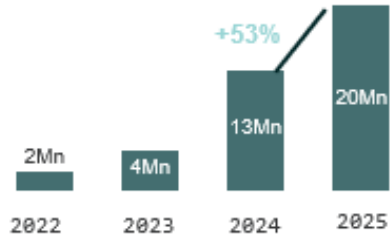


Digital penetration over the years



Digital transactions

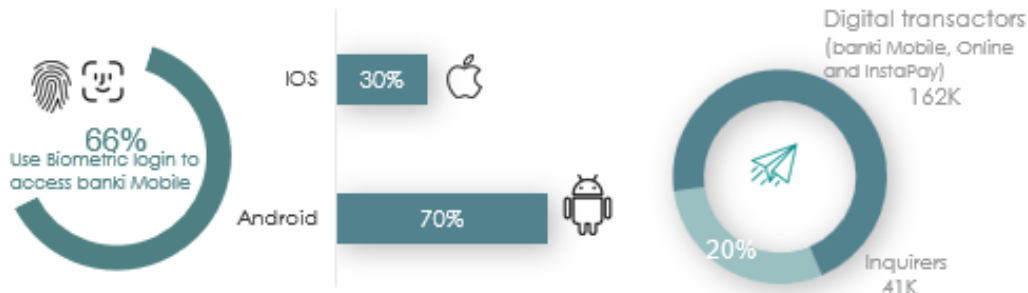
Continued migration to digital +53% growth vs. 2024 reaching 20Mn digital transactions
80% of our Digital active base are now transacting



Transactors over the years

Biometric equipment (banki Mobile active base)

66% of banki Mobile active users have setup their biometric login



Best Digital Banking Service Provider in Egypt *World Business Outlook – 2nd consecutive year*
Best Digital Banking Experience, 2025 *World Business Outlook*
Most Innovative Retail Banking Application in Egypt *by Global banking and Finance review – 5th consecutive year*

Impressive *organic* results – immediately post launch: banki Mobile new features (since launch in Jan 2026)



CDs/TDs booking

+260 booked CDs/TDs
Volume > EGP100Mn

80% fresh funds

18% of count of CDs booked



Digital sales

(Lead generation)

+5.5K applications received on banki Mobile
Conversion rate 6%

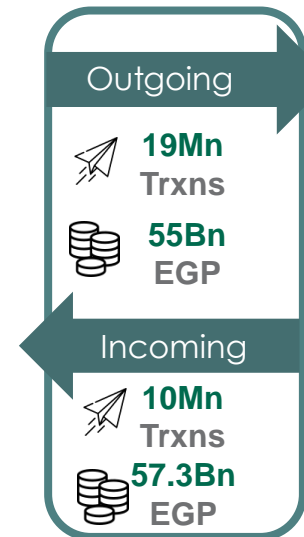


Instant transfers

15K Transactions

- Credit card requests
- loan request
- Mortgage request
- Electrical vehicle loan request

2025



InstaPay marked an additional steady digital revenue stream in 2025 with 10 Mn net revenues during 2025

+EGP2.3Bn

Net Inflows in 2025



+EGP10Mn

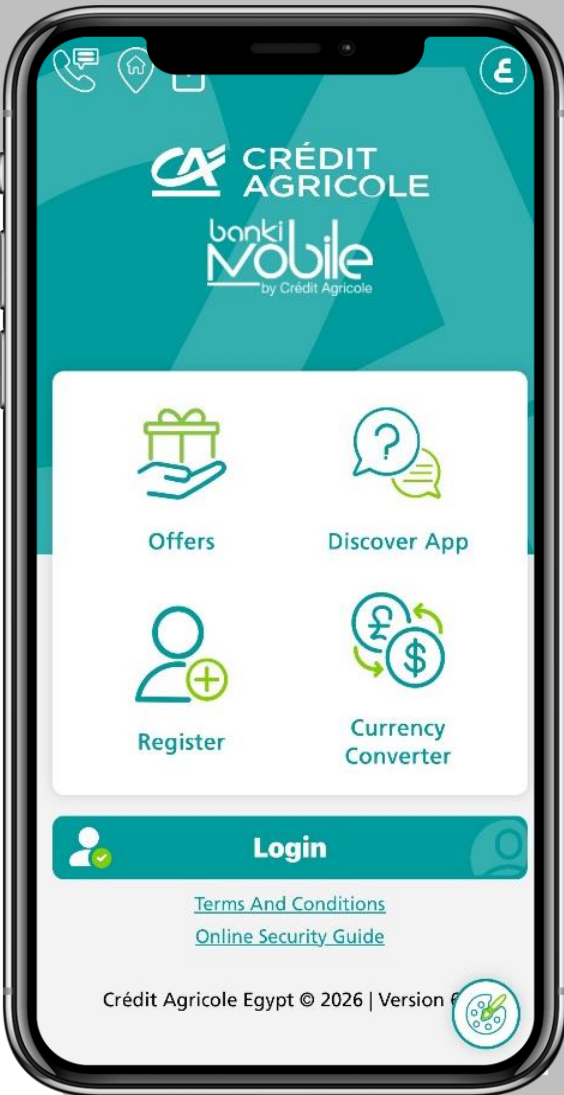
Net revenue in 2025
Since fees application in April 2025

