

Our intensity.
Your agility.



Be a digital first enterprise with
our **CLOUD READY** customer engagement
solution built on

UniServe™
NXY

In10s²

www.in10stech.com



Introducing our **AI** based customer engagement solution to improve **NPS**, reduce customer **costs** and bridge **data silos**

The Banking Industry has been facing new challenges like changing market conditions, new government regulations and growing customer demands. Banks have to quickly adapt to changing digital landscape where customers are using digital channels like mobile apps, social channels, connected things, etc. to interact with their banks. New regulations of data privacy, KYC and AML demand banks to digitalize their customer interactions.

Today, Customer Experience is the competitive differentiator and rendering omni-channel experience to customers is the key for customer retention and loyalty. Banks need to continuously look at changing their strategies to improve marketing and customer experience, and driving growth by focusing their efforts on customer communications with AI capabilities and a centralized communication hub across multiple channels and throughout the journey of the customer lifecycle.

In a nutshell, some of the challenges that banks face today

- Enhance their market share with personalized up-sell and cross-sell;
- Find cost efficient and faster ways of addressing customer support issues,
- Transform legacy without replacing core applications,
- Personalize marketing messages through digital channels for greater ROI, etc.
- Maintain data privacy while sending communications



Today's hyper-connected customers are using mobile and digital technologies to interact with the banks, perform transactions and raise service requests. So they expect the banks and other financial institutions they do business with, to engage with them on a personalized, relevant and contextual basis.

For example customers expect voice assistants like Alexa to remind them to pay their bills on time, send communication through social channels like WhatsApp and Facebook and contextualize their communication with hyper personalized offers.

Also, given today's tough and highly competitive economic climate, it is critical to effectively communicate with customers, provide superior service, improve efficiency, comply with stringent regulations and reduce costs.

There is no greater need than now for banks to consider investments in the right digital customer engagement and communications customer communications management (CCM) solution. An ideal CCM solution should allow banks to better engage customers in more meaningful ways by optimizing multichannel communication process, adopting campaign management strategies, integrating with virtual assistant, faster ROI, improve NPS and reduce operating costs.

CCM for banks with UniServe™ NXT

Intense's CCM solution allows banks to send personalized, consolidated, interactive and contextual communications which includes AI based video and interactive statements to their customers through multiple channels. New channels like interactive videos not only increases customer engagement but also improves customer experience.

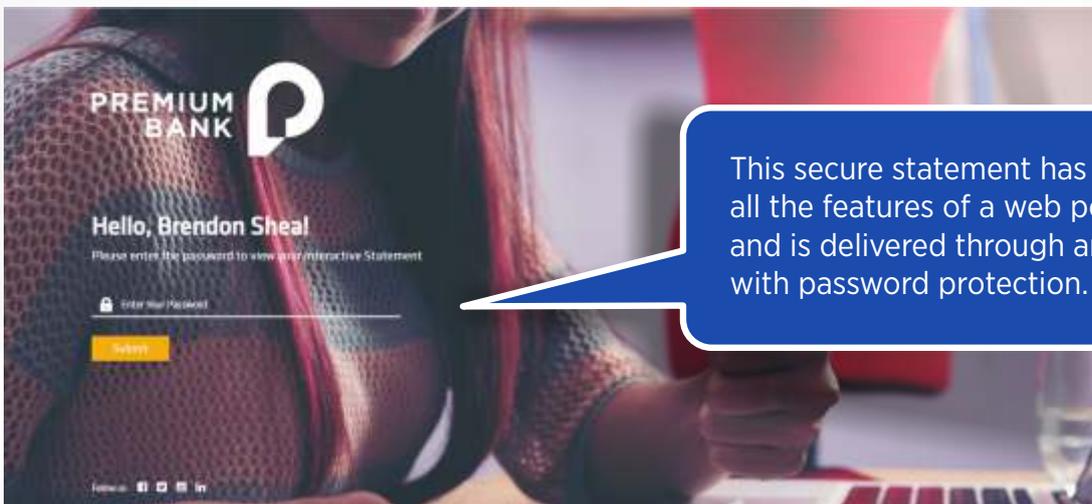
Intense's Digital customer engagement solution has been successfully implemented by leading Banking and Financial organizations across the world. Some banks have had 300% increase in revenue generated through targeted third party advertisements.

For most banks, the goals are clear

- Improved customer communications through AI based data-driven personalization
- Communications sent in regional languages.
- A solution that can manage faster change management.
- Empower customers with self-help strategy
- A cost effective solution that also includes campaign management.
- Reduce dependency on print vendors
- Having a single solution instead of multiple solutions internally
- Reduction in operation cost which includes call center costs
- Keeping pace with business needs and regulatory changes

Why choose our **CCM** solution?

