

# UNIQUARE Business-Management Suite

## Starting Point

Banks in all the world face similar problems today: intense cost and competition pressures in saturated markets, continuous advances in communication and information technologies and changes in the legal framework are forcing them to adapt and restructure their business processes and introduce customer focused processes at reduced cost. At the same time there integrated multi-channel management poses a huge challenge. Banks provide the customer with as many communication channels as possible and ensure a consistent appearance of the bank. Given the increasing transparency of markets, differentiation is only possible by a higher level of customer service.

In the growth markets (CEE, SEE, MEA) the focus is on the integration of heterogeneous IT environments, the efficient processing of basic transactions and the management of business growth with a moderate growth of the staff and a preferably low level of business risk.

Some 70% of a bank's operating costs can be attributed to the Point of Customer Contact (PoCC). Clearly, there is considerable optimization potential at the PoCC – which includes acquisition and marketing, advisory service, processing and fulfillment as well as transaction handling – in order to increase the profitability and cost efficiency of the core business and ensure a successful growth.

## Objectives

UNIQUARE's goal is the development of intelligent and perfectly harmonized software modules to create continuous integrated system support facilities and a user navigation that establishes a customer focused process chain. This supports the financial services industry in meeting the challenges of the specific market situations. Based on its long experience and involvement in a large number of successful software projects UNIQUARE developed the *UNIQUARE Business Management Suite* (UBM Suite). This offers a complete solution for managing and optimizing the entire range of operating processes, from acquisition, advisory service, processing and fulfillment to transaction handling

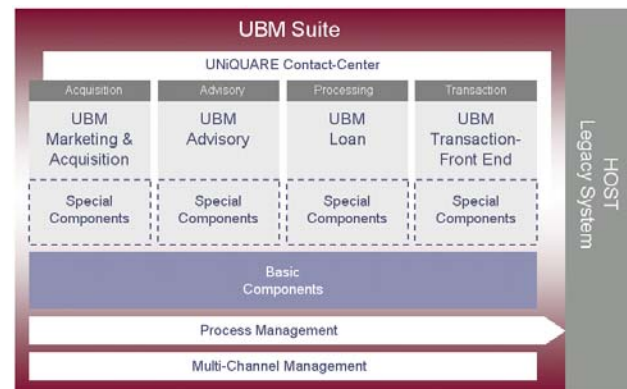
In addition to a rigorous approach to user friendliness and operator support, we have defined the following objectives for the development of our application modules:

### Acquisition

- Identification of realistic sales opportunities as early as possible
- Addressing of the appropriate target group in order to avoid unnecessary marketing costs
- Identification, addressing and exploitation of cross-and up selling potential
- System driven and automated support of market cultivation

### Advisory Service/Processing and Fulfillment

- Development of a detailed solution that best meets the requirements of both the customer and the bank
- Retention of customers interest by providing excellent service quality



- Best use of the specific advantages of the different distribution channels
- Verification of product terms and conditions stipulated at the advisory stage in order to conclude the contract
- Minimization of formal risks

### Transaction Handling

- Ensuring a streamlined workflow and minimum error rate by a high degree of automation, high usability and customer focused process definition

### Process Management and Multi-Channel Management

- Management of individual process steps from acquisition to transaction handling
- Complete transparency of processes and process steps for each distribution channel
- Execution of processes best use of the specific benefits of each distribution channel
- Distribution channel and role specific information processing

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## The Solution: UNIQUARE Business-Management Suite

The **UBM Suite** consists of an integration platform and components for optimizing customer-oriented business processes. Individual components are perfectly harmonized ensuring a continuous process and multi-channel management. A single data basis across all distribution channels creates a homogeneous appearance and the best possible communication, while benefiting from the specific advantages of each individual channel. Utilizing basic components across all application areas enables a continuous planning, managing and monitoring of the single process steps throughout the entire process. The transparency of the process enables an immediate reaction to problems and the identification and implementation of improvement suggestions.

Owing to its **modular structure** the *UBM Suite* can be used as a complete package or individual components can be integrated into an existing application landscape. The specific requirements of individual banking organizations can be met during adaptation and customization of the modules.

### Optimizing Transaction Handling

Streamlining the processes as a result of using the *UBM Suite* generates a work time saving between ½ an hour to more than 1 hour per staff member per day – just in terms of transaction handling.

### Optimizing Processing / Fulfillment and Advisory Service

When it comes to advisory services and processing/fulfillment, installation of the *UBM Suite* offers a saving potential of 30 to 40% - even in well-organized banks. Increasing the acquisition rate by >20% while simultaneously improving service quality, as perceived by the customer, can double sales performance.

### Optimizing Acquisition

The *UBM Suite* supports the early identification of genuine business opportunities and definition of "pre-programmed" process steps by offering features like multi-dimensional customer segmentation and selective tracking of sales opportunities.

## Specific Strengths

### Process and multi-channel management:

- Definition of continuous and customer-oriented processes with appropriate user guidance
- Integration of different distribution channels to make best use of the specific advantages
- Permanent data access and consistency check as early as possible
- High integration capability
- Excellent transparency of all processes (continuous evaluation available)

### User-friendly interface:

- Availability and display of all relevant information, optimized for each distribution channel
- Intuitive user interfaces and dynamic screens
- Integrated instruction manual

### Reduced time to market through:

- Simple configuration of processes
- Simple configuration of products
- Scalability and multi-platform capability thanks to advanced architecture
- Multilingual capability
- Multi-currency capability
- Multi-client capability
- Proven in practice

## Further Information

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