

## Case Study

UniServe™ 360 | Banking

# Customer statements at a faster pace for better customer service

Arab National Bank (ANB) is one of the top ten banks in the Middle East. The bank operates through its 168 local branches, 31 ladies sections and one branch in London since 1991. A pioneer in Internet Banking services in the Kingdom of Saudi Arabia, it has become a global leader in leveraging technology to serve business needs.

ANB offers a full range of domestic and international commercial and Islamic products and services to the retail and corporate sectors. The Bank also offers a consultancy and investment, mutual funds and assets management, local & international equity trading, foreign exchange and treasury services.



**UniServe™**

## Enterprise Agility Challenges

### Process automation and cost-effective statement printing

- Pre-printed forms were extensively used at ANB and any changes in the format of the form, even minor ones like logo, address, phone numbers, meant that new pre-printed forms were needed.
- Dependency on the print vendor to implement changes in customer statement design. This dependency was expensive and time-consuming.
- Entire batch of customer statements had to be re-printed in case of any printer misfeed or malfunction.
- Changes in the output template required changes to be incorporated in the host banking applications by skilled programmers. This process was time-consuming and expensive.
- Dependency on manpower at various stages of the distribution process (sorting on zip codes, folding and enveloping, etc.). This involved huge costs and also delayed delivery of statements to customers.
- Distribution costs were very high as statements had to be despatched from a central location. An option to print and courier statements from local offices could reduce the distribution costs drastically.

### The demand for personalized customer communications

- To connect better with customers, ANB required statements to be printed in bilingual (i.e., Arabic and English) formats
- The marketing department, to enhance brand image, wanted to send personalized statements to different customers of Bank's different services. This was an essential requirement that was not being met.
- To spread awareness about the company, the bank wished to insert targeted (demography-based) promotional offers on customer statements. This was not possible with existing processes.
- Duplicate statement generation was time-consuming and tedious. It took a minimum of three days to deliver a duplicate bill.

.....With the iECCM Suite (now called UniServe™ 360) we look more professional to customers as we can create highly customized documents to serve our customers better. We see clear benefits with iECCM Suite both for marketing new products and enabling business operations.....

Ghiath N. Al-Tuwaijri  
Arab National Bank

**UniServe™**

**In10s**  
Our intensity. Your agility.

### UniServe™ 360 at work

By integrating with the core banking application, UniServe™ 360 provided Arab National Bank with a completely automated solution for handling customer communications.

- Enable the rich and personalized statement designs and layouts using graphical user interface tools
- Ensured automated delivery of the statements through multiple delivery channels to the customers

### Benefits with UniServe™ 360

#### Enhanced customer delight

- More sophisticated, flexible, and personalized customer statements enhanced customer experience
- ANB is now able to generate statements in Arabic, thus enabling personalized communications
- Increased customer satisfaction through customized layouts, better presentation, and quicker delivery
- OMR marks on customer statements enabled document-finishing (folding and enveloping) thus enhancing statement distribution speeds
- Intelligent statement delivery as per customer's preferences
- Duplicate statement generation is now immediate, and are identical to the original

#### Substantial cost reduction

- Reduction in printing costs due to duplex printing, suppression of zero-amount statement printing, and cost-efficient re-printing without having to re-print the entire batch in case of printing problems like printer misfeeds or malfunction
- Obviated the need for stocking pre-printed stationery
- Flexibility and easy change management on statement layout
- Reduced manpower costs due to automated statement presentation and distribution

#### Business competitiveness

- A provision to use ten different types of statement formats (in both Arabic and English) at the same time has been achieved using UniServe™ 360, thus enabling ANB with a competitive advantage
- Data validation to ensure correctness of the totals is now provided. Also, useful insertions like page totals help to send correct bills to customers
- To educate customers about new offers, targeted marketing offers can now be inserted on customer statements
- ANB can now maximize on revenue opportunities by way of inserting third-party promotional offers on customer statements

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