Digital Referral Program
(100% digital)
invite other customers digitally
and seamlessly earn rewards

achieve: end-to-end Digital sale
(100% digital)
Secured loans and Credit Cards
Payroll loans and Credit Cards

Access point to Digital Branch
Integration with NCT,
request digital RM call back
or appointment ...

Tailored UX
For Youth
and Digital Branch
customers



Digital Onboarding	End-to-end digital onboarding – account opening (100% digital)	
Digital Sales	LIVE CD / TD Instant Booking (100% digital) real time	LIVE Apply for a product (lead)
	LIVE evolve towards: Digital sales (hybrid journey) Secured loans and Credit Cards Payroll loans and Credit Cards	achieve: end-to-end Digital sale (100% digital) Secured loans and Credit Cards Payroll loans and Credit Cards
Payments	Instant Payments / transfers (via bank app) real time via	International transfers and decommission old online platform
Self-care (and offload manual efforts)	Update KYC (100% digital) Phase 1: low risk and payroll customers	
UI / UX	Redesigned dashboards & simplified view Faster access to key services	Next Best Offer Strategically displayed to each customer
	LIVE	Ongoing streamlining of app UX app navigation and usability optimizing customer experience – collaboration with CACD2
Technical	Full new environment modernization Scalability, serve agile development (smart update) & time to market	Upgrade login directory and decommission old online platform
		Application security protection tool Security app shielding

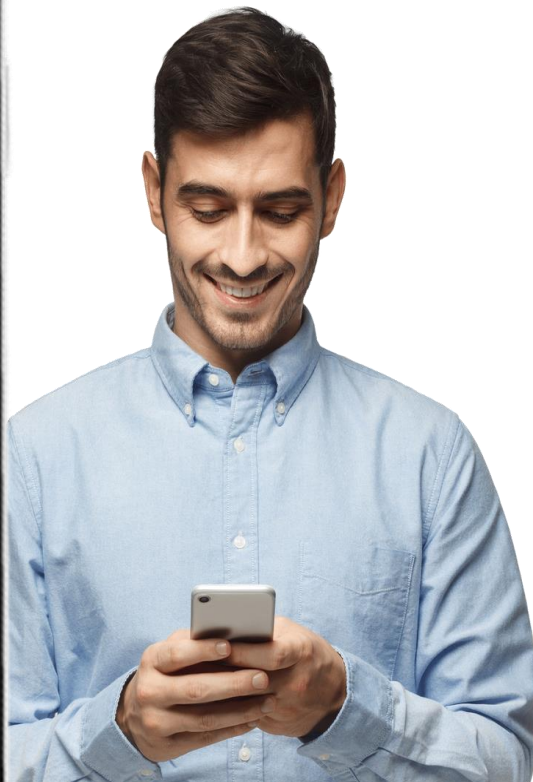
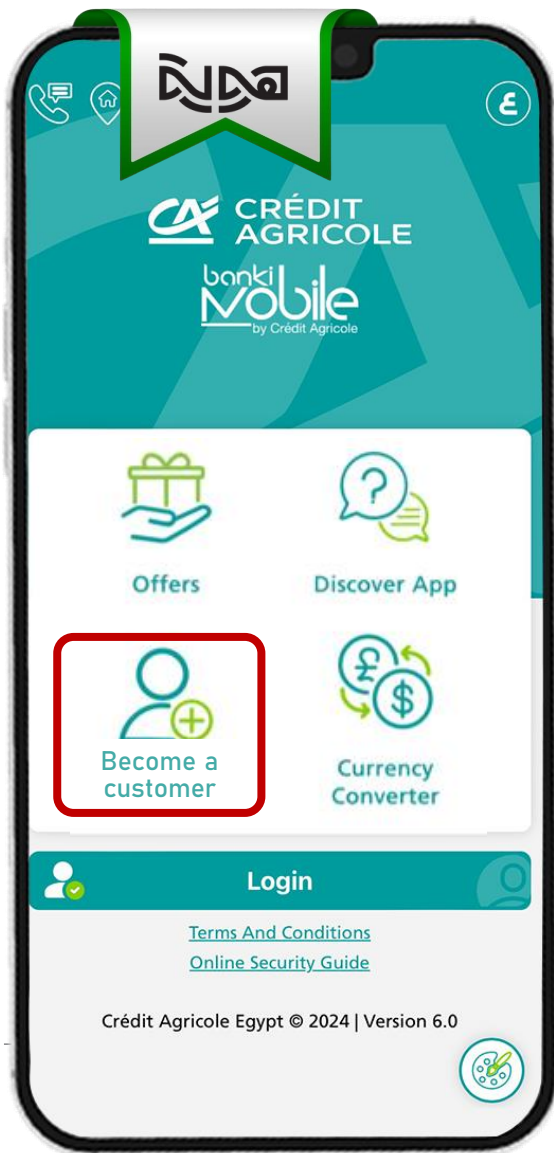
- priority stream
- ongoing stream



