

CIB BANK



Integrated and seamless IND Banking Front-Office processes at that CIB Bank, a Bank of Intesa Sanpaolo.

ABOUT THE CENTRAL-EUROPEAN INTERNATIONAL BANK LTD.

Central-European International Bank Ltd. (CIB), with \$ 6,7 billion in assets, a member of Gruppo Banca Intesa, is one of the leading retail banks in Hungary. CIB is very innovative in its services and products, and the recipient of several international awards. Since 2002 the Bank has produced an average yearly growth of 25% in its assets combined with an outstanding return on equity, achieving 38,98% in 2005.

By 2006 the bank has about 84 active branches in Hungary with total assets of €5,6 billion and about half million clients, CIB Bank is among the top four banks in the country.

BUSINESS CHALLENGE

The Bank's Management decided to shift from wholesale banking towards retail banking in the late 90's. After establishing new branches and launching new retail products, the management opted for the market leadership in the retail banking market. To achieve this ambitious goal, the Bank had to renew its entire Front-Office, in order to provide outstanding services via its branches and electronic channels.

SOLUTION OVERVIEW

IND implemented a new front-end system and channel management tool for CIB Bank's branches and electronic channels. The new Front-Office fully supports the advisory and origination processes in the branches and call center while increases the efficiency by replacing paper work with electronically supported work-flow.

Solution highlights for the branches:

- Prospect management
- Processing customer enquiries and requests
- Sales and decision support by online calculators and simulations
- Risk assessment and decision making
- Processing and generation of loan offers and contracts

Solution highlights for the electronic channels:

- Secure internet bank application for retail and corporate banking
- Payment and investment transactions via call center and internet bank
- Integrated channel management tool

"We dramatically improved our lending efficiency with the new Front-Office system:

- *Loan contract generating time was decreased to 5 minutes from 50 minutes*
- *Loan disbursement takes 2 minutes instead of the previous 20-25 minutes*
- *Final decision time on the loan request is reduced to 15 minutes from 40 minutes"*

*Dr. Áron Vitályos
Head of Loan Department
CIB*



The Banking Front-Office Technology

ABOUT IND GROUP

IND Group is one of the leading developers and providers of banking front-office products in the European e-finance market.

Our flagship product, the IND Banking Front-Office, is a set of comprehensive range of services that empowers front-office operations. BFO delivers a complete sales and banking suite of channels including branch, internet, mobile, contact centre on the same centralized platform, improving service quality and performance.

For more information please contact us at: www.indgroup.eu or send e-mail to sales@indgroup.eu

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- CROATIA
- GERMANY
- HUNGARY
- ROMANIA
- UAE
- UNITED KINGDOM

“IND HELPED US TO REDUCE THE AVERAGE PROCESSING TIME FOR A MORTGAGE LOAN BY 40%.”

Dr. Áron Vitályos
Head of Loan Department
CIB

Technology profile

- IBM WebSphere 5.1 platform (Application Server, Portal Server)
- HTML front-ends for employees
- Java Applet, WAP front-ends for customers
- IBM DB2 database, content manager
- IBM MQ Workflow engine

Integration platform

- IBM MQ Series for back-office systems
- XML over TCP/IP for mobile service providers

IND Banking Front-Office highlights

- Easy to use, easy to learn
- Ensures a reliable, secure integration platform for all electronic channels
- Emphasizes new customer touch-points: WAP Bank, Internet Bank, Call Center
- Provides guideline for the officers and hides the back-end systems

BUSINESS BENEFITS

Coordinated customer interactions

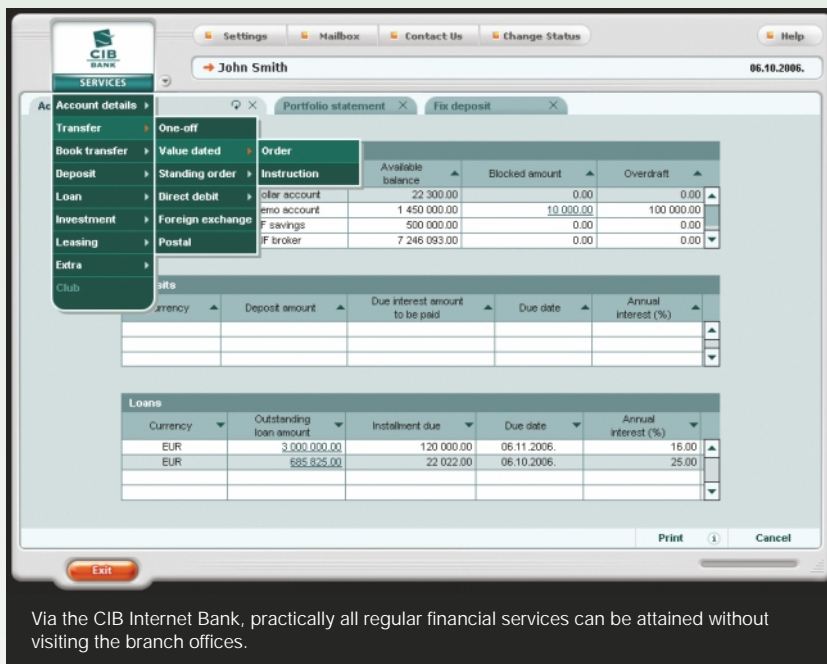
Due to the integrated channel management tool, all customer touch points are supported by the same transaction and sales processes. During the sales process of a bank product channels may be changed without losing the lead and its history.

Solid front-end for the officers at the branches

IND Banking Front-Office provides the user with a guideline: The system navigates the advisor through the various process steps. It registers the client's information, the availability of all necessary documents and gives feedback on the status of the further process steps.

SOA (Service Oriented Architecture)

Data and functions are automatically taken from the back-end systems and entered into the loan request, the loan offer and the loan contract in order to speed up the lending process and reduce errors. Front-Office applications use services published by the back-end system; this results in consistent calculations and a clear system landscape. The work-flow is controlled by a multi-dimension decision maker matrix and the tasks are assigned, load balanced and role based.



Via the CIB Internet Bank, practically all regular financial services can be attained without visiting the branch offices.

Secure internet bank

Safety is provided by two security algorithms. At each login, a randomly generated encryption key guarantees the secured communication. Transfer is protected by a signature password. An SMS message is sent to the clients' mobile phones as a notification about every financial action related to their accounts. For further security reasons, there are three different kinds of service groups and the client can define to which group she or he wants to belong to. In the first group (base) users can get information only about their accounts. The second group (medium) contains the users who can check predetermined target accounts. In the third group (complete) all the services are available.