**XRM® Banking by E-consulting Scenario**

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| Primary Persona: | Head of Retail Business & Head of Corporate Business in a Bank |
| Configuration Settings | Client: Web Client (Browsers: Chrome, Edge) |
| Problem / Opportunity Statement: | * Loss of customers who often use credit products * Not described and non-optimized lending processes * Complicated credit maintenance procedures * Uncomfortable and unsatisfactory service for the client * Unorganized and non-fixed activities for loan repayment * Unsatisfied and demotivated staff, because of customer complaints * Obsolete credit products |
| Pain Points: | **Unorganized procedure for processing loans to customers**. Banks use outdated loan mechanics that require a lot of manual checks and decision making by managers. All data on a specific loan and borrower are in different systems, which leads to confusion in customer service.  Bank employees **cannot quickly advise a client** on a loan and offer him transparent and favorable terms. |
| User Goals: | **Goals for Bankers:​**   * Fast decision making on loans * Maintaining customer sales funnel * Providing fast and effective advising for clients about credit products ​ * Creating customized offers for customers * Clients’ service cases taking and processing   **Goals for Senior Executives:​**   * Planned activities and deals on credit products * Statistics and analysis on loans issued * Manager’s work control tools​ through sales funnel * Target tracking * Profitability planning on a basis of client data and their public information |
| Business Goals: | * Staff satisfaction and qualifications increase * Loans business processes automation * Service time reduce​ for ratail and bisuness clients * Client servicing complexity increase​ * Conducting a transparent credit policy to customers |
| Triggers: | **Usually in a banks exist problems with:​**   * Loan decision making speed * Prompt advice on current loans * Client's cost-benefit analysis ​ * Tracking efficiency of work with him |
| Narrative Description (e.g., plans, evaluation, actions, objects, context, events): | XRM-system is a single center for managing the entire business. Works with different communication channels and collects data on customers, helps to form individual offers and increase sales. |
| Detailed Steps | **Point Targets for XRM Banking Integration:**   * Built-in tools for creating and approving new loan products. * Maintain the requested and approved parameters of credit products. * Automation of selection and fixing of tariffs. * Security for a loan application (pledge of guarantee, insurance, guarantees). * Routing and approval of the loan application within the branch and central office of the Bank. * Automatic collection and approval of opinions of related services (lawyers, security, risks, pledge department). * Ability to implement embedded scoring cards (models). * Fixation of all stages of coordination (date and time, reasons for returns for revision, refusals). * Conducting a credit committee in the form of an in-person meeting, an electronic meeting, remote voting. * Management of decision-making limits. * Register of pledged property. * Integration with the credit bureau. * Automatic generation of printed documents and postings in external systems (ABS, card). * Document management of the credit file. * Integration with the Contact Center. * Formation of a unified customer base, by combining client information from existing Bank systems, as well as supplementing it from external sources. * Maintenance of data on potential clients of the Bank, partners, competitors. * Storing the history of interaction with customers (registration of meetings, history of appeals to client managers, contact center. * Segmentation (categorization, clusterization) of the Bank's clients. * Automation of the processes of sales of banking products and services to the Bank's clients. * Planning sales at different stages, as well as monitoring the implementation of plans. * Proposal to the customer of products corresponding to its segment, including cross-selling. * Calculation of key performance indicators (KPI) of the Bank's work on sales, attraction, support, customer service. |
| Success Metrics: | XRM® Banking helps to efficiently serve customers who are interested in bank loan products with minimal time. The system collects data about each client, helps to form individual offers and speeds up the service time. |