*indicative timeline subject to **agile transformation and acceleration**, allowing for possible changes in market dynamics and subject to launch of **Haweya** (Digital Banking identity) with pilot banks
** subject to **Card Management System upgrade project**



Integrating Haweya into our app



A **digital banking identity** solution provider backed by the Central Bank of Egypt

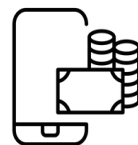
- ✓ Replace signatures and bank visits by **digital authentication**
- ✓ Unlock **end-to-end digital customer journey**



Digital Onboarding
Open an account fully digitally



Digital Sales
end-to-end digital journey, incl. signature/ authentication



Digital Lending
end-to-end digital loans, incl. signature/ authentication



eKYC
update customer information
Shared KYC across banks

5 pilot banks
(selected by CBE)

Initial Launch plan: Aug 2025
Last announcement aims for a launch in April 2026

one:bank





SMEs and Pro Digital Banking

Cash Management and Payment Acceptance – Market Watch

Financial market

Cash Management



Online Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Trade Online	✓	✓	✓	✓	X	✓	X	X	✓	✓	✓	X
Governmental payments (integrated in online banking)	✓	X	X	X	X	X	X	X	✓	✓	✓	X
Reporting Tool	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Request a Cheque book online	✓	✓	✓	✓	X	✓	✓	X	✓	✓	✓	X
SWIFT for corporate Fin/File Act	✓	✓	✓	✓	X	✓	X	X	✓	✓	✓	✓
Connectivity tools (H2H)	✓	✓	X	✓	X	✓	X	X	✓	✓	✓	✓
Business Credit card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Business debit cards	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X
Business Prepaid cards	X	X	X	X	X	✓	X	✓	X	X	X	X
Virtual Account	X	✓	X	X	X	X	X	X	✓	✓	✓	X
Mobile App	X	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	✓
TOTAL (Cash Mgmt services score)	9	10	8	9	5	10	6	6	11	10	11	6

