

Khushhali Bank Limited,
Pakistan

Challenge

- To provide high quality, 100% uptime wireless connectivity;
- To provide a flexible, cost-effective solution;
- To provide a centralised operational infrastructure for remote monitoring and support of remote branch locations.

Solution

- Wireless platform based on InfiNet Wireless' high performance point-to-point family of solutions;
- Solution based on InfiNet Wireless' InfiLINK 2x2 LITE series.

InfiNet Wireless helps Pakistan's Khushhali Bank to reach a wider audience in its mission to reduce poverty through Microfinance

Founded in the year 2000, Khushhali Bank Limited has grown to become one of the largest banks in Pakistan and specialises in the relatively new field of Microfinance. It was formed as a part of the Government of Islamic Republic of Pakistan's Poverty Reduction Strategy and its Microfinance Sector Development Program (MSDP).



Microfinance is a relatively new financial services model whose objective is essentially to promote economic development, employment and growth through the support of micro-entrepreneurs and small businesses, ensuring as many poor and lower-income households as possible have permanent access to an appropriate range of high quality financial services (including not just credit but also savings, insurance, and fund transfers).

With a network of branches spanning the country and numerous new branches opening up on a regular basis, Khushhali Bank initiated a network upgrade and expansion programme across its national infrastructure in order to improve the stability and reliability of its inter-branch transactions and communications. The existing DSL network, on which the infrastructure was first based, became less reliable with time as traffic increased and the technology already deployed started to show its age. In particular, Khushhali Bank wanted to significantly improve the processing of their banking transactions and email exchanges, which ultimately translated into the need for establishing a new communications platform between the headquarters and all its remote branch locations.

For the first part of the project, over a hundred branches were selected for a pilot phase, and the new infrastructure was based on a combination of fibre-optic and wireless broadband transmission layers, fibre where the economics and terrain allowed it, and wireless for remote locations where fibre was not deemed a viable option. Each branch connection needed to support a primary and a backup communications routing, with a target uptime of 100% for each link – a necessity for any modern financial services provider.

Benefits

- Stable broadband wireless platform with consistent and reliable throughput;
- Improved capacity and services that can be upgraded/switched on remotely without need to visit BS sites;
- Over-the-air Frequency selection for BS units with minimal self-interference and vast radio optimization toolkit;
- Reasonable total cost of ownership and maintenance, perfect price-performance ratio;
- Immediate turn-up of service and capacity.

For the wireless portion of the new network, Real Solutions, a trusted InfiNet partner in Pakistan, identified and benchmarked a number of available fixed broadband wireless solutions in the marketplace, ultimately selecting InfiNet's point-to-point solutions based on the InfiLINK 2x2 LITE family. Real Solutions found that the InfiLINK 2x2 LITE was not only the most reliable and stable solution in the market for providing reliable wireless connectivity, but also that it was the most cost effective solution, thus matching exactly the bank's specific requirements.

Real Solutions acted as the system design authority for the network solution, with the full support of InfiNet's local office in Pakistan, providing complete design, planning and delivery of the entire broadband wireless network. This also included the full deployment of the selected InfiLINK 2x2 LITE units in each of the bank's locations, as well as initial site surveys and link budget calculations.

To date, all of the locations identified for the initial network upgrade have been connected through the new mixed fibre-optic/wireless infrastructure, and each location has experienced 100% uptime since the completion of this upgrade. Not only does each branch now have reliable connectivity to support its banking operations, but in addition to this, the branches can be linked and monitored from a central point in case of any difficulties encountered on a day-to-day basis or for any type of support required from the central Khushhali IT team.