- Interactive, hyper personalized video statements and welcome kits for improving NPS
- The CCM solution built on UniServe™ NXT platform provides an interactive statement that consolidates CASA, Credit Card, Deposits, Loan, and Over Draft into one statement.
- Among the many features that the Interactive statements present, some of them include:
- For customers with email ID, interactive HTML statements will be sent as a hyperlink, supported by all browsers and compatible with desktop and mobiles.





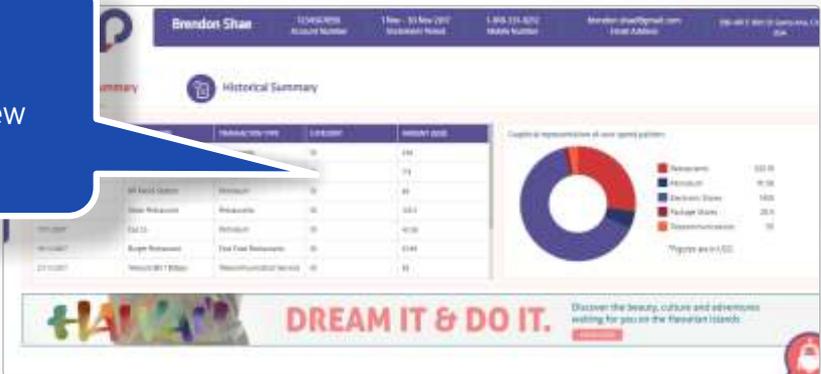
Customer can register any complaints directly through the statement which will be received by the customer support center.

There is a provision to convert EMI, EMI calculator, amounts and other options available.



Rewards and benefits tab will display the rewards points summary of the customer.

Customer can view the diagrammatic representation of the amounts spend and view option for 3 month spend.



Option to create a budget planner where the customer can create the budget threshold, view average of last six months and create various spend categories.

Why choose our **CCM** solution?

Interactive statement (I-statements)

The CCM solution built on UniServe™ NXT platform provides an interactive statement that consolidates 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.

Analytics

The interactive statement provides a graphical view of account transactions (including credit card) by categorizing them into fields such as household, food, finance, travel health, entertainment etc.

AI based capabilities

AI powered data management, chat- bots and integration with virtual assistant drive relevant, convenient and personalized communications at every point in the customer journey.

Workflow & template management

The solution provides an automated workflow management for review/approval of new statement layout and marketing campaigns. The GUI based application removes dependency on IT. Whitespace management functionality reduces 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 reduces the time to generate statements from 3 days to 8 hours. Resources required for statement generation can be used for other processes

Web portal

The solution integrated with the bank's new web portal allows customers to download interactive or static (PDF) statements. Banks can aggressively cater to digital customer expectations by digitalizing customer facing processes in the shortest possible time.

Customer predictive analysis

To assess a customer's buying behavior to develop a 360-degree customer view and improve their service.

Cloud compatible

Our cloud compatible solution allows on-premises applications to seamlessly integrate with cloud based applications. Banks can create a single platform with 360 degree customer view for comprehensive customer insights

Benefits of an AI based CCM solution



Marketing

- Scope for gaining insight into customers data while opening new channels for customer acquisition and servicing
- Increased revenue through third party advertisements
- Improve time to market allowing more agile marketing and responsive customer service
- Gain market share by building profitable business processes using interactive documents and forms
- Personalized marketing messages on statements (Print, PDF & I-statements) increases revenues from up-sell and cross-sell.

IT department

- Empowered business users with low dependency on IT
- Reduced the time to generate statements from 3 days to 8 hours.
- Reduced IT maintenance by eliminating dependence on legacy systems
- Easy change management and quick roll out

Finance

- Reduce costs by consolidating into a single omni channel platform
- Consolidated output that saves paper, printing, postage and distribution costs
- Reduced manpower to manage entire communication process
- Reduce costs of customer communications by up to 50%

Customer experience

- Send out personalized, clear and consistent communication through multiple channels like video and interactive bills, print, e-mail, SMS and Web
- Personalized communications at the right time through the customers preferred communication channel
- Targeted and customized marketing messages instead generic mass messaging
- Customers could analyze and comprehend spends with the interactive statements.
- Secured communication through e-mail with enhanced password protection, digital signatures, and encryption capabilities
- Make customer interactions more personal and interactive
- Chat with customer care to resolve issues



All these services allowed banks to reduce costs, differentiate services and improve customer engagement leading to a competitive edge. Many large banks already use our solutions to digitally transform and stay agile while improving customer experience and loyalty.



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To know more about our solutions, visit www.in10stech.com, call +91 40 44558585 / 27849019 / 27844551 or e-mail info@in10stech.com