

# “Building an Enhanced Customer Interaction Platform at YES Bank ”

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EXPERIENCE OUR EXPERTISE

# Approach

Understand the needs of the customer (evolving needs)

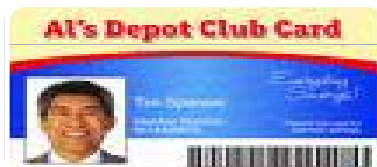
Deliver the right information to right people (with right skills) at the right place in right time using Business Intelligence

Provide consistent & uniform channels with all conveniences built in

Enable par excellence Service & Delivery using automation



# Information Delivery



## Details

Identity, Photograph, Demographics, Risk Profile, Interests, Family details



## Portfolio

Current, Past, Trends, Financial Analysis (IRR), Simulation



## Transactions

Financial, Service Requests, Complaints, Queries, Suggestions



## Opportunities

Based on Business Intelligence & Customer Queries, Status, Priority



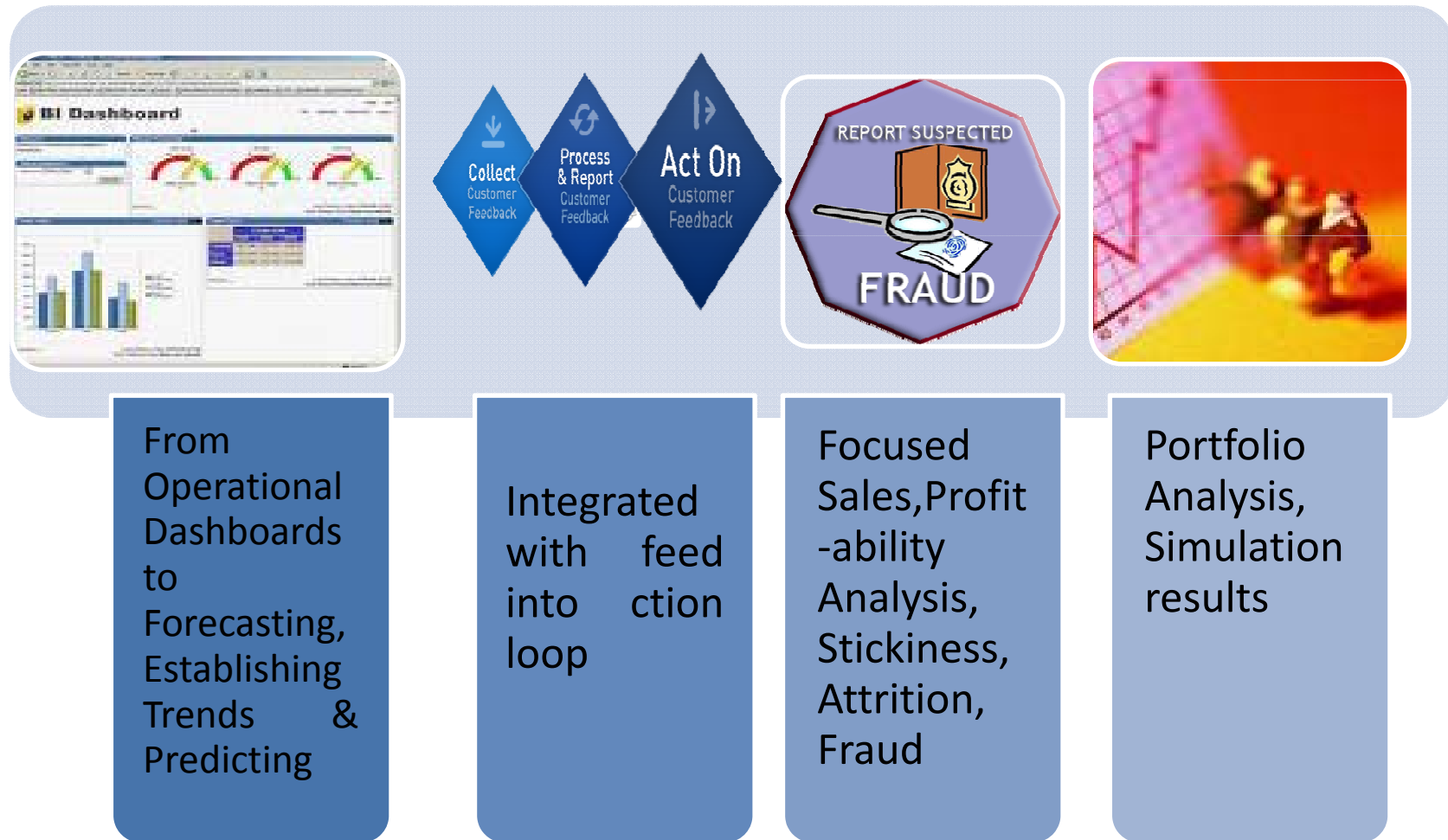
## Engagements

Correspondence, Meetings, Call history, Internet Audit trail, Campaigns, Gifts, Feedbacks



## Documentation

# Business Intelligence



-Need not be advanced to begin with

# Channels



Consistent & Seamlessly Integrated channels

## Contact Center



- Speech enabled IVR
- Auto Identification-Language, menu preferences, Q prioritization
- Audio Video with 3G
- Call back, Conference Relationship Manager or Product Specialists
- Security



## Mobile

- Cardless Features
- M-commerce, m-banking, m-payments
- Similar to Internet but suited for Mobile

# Channels



## Branches

- Identification (RFID or Swipe)
- Q Prioritization
- Self Service  
Tellers/Kiosks/ATMs
- Single Counter
- Conference RM or Product Specialists



## Internet

- Aggregator
- My View – customization / personalization
- Call / Call back  
(Audio/Audio-Video) –  
Service Executive, RM,  
Product Specialist
- Chat – Text, Audio-Video
- Security

# Service & Delivery

## Business Process Management & Service Oriented Architecture

- Straight through processing
- Transparency on Status
- Faster TATs, Minimal errors
- Audit Trails, History
- Product Weaving / Process Weaving
- Improved Efficiency and Effectiveness
- De-duplication of data

