



How Nib International Bank Transformed Its Integration Landscape Using Open Source WSO2

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About Nib International Bank

Established in 1999

One of Ethiopia's leading private banks

Over 900 service outlets across the country

Core banking: Temenos T24

Mission: Adaptive, tech-driven banking centered on customers and empowered employees.



The Challenge of Increasing Expectations



Ethiopia is rapidly embracing digital-first services

Customers expect speed, flexibility, and 24/7 service

Legacy systems create friction and delay

Integration was rigid, slow, and fragile



Our Bank's Aspiration by 2030

Nib Bank's 4th Strategic Plan & Road Map (2025/26–2029/30)

Vision: Trusted Partner for Economic Empowerment

Six strategic pillars guide transformation

Two pillars focused on Technology Enablement & Digital Mindset

Goal: Become a truly digital-first Bank to empower our customers



The Pain of Not Being Ready



Before 2021: T24 R10 CBS
with TAFC runtime

Few integrations (ATM, POS,
Mobile & Internet Banking)

Hardcoded, fragile, and
dependent on vendor
proprietary language

Difficult to scale or support



Something Had to Change

Upgraded to T24 R20 (TAFJ – Java-enabled)

Still lacked abstraction and scalability; Direct Integrations

Direct CBS connections posed security risks

Needed architecture that could support growth



Finding WSO2 – A Turning Point



Explored commercial ESBs
— too expensive

Discovered WSO2 Micro
Integrator

Open source, lightweight,
highly scalable

Zero licensing cost



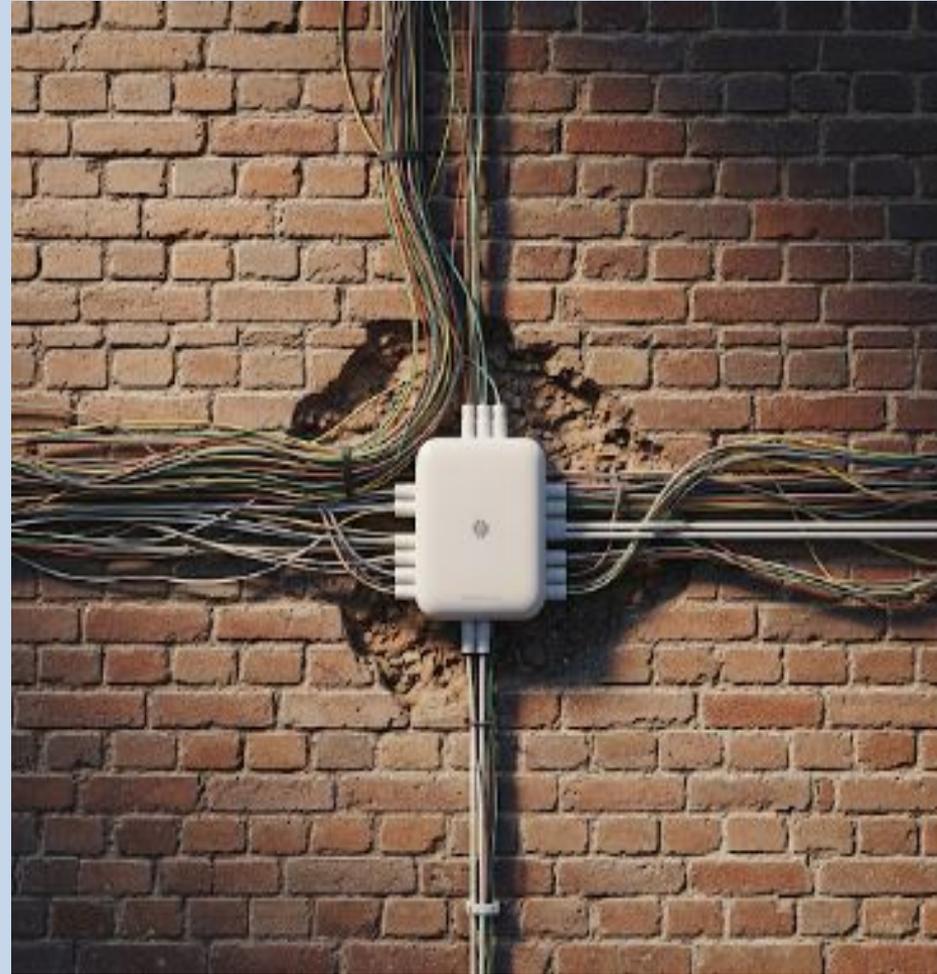
Building with Purpose

Internal pilot using existing teams

Migrated all external integrations to WSO2

Created a secure, scalable, observable integration layer

Decoupled core banking from third parties



What WSO2 Powers Today



Wallets: EBirr, Telebirr, Kacha

Telecoms: Ethio Telecom, Safaricom

SuperApp: Nib Tera (BNPL, bill pay, e-commerce)

IPS and real-time payments

Ticketing, fuel, and tax payments

It is mission-critical!



Strategic Shift to Enterprise Support

WSO2 is now a core system in daily operations

Part of our Bank's 4th Strategic Plan

Budget allocated to move to WSO2 Enterprise Edition

Ensures long-term support, continuity, and innovation



Integration Agility – Not Optional



Integration agility is key to survival

Without it, digital transformation collapses

WSO2 gave us speed, control, and confidence

We rely on our customers — and they rely on us



Final Reflections

Nib Bank is on a focused digital-first journey

From legacy complexity to a resilient integration path

WSO2 is our trusted partner in this transformation

We're on the right track—ready to embrace future tech, serve better, and grow stronger

Open source + internal will =
TRANSFORMATION!



Thank you!

