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## DELIVERING CONSISTENT, **PERSONALIZED AND CONTEXTUAL** CUSTOMER ENGAGEMENT ACROSS CUSTOMER LIFECYCLE

Digital age banking customers' demand personalized, frictionless experiences throughout their customer journey, from across touch points. Innovation accelerators such as AI offer value propositions that present opportunities in the age of the empowered customer.

Banks like most sectors aim at optimizing existing business processes to improve customer experience, agility, and operational efficiency, while creating new digital channels that drive revenue.

### **Key Challenges that banks face**

- No single source of truth - Various Applications Operating in Silos
- Change Management - Longer change management cycles, operational and Infrastructure cost
- Disparate Promotional Communications - Communication of new offers or Products and capturing and tracking customer interests is tough while operating in silos
- Integrating Multiple Platforms/Software Applications like Email, SMS, Mobile App, Portal view, OTT & Others





# INTENSE TECHNOLOGIES CUSTOMER ENGAGEMENT HUB

Intense Technologies' Customer Engagement Hub is an advanced omnichannel solution that helps banks - onboard, service and engage with their customers more effectively by sending the right message to the right customer at the right time through the right channel. The customers are engaged constantly through their preferred channels of communication that increases loyalty and experience, and simultaneously reduces customer service costs.

## DELIVER **HYPER-PERSONALIZED** AND INTUITIVE EXPERIENCES

The unified Customer Engagement Hub powered by UniServe™ NXT puts customers at the centre of every interaction. The Digital Engagement Hub powers insights-driven personalized customer experiences across channels, applications and device, predicts their needs, and fulfils them across channels and devices.

**A unified engagement hub across all channels for contextual, personalized interactions.**  
Strong innovation ecosystem with capabilities like micro-services enabling banks to scale up with rising digital interactions.

## EXCEED CUSTOMER EXPECTATIONS WITH **UNIFIED ENGAGEMENT HUB** POWERED BY UNISERVE™ NXT PLATFORM

The customer engagement hub empowers banks to onboard customers on various channels and applications. Customer onboarding elements such as digital ID authentication and eKYC facility allows banks to acquire customers in a quick, frictionless and digitized manner. Robust capabilities allow for Self-service channels, and assisted channels enables internal and external stakeholders with multiple Touch, chat, and voice-based solutions that deliver superior customer experience.

- An extensive set of APIs enable delivery of personalized experiences on various channel applications.
- Dynamic engagement architecture provides contextual and personalized interactions and experiences, on all channels and devices.
- Open API-driven architecture for the bank and the partner ecosystem.

The hub works seamlessly with all back-end applications such as core banking, payments etc., as well as channel applications such as mobile banking, social media, virtual assistants and chat bots. It offers extensive capabilities to design customer-centric processes leading to consistent cross-channel journeys.

## END-TO-END DIGITAL EXPERIENCE TRANSFORMATION

UniServe™ NXT platform based centralized alerts and notifications solution is a powerful, unified, two-way communication hub, designed to help organizations communicate more rapidly and effectively. This hub enables real-time alerts/notifications, to all your stakeholders, based on specific events and user preference. Built on world class agile delivery methodology that ensures the right message is delivered to the right person through the right communication channel at the right time. It can seamlessly integrate with any enterprise legacy application that is required to support alerts and notifications. It enables your customers across lines of businesses (LOBs) to receive communication across any device, in any preferred language, and with an option to opt-in or out for a particular Line of Business.



## Types of Alerts and Notifications

### Actionable account alerts

- Message Scheduled alerts – allows scheduling notifications on a regular basis (daily, weekly, monthly) as defined by the user through business rule configuration. Example -festival greetings, birthdays, anniversaries etc.
- Event-based Notifications – notifies end users of a specific event, such as bill presentment or any irregular activity that might be indicative of any major event, transaction or fraud etc. Example – payment due dates.
- Actionable account alerts – allows end users to set thresholds to trigger an alert, take immediate action based on the alert notification received.
- Bulk notifications – allows bulk messages (batch processing) to be sent to a large customer base informing about highly personalized promotions / updates / news / events etc.
- One-to-one Personalized Marketing Message Across Channels – send one-to-one personalized message streams to invoke an emotional response that drives customer to take action.

The engagement hub with servicing capabilities allows digital money management, alerts, messaging, with the goal of serving customers better in transactional areas ranging from account management and payments to cash management.



## DEEPER CUSTOMER ENGAGEMENT ACROSS CHANNELS

At the core of UniServe™ NXT's E-hub is a customer-led engagement architecture. This is the engagement supports the creation of extremely personalized and human-centric experiences with Customer knowledge derived from the bank and other open sources like credit ratings and preferences gleaned from social media. These are implied customer preferences based on shared information and historical behavioral patterns.

