ACCELERATE INNOVATION

Get a 360 view of customers

Finacle CRM Solution
Delight customers today, retain them tomorrow

The ultimate goal for any business is to attract and retain delighted customers. Transformation of customer lifestyles, the needs of newly created middle classes, and shifts in consumer behavior - like the rapid adoption of mobile phones and social media - have created new opportunities to reach customers, improve their banking experience, and grow revenues.

However, these shifts have brought with them additional pressures for businesses to keep pace with steadily heightening customer demand.

Traditional account management is quickly evolving to become more holistic and nurturing. A comprehensive solution that provides a unified, real time, and consistent view of the customer, across all channels of interaction, can help banks reach that ultimate goal of building profitable relationships with delighted, loyal customers.

Finacle CRM

Finacle CRM, integrated with the powerful Finacle core banking engine, has everything a financial institution needs to address the customer onboarding & information maintenance service for banking products. Finacle helps deliver better customer experience across channels and creates an effective platform for right-selling and deepening customer relationships by presenting a unified view of the customer across product lines and multiple back-end systems.

Key modules of Finacle CRM can be implemented all at once or activated over time as needed.

Manage customer relationships effectively

Start with complete and accurate customer information

Finacle CRM serves as a ‘single source of truth for customer information’ by maintaining the profile of various entities including existing customers, new customers, or any other entities which bank is targeting for selling its products and services.

Market the right products to each customer

Targeted right-selling involves offering the best suited product, for every customer, based on their individual needs and preferences. When coupled with robust customer analytics effectively supports true relationship banking, providing a robust framework for cross-sell opportunities.

Increased operational efficiency

Finacle CRM solution supports process automation (STP capabilities), eliminating manual tasks and reducing turnaround time (TAT), resulting in increasing output and enabling speedy completion of tasks.

Additional features

Workflow management

Users can outline different workflows for various business processes, allowing banks to define processes best suited for service request management, customer creation or maintenance, in accordance with their needs. Built-in integration with JBPM is enabled for customer creation and maintenance workflows.

360° view of customer

Finacle CRM enables the banker to analyze data made available through a 360° view of the customer. This provides invaluable information about the customer’s relationship with the bank in a single view. The account aggregation view makes it easier for a credit officer to analyze assets, liabilities, and investments of the customer at a glance.

Interaction management

Customer interactions with the bank, irrespective of channels, are managed by the interaction management module. With the complete interaction history of the customer in view, the service representative can stay abreast of the customer’s changing needs and adjust the interaction accordingly.

Template management

With Finacle CRM, users can add dynamic variables when creating a template and even edit activated templates. Adding additional content and including more functionality to provide values at runtime is automated and easy to accomplish. Users can do this based on configuration set for templates when an email is being generated.

Single Sign On (SSO)

SSO helps users log on to multiple applications with a single user ID and password eliminating the need to memorize multiple user IDs and passwords for different systems. This saves time and enables easier adherence to application security policies at the bank.

Standards based architecture

Finacle CRM has a true n-tier architecture with distinct presentation, business logic, and database layers that allow the solution
to scale to the requirements of large and regional banks alike. The solution also provides robust interfaces to a variety of backend systems. Seamless integration to Finacle core banking and e-banking solutions is available.

**Multilingual deployment**
Finacle CRM supports bi-directional language scripts and internationalization of data formats. The translation toolkit is a distinct value addition for banks looking to expand their global footprint.

**Enterprise alerts**
Finacle enterprise alerts provide multichannel (SMS, MMS, and e-mail) system notifications. Finacle supports the generation of event-based alerts, from any of the bank’s transaction processing systems, keeping customers abreast of relevant information and change.

**Document Management System**
Finacle CRM is integrated with Filenet as a central repository for maintaining documents. The banker can view the documents maintained in DMS through CRM application.

**Business benefits**

**Single source of Truth**
Customer Information File serves as a common repository for maintaining the profile of various entities including existing customers, new customers, or any other entities which bank is targeting for selling its products and services. This is a central warehouse of comprehensive information about an entity.

**Enable targeted right-selling**
A comprehensive, 360° and single-source view into all the relationships customers have with the bank to understand what else they might need. Finacle CRM supports robust customer analytics to deliver true relationship banking and create a pipeline of opportunities for right-selling. Finacle CRM can integrate with other white-labeled solutions for each customer.

**Increase operational efficiency**
Finacle CRM supports business automation for processes and business activities. Straight-Through-Processing (STP) abilities speed up turnaround and allow for speedy completion of tedious tasks. The multilingual Web-based single repository of information enables remotely located bankers to collaborate and transact seamlessly.

**Lower the total cost of ownership**
Finacle CRM is future-ready because it is Web-based and built on open technologies that can be seamlessly integrated with other enterprise applications. The solution’s robust architecture and proven scalability protects the bank’s technology investments.

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**Functional Architecture**

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[Diagram showing functional architecture of Finacle CRM with various components and interfaces]
About Infosys Finacle

Finacle is the industry-leading digital banking solution suite from EdgeVerve Systems, a wholly owned product subsidiary of Infosys. Finacle helps traditional and emerging financial institutions drive truly digital transformation to achieve frictionless customer experiences, larger ecosystem play, insights-driven interactions and ubiquitous automation. Today, banks in over 100 countries rely on Finacle to service more than a billion consumers and 1.3 billion accounts.

Finacle solutions address the core banking, omnichannel banking, payments, treasury, origination, liquidity management, Islamic banking, wealth management, analytics, artificial intelligence, and blockchain requirements of financial institutions to drive business excellence. An assessment of the top 1250 banks in the world reveals that institutions powered by the Finacle Core Banking solution, on average, enjoy 7.2% points lower costs-to-income ratio than others.