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Client Profile

OCBC Malaysia is the country's second-largest bank offering a broad range of services in consumer banking, business banking, international banking, global treasury and investment management.

Business Need

Constant changes in the banking industry have led OCBC to offer its customers banking services whenever and wherever they desire, through their preferred channels, whether it is the ATM, telephone, mobile phone, Internet or a conventional branch. OCBC realised that with the promulgation of delivery channels, there was an increasing need to ensure a consistent level of service to customers who now have multiple modes of interaction with the Bank. In order to ensure OCBC offered products capable of satisfying existing customers while attracting new ones. The new seamlessly integrated system also presented an opportunity to give its staff additional tools to deliver the best customer service possible.

Our Solution

OCBC selected eWorx to e-enable their business operations and move towards full-fledged, end-to-end, e-Banking services. Digital Business Centre encompassed an integrated suite of solutions including Sales Force Automation tools, e-CRM portal, Loan Origination System, WAP Banking, Internet Retail and Corporate Banking, e-Telling and Call Center, amongst others. The solution streamlined operations by providing a comprehensive workflow, collaboration, tracking, and knowledge management of end-to-end business processes internally and externally. This resulted in greater customer service, customer satisfaction, as well as greater cost effectiveness.

eBworx also developed ePortal, an Intranet-based customer relationship management system, used at both call centres and branches.

ePortal provides:

- eView: an application providing instant access to all information relating to a customer's relationship with the bank
- eOrigin: an automated loan approval system that streamlines workflow processes by instantly and digitally routing loan applications to the appropriate personnel for approvals
- eContact: a sales and service tracking module used to record all customer contacts, enquiries and service requests

The Benefits

The infrastructure implemented by eBworx has allowed OCBC to establish a paperless work environment, resulting in higher productivity and a smoother workflow. Loan applications, for example, are now processed entirely electronically using eOrigin. This new application replaces a system that saw forms literally trucked between offices for approval by staff at certain locations. eOrigin has trimmed service costs but more importantly shortened the approval process, resulting in greatly improved customer service. eContact has also delivered benefits as OCBC staff can now better understand customer behaviour and make proactive approaches to suggest additional services or investment opportunities, reinforcing the Bank's mission to be more sensitive to customer needs.



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