The customer-led engagement architecture delivers Customer experience through personalized content and delivery and Cross-sell/up-sell with contextual propositions

### Key Functionalities



Portal for all stakeholders to manage alerts & notifications

Web based GUI template management system for faster change management by any business user



Business user logs are maintained for complete information on user activity for security

Event based auditing can be configured for various types of pre-defined events



Centralized reports management for customized/ad-hoc reports of alerts/notifications

Secure communication with compliance to all business rules



Personalized and Omni-channel alerts & notifications (Email, IVR, SMS, SIP-IM, HTTP & JMS) across all LOB's

## LEADING ORGANIZATIONS HAVE **BENEFITTED** SIGNIFICANTLY WITH OUR SOLUTION

Irrelevant and mistimed communication with customers maligns the brand image of organizations like telecom service providers, banks and insurance companies. Latest research points to the fact that absence of proper communication at the right time mars the relationship with customer, impacting NPS and causing customer churn.

Most large enterprises these days find it difficult to send timely, consistent, personalized communication to their customers due to siloed operations of different departments. For instance, marketing sends promotional message, being completely unaware of customer's unresolved tickets with customer support. These siloed nature of business communications result in customer dissatisfaction and churn.

Our agile customer engagement solution acts as a centralized hub and connects to all customer facing applications of an enterprise for sending effective communications to their customers. Rjio has already embraced our pioneering application for customer engagement.

## BUSINESS **BENEFITS**

### Increased Revenues

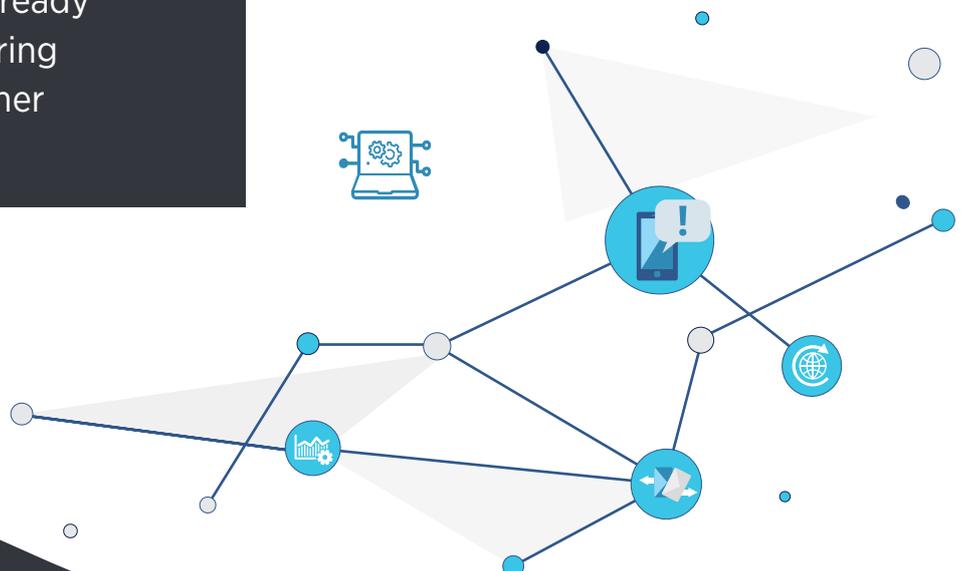
- Up-sell and cross-sell opportunities through personalized marketing messages through preferred channel of communication
- Awareness of leads through measurement of campaigns

### Decreased Costs

- Reduces operating expenses such as IVR and direct mail costs
- Fewer calls to CRM thus reduced number of customer service executives, hardware infrastructure, and lease lines
- Replacement of multiple redundant alerts & notification systems with single unified hub

### Better Productivity

- Resolves incidents faster by removal of human error, inaccurate call-process, manual escalation and real time management.
- Guarantees delivery of critical alerts to the right personnel across all lines of businesses
- Integration of human decisions into automated work flows
- Ensures compliance with better communication via timely alerts
- Proactive and positive in organizations' communication strategies



# STAKEHOLDER BENEFITS

Empowering every stakeholder by streamlining the systems operating in silos

## Customer Experience Manager

- Optimizing cross channel processes Internal and customer-facing processes that are highly digitized with a view to improve their ability to rapidly respond to evolving customer expectations.
- For example, customer onboarding processes can be optimized to be completed within a few minutes.
- Reducing number of calls to CSR with proactive account notifications
- Delivery of critical alerts to the right personnel across all lines of businesses

## Finance Manager

- Technology harmonization with full suite of experiences that when deployed, eliminates the need for multiple/ duplicate applications and technology to lower both total cost of ownership and ongoing cost of maintenance.

## IT operations

- Replacement of multiple redundant alerts & notification systems for higher productivity
- Reduction in maintenance of Multiple systems
- Multi-dimensional capabilities that leverage centralized capabilities to launch experiences and offerings anywhere in the world

## Marketing Manager

- Increased revenues through Up-sell & Cross-sell with personalized marketing messages
- Standard branding across all communications



If you are looking to provide your customers with cutting-edge solution to reduce cost, improve revenue, and deliver better customer satisfaction, contact us.



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To know more about our solutions, visit [www.in10stech.com](http://www.in10stech.com),

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