

# Ashur International Bank Partners with Nutanix and Red Hat to Lead Digital Banking Revolution in Iraq

## About Ashur International Bank

**Industry:** Financial Services

**Geo:** EMEA

**Website:** <https://ashurbank.iq/>

### Applications

- Core Banking Application
- Red Hat OpenShift

#### Products:

- [Nutanix Cloud Infrastructure](#)

#### Solutions:

- [Business Critical and Enterprise Apps](#)

## Ready to get Hands-On?

Take a Test Drive

## Leading Iraqi Bank Gets on the Fast-Track to Deploying Innovative Cloud-Native Apps at Scale with Red Hat OpenShift on Nutanix

### Overview

Iraq's finance sector is on the cusp of a digital banking revolution, and Ashur International Bank is at the vanguard. 24x7 self-service, robo-advisors, AI-powered kiosks, and voice biometrics have all been earmarked as milestones along the bank's 5-year digital transformation journey. But knowing that none of this would be possible without first having robust, reliable, high-performance IT infrastructure in place, the bank partnered with the vendor which it saw as the undisputed cloud infrastructure leader – Nutanix.

### Key Results

#### Rapid ROI and reduced TCO

Realized full project ROI in mere months and has seen sharp drop in operational overheads

#### Accelerated digitalization

Enables ongoing digitalization of all processes thereby enhancing efficiency and customer satisfaction

#### Ability to innovate

Easily builds, deploys, and manages innovative cloud-native apps in a secure and stable containerized environment

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– *Bashar Al-otaibi, Head of Digital Transformation, Ashur International Bank*

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### Challenge

With the demand for digital banking skyrocketing in Iraq, Ashur International Bank was committed to its mission of leveraging the latest

global technological developments to serve the best interests of its customers. However, the Bank's legacy infrastructure – with its complex network of point-to-point integrations between systems – was a barrier to these ambitions.

Keen to shift towards the more efficient, effective, and secure approach of using microservices, APIs and containerized applications, the bank sought to revamp its underlying infrastructure.

## Solution

Guided by the expertise of its local technology partner, Ashur International Bank's IT team identified Red Hat OpenShift as the enterprise Kubernetes container platform of choice. Due to regulatory constraints, the bank could not leverage the public cloud hosted version of this solution and so decided to build its own private cloud, which led it to Nutanix.

"When you talk private cloud, there's really only one company you should partner with. Nutanix is simply brilliant and with incredibly strong references from our peers in the UAE, Saudi Arabia and Jordan for not just their technology, but the associated local expertise and support we knew they were the right choice," said Bashar Al-otaibi, Head of Digital Transformation at Ashur International Bank.

"Our prime requirement was to run our critical workloads on Openshift and our strategy was to run this on a robust Kubernetes platform that could seamlessly integrate with Nutanix. With their jointly-validated design, Nutanix and Red Hat were able to demonstrate the value of Openshift as an enterprise-grade Kubernetes platform for mission-critical applications. This gave us the level of confidence needed as a bank to proceed with this design," he said.

## Customer Outcome

### Fast Track to Digitalization

Following just a three week-long deployment process, Ashur International Bank had its Nutanix Enterprise Private Cloud set up and running. Providers of its vital applications – ranging from its core banking system to its Middleware platform – were then called upon to migrate their applications to this new environment. "The feedback from these technology partners was excellent. All migrations were managed remotely by teams based in Europe, India and more and none faced any latency or stability issues," said Al-otaibi.

This stability and performance have given Al-otaibi and this team the confidence to rapidly carry out the digitalization of processes across the enterprise, thereby increasing efficiencies, enhancing customer experiences, and advancing the Bank's paperless strategy. "We even have plans to now deploy a comprehensive workflow automation solution on our Nutanix cloud," said Al-otaibi.

With the complexity of multiple point-to-point integrations having been successfully replaced by easy-to-manage microservices and APIs, the bank's IT team has seen its operational overheads decline sharply, and Al-otaibi estimates that full return on investment (ROI) on the project will be achieved within just months.

### Making In-roads to Innovation

With little to no time spent on infrastructure management, Al-otaibi's team has been quick to refocus its efforts on innovation. "With our ability to build powerful, stable and secure containerized applications in our private cloud, we are able to pioneer innovations that are truly transformative in the Iraqi market," he said.

The IT team is currently in the process of developing a new Smart Payments module – the first of its kind in Iraq. Combining voice biometrics and Natural Language Processing (NLP) chatbots, the bank will empower customers to be rapidly authenticated and then intuitively make transactions by simply conversing with an automated virtual teller. "These sorts of AI-powered applications are tremendously compute intensive, but with Nutanix, we know we have the platform that can support such innovations," said Al-otaibi.

## Next Steps

### As Sure as Can Be

Testament to its satisfaction with the deployment, the company's parent concern, the Al Handal International Group is now set to replicate the Nutanix Private Cloud infrastructure in Turkey when it launches its new banking institution, Century Bank, in the country.

"Working alongside Nutanix has truly been a rewarding experience. The team's dedication, professionalism, and commitment to our shared goals have consistently impressed me. I am continually inspired by the innovative ideas, attention to detail, and unwavering determination to succeed. We are confident in going together from strength to strength and this partnership that started in Iraq, is now being expanded to serve our entity in Turkey as well," said Al-otaibi.

"At Ashur International Bank, we aren't just creating impactful new digital services for our customers, we are actively setting new benchmarks for the BFSI segment in Iraq. By standardizing on technologies from market-leading vendors such as Nutanix and Red Hat, we are setting high standards that our peers in the country are sure to aspire towards," he concluded.

# NUTANIX