

Case Study  
UniServe™ | CCM

# Oldest privately owned bank in the United Arab Emirates enhanced customer experience & improved revenues

One of the leading financial institutions in UAE with a growing retail presence in the region including Egypt, Qatar, Kuwait and Bahrain. Their focus is to provide customers access to a wide range of innovative products and services. It is invariably among the high performing banks in the region and provides banking and financial services to millions of customers.



## Current Challenge

This bank wanted to improve their customer facing processes to proactively cater to digital customer expectations and maintain their market share. Need of the hour was secure interactive e-statements, automated workflows for launching new statement designs, personalized and relevant marketing messages, and lower customer service costs.

Bank provides CASA (current account saving account), Credit Cards, Stock, Loan, Deposit, and over draft services. Customers using more than one service were sent CRS (consolidated report summary), but the CRS did not include credit card transactions nor did it have stock portfolio.

## Operational challenges

- Manual effort to create new statement templates
- Current PDF statements were not password protected and end to end statement generation needed 72 hours
- Change management was a challenge since Arabic statements were in image format
- It offered deals system, with which customer could convert purchases with credit cards into EMI. There was no clear distinction between regular purchases and EMI in the credit card statement, which increased calls to CRM
- Inability of the existing system to effectively organize data onto the statement was leading to wastage of paper and printing resources
- Stock allocations were accessible only through web portal; increased web traffic

The Customer communication management solution provided an interactive statement that consolidated CASA, Credit Card, Deposits, Loan, Over Draft into one statement.

## Benefits with our solution

### **Interactive statement (I-statements)**

The Customer communications management solution built on UniServe™ platform provided an interactive statement that consolidated CASA, Credit Card, Deposits, Loan, Over Draft into one statement. This secure statement has all the features of a web portal and is delivered through an email with password protection. Customers can update contact details, raise trouble tickets and request other services from the interactive statement. Improved e-adoption rates and decreased calls to CRM were the immediate benefits realized. Personalized marketing messages on statements (Print, PDF & I-statements) improved revenues from up-sell and cross-sell.

### **Analytics**

The interactive statement also provided a graphical view of account transactions (including credit card) by categorizing them into fields such as household, food, finance, travel health, entertainment etc. This helped customers to comprehend their spend patterns.

### **Workflow & template management**

The solution provided an automated workflow management for review/approval of new statement layout and marketing campaigns. Time to market new products improved drastically and the GUI based application removed dependency on IT. Whitespace management functionality reduced the number of pages in static and print statements, thereby reducing the e-statement size and resources for print

### **Faster generation of PDF, I Statement and Print**

The solution reduced the time to generate statements from 3 days to 8 hours. Resources required for statement generation can now be used for other processes.

### **Clear view of deals (EMIs)**

All the statements (Print, PDF & Interactive) had a separate section for deals that gave a transparent view of each deal. Now in the deals section, the customer can view which of the products were converted into EMI, how much amount was paid, how much amount is due and how much amount went towards principle and interest. This section reduced the number of calls to CRM that in turn reduced customer service costs.

### **Web portal**

The customer communication management solution integrated with the bank's new web portal allowing customers to download interactive or static (PDF) statements.

The solution helped the bank to aggressively cater to digital customer expectations by digitalizing customer facing processes in the shortest possible time.



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