



**Uniphore's MCAS
platform solves major
challenges in Rural
Banking**

How a leading NBFC simplified customer on-boarding processes by eliminating paper-based workflow and increased customer satisfaction?

The Client

Our client is a well-regulated and governed Non-Banking Financial Company (NBFC-MFI) who is offering a multitude of financial products and social development services in India. Some of their exclusive financial services include microcredit loans for microenterprises, agriculture, education, and other household needs/consumption. They are also engaged in providing life insurance & livestock insurance for people living in rural parts of the country.

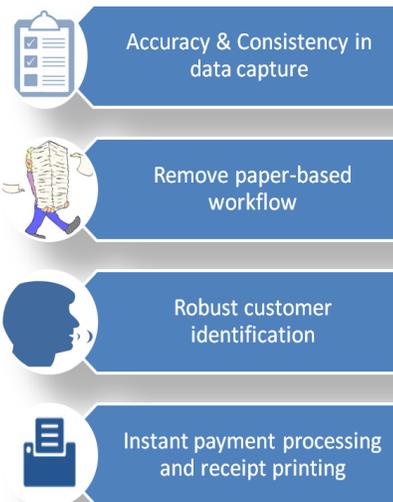
Challenges

Our client was on the lookout for a mobility solution to address some of the gaps in their existing customer on-boarding operations and achieve higher efficiency by automating those processes. Some of the areas that needed automation were:

- Eliminating the inefficient paper-based workflow for data capture and processing
- Establishing a robust security mechanism for customer identification
- Providing instant loan receipts to the customers on the field

Uniphore's Solution Approach

Uniphore's proposed solution was developed using mCAS, Uniphore's proprietary enterprise mobility platform that help enterprises to seamlessly interact with its employees and customers. It was focused on making the transactions paperless by automating customer on-boarding operations and enabling real-time reporting. The proposed solution had two components: 1. Android based Mobile app – used by field agents to capture real-time data in the field, 2. Web application – to manage the mobile app and process the captured data in the back-end.



Uniphore delivered the solution with following modules to help the client meet their objectives:

Eliminating paper-based operations: The customer on-boarding processes like capturing customer's personal details, household information, KYC documents, and photograph were automated by using the mobile application. This eliminated the paper-based data collection and the customer data was sent immediately to the back-end server for processing using GPRS connectivity to the mobile device.

Robust customer identification: Using the voice biometrics integrated within the mobile app, field agents' can authenticate customers through their voice. They can enroll the customer's voice sample during loan application request and authenticate the user while disbursing the loan. This ensured that the loans were disbursed correctly to the customers and it also prevented fraud by field agents at times of loan disbursal.

Instant payment processing and receipting: During customer visits, field agents can check the customer's payment related details within the mobile app. Upon collecting the payments, they can update the details against the amount received and these details were sent to the back-end web application instantly. They can also issue printed receipt to customers through a bluetooth printer paired with their mobile.

Values delivered

Uniphore's technical expertise and business understanding combined with its experience in working with various Banking and Financial Service providers has ensured that the project is delivered on time within the stipulated budget. The client was completely satisfied with the project milestones and implementation timelines. We've helped them with seamless transition to the new IT infrastructure and manage their customer data on the cloud. By implementing our solution in their field operations, our client attained the following benefits:

- About 50% reduction in their field agent's back and forth travel costs
- Manifold increase in their field agent's performance
- Customers are extremely satisfied with the rapid loan processing

About Uniphore

The ability to use speech to communicate is a primary reason for the evolutionary success of the human race. Uniphore's solutions extend this insight to the evolution of human-machine interaction. Uniphore's solutions allow any machine to understand and respond to natural human speech, thus enabling humans to use the most natural of communication modes, speech, to engage and instruct machines. Enterprises across industry, size and geographies deploy Uniphore's solution to dramatically improve employee productivity and deliver superior customer service.

As a leader of voice-based solutions in India, Uniphore has pioneered the development of mobile applications with the combined capabilities of Speech Recognition, Voice Biometrics, and Data. Uniphore boasts a roster of high-profile, satisfied customers across multiple verticals – Financial Service Providers (mobile commerce & banking), FMCGs & NBFCs (sales force automation), and Agriculture, Healthcare, & Education (content delivery services).

Since its inception in 2008, the company has grown at an exponential rate, and today it supports nearly half a million registered end users on its platforms every month. For more information on Uniphore visit www.uniphore.com.

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