Payment Acceptance

eCommerce	✓	✓	X	✓	✓	X	X	✓	X	✓	X	✓
POS	X	✓	X	✓	✓	X	X	✓	X	✓	X	✓



Digital Equipment in SME & Pro/Retail

– Cash Management and eCommerce



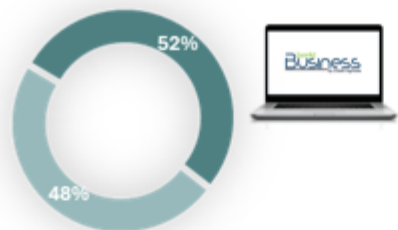
Euromoney ranking
3rd Place



vs. 4th place
2024

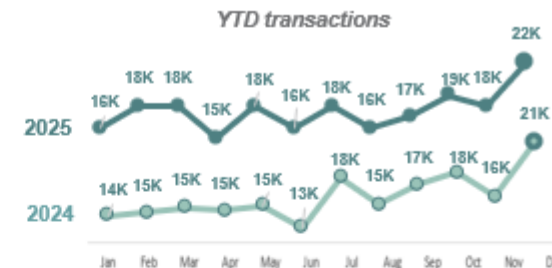
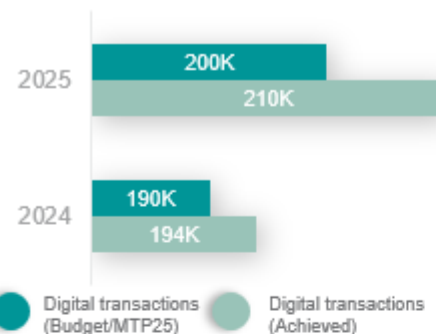
Digital equipment rate

The overall digital equipment rate for SMEs it is 52%.



Digital transactions

Growing to reach 210K digital transactions

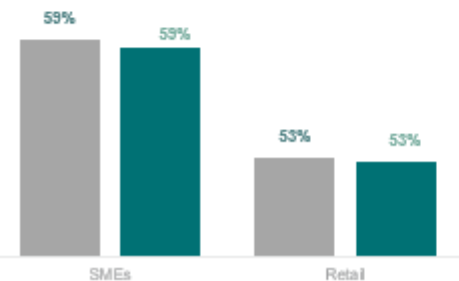


All types of transactions
(own & internal transfers, ACH domestic transfers,
e-Gov. payments and trade transactions)

Paper vs. Digital transactions

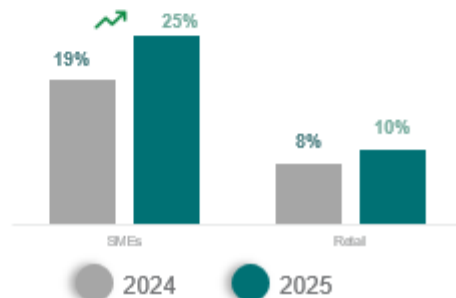
Domestic transfers

% Of Digital vs Paper

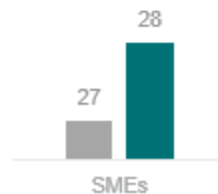


e-Gov. payments

% Of Digital vs Paper



700 Online Trade requests
(Almost doubled vs.2024)



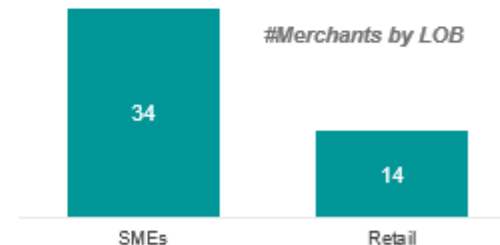
eCommerce

total Live Merchants
by end of 2025



61

#Merchants by LOB





Cash Management and Payment Acceptance – Corporate and SMEs

2026 Roadmap*

Cash Management

Transform the offer in terms of UX coupled with streamlined modular capabilities
Accelerate e-Trade and built steady streams of liabilities via Virtual accounts



bankiBusiness platform upgrade (initiation)

- Multilingual Platform (Arabization ع)
- Intelligent Dashboard
- Modular Solutions for Cash Mgmt activities (allowing for faster enhancements and upgrades going forward)
- Enhanced User Experience & Interface
- Mobile view/ Responsive Web Access
- Instant Payment Module Seamless Payment Capabilities



Streamlined e-Trade

- end-to-end Digital Trade Finance (operational efficiency)
- Streamlined customer journey
- System Enhancements & Functional Improvements



Virtual Accounts (new)

- Strategic Positioning across top leading banks
- Real-Time Reporting enabling instant tracking of receivables
- Building new steady flows / liabilities

E-Commerce

Growth business model, leverage on inner potential as well as specific potential industries, to build a steady stream of liabilities
Match Payment Acceptance offer in market, establish partnerships, and explore opportunities with latest Soft/Smart POS trends



Accelerate Merchant Acquisition

- Unlock inner potential (rich bank portfolio of companies)
- Growth Business model (boost internal setup)
- Focus on key industries (Tourism, Retailers, Education ...)

Grow Payment Acceptance offer

- Offer installments at checkout (for on-us CAE card transactions)
- Enriched integration capabilities /plugins
- Partnership with Payment Service Providers
- Launch Collect Plus (Payment acceptance for Instapay, merchant side)

Explore Soft / Smart POS

- Launch study for Soft POS and Smart POS opportunities
- Explore various Business models (incl. outsourcing)

