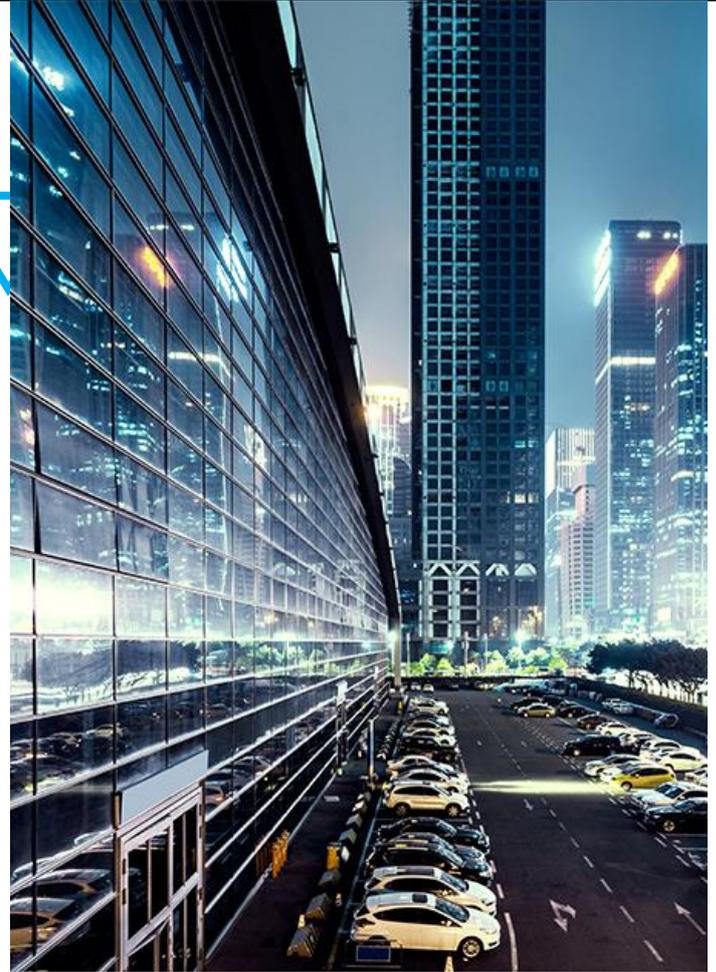


## CASE STUDY

# ONE OF THE INDIA'S LARGEST PUBLIC SECTOR BANK LEVERAGES CCM SOFTWARE TO STREAMLINE THEIR CUSTOMER COMMUNICATIONS



## OVERVIEW

India's leading International bank believes in delivering quality customer service. The bank has a long-term vision, citing 'digital transformation', 'customer-centricity' and 'growth with quality' as key elements of its strategy for achieving its objectives.

Founded in the year 1908, the bank has been a pioneer in making Banking experience more engaging and convenient. They have constantly reinvented their host of products, services, providing impeccable experience to 69 million customers across 25 countries.

## NEED STATE

Improving customer facing processes and consolidating the services that included batch & on-demand communications such as account statements, letters and emails was one of their major challenges. The bank, was in pursuit of a technology that could help them centralize their outbound communications across channels. Additionally the solution can also assist them to digitally transform their customer engagements such as: onboarding process, improved customer experience, operational efficiencies, and revenue productivity. Which can also help them to digitally transform their customer engagement such as: onboarding process, improved customer experience, operational efficiencies, and revenue productivity.

“ We are pleased to add the India's leading International bank to our pool of existing customer base. It further strengthens FCI's market leadership in delivering Omni-channel Customer Experience via CCM Technology.

- Amit Sawhney, CEO, FCI

# CHALLENGES

1

The customer's immediate requirement was to consolidate their disparate communications into a bi-directional & interactive dialogue that reduces the manual efforts of a customer to either visit a branch or to log into their online accounts for fetching monthly statements or other such communications.

2

Different applications were being utilized to dispatch varied customer communications via channels like print, email and SMS. This resulted in inconsistent brand experience since multiple applications were running in silos.

3

Printing of customer statements were outsourced to a third-party vendor which reduced the scope for sending personalized communications.

4

Increasing digital outreach to their existing 69 million customers was one of the major challenges as the bank did not own customer's email ids. Additionally, such a large base needed industrial grade solution to meet the TAT (turn around time) of such large volume output.

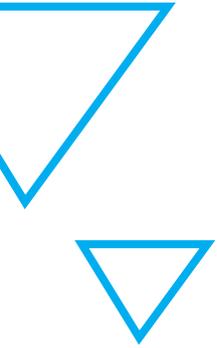
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There was a clear need from the bank to improve its customer experience while eliminating departmental silos, reducing reliance on IT and empower business users to meet compliance regulations.



"The Bank urged to reach out to their 69 million customers across channels despite not owing the email ids for most of their customers. FCI was quick to act on their concerns and delivered interactive communications via pURLs over SMS.

- Amit Sawhney, CEO, FCI



# SOLUTION OFFERED

The client engaged with FCI to amplify their customer communication management processes. FCI's deep knowledge on the subject helped the Bank to deliver highly personalized and interactive documents along with other types of outbound communications in the form of encrypted PDFs. With the addition of innovative and dynamic HTML5 based documents, the bank has been able to improve the overall customer experience. As a result, Bank was now able to offer products and services that better match customers' preferences.



## Here are few highlights On how FCI helped the bank in Achieving its business objectives

### WEB BASED URL FOR 69 MILLION CUSTOMERS

As the bank lacked email ids for their customers, FCI proposed a smartphone digital disruption by sending digital statements and other banking communications as a web-based personalized URL via SMS. Users can now directly access all their account details after logging in through this secure pURL.

### Dynamic and responsive personalized communications

FCI consolidated CASA, credit card, deposits, loan, overdraft etc., into one statement. This secure statement has all the features of a web portal and is delivered through an email/SMS with password protection. The banks customers were able to make use of the self-service capabilities and update their contact details, raise concerns, request duplicate statements etc.

## Increased promotional activities

Based on the banks customer behavior, FCI enabled them to include deals/marketing promotions and improve their revenue stream. For example, a customer with a certain number of reward points, was shown different ads suggesting him/her to use reward points against an offering. This helped the bank in delivering delightful and on-time services to its customers.

## Process and template management

Taking a holistic and evolutionary approach, FCI enabled the bank to implement rapid process automation by linking all communications, promotional campaigns under a single dashboard. This helped them in considerably reducing the time-to market for their new products as well as scale down the dependency on the IT department. Due to their association with FCI, the number of templates for CASA, Demat, Term deposit, etc., got reduced by upto 80%. This eradicated the manual processing while setting up of new documents.

## RESULTS



**Personalized  
customer  
communications**



**Empowered  
Self-service  
capabilities**



**Reduced  
time to market**



**Improved operational  
efficiency**



## ABOUT FCI

FCI is revolutionizing the customer communications for its clients who are in the consumer-facing business by delivering amazing digital experiences to their customers with the help of dynamic, interactive and highly personalized communications. FCI help organizations improve operational efficiency, support regulatory compliance, and drive business growth via its customer communication management solutions and services.

To see FCI in action, please click the button below:

[REQUEST A DEMO NOW](#)