

Business Need

A large, regional bank with over 500 branches had procedures in place to handle difficulties their customers experienced with the Personal Identification Numbers ('PINs') related to ATM cards. Often times, a customer forgets the number, or enters it incorrectly. The bank's policy is to deny access to the account after three unsuccessful PIN tries.

The procedure in place was labor-intensive. The customer must come to a branch to request a PIN reset. But in-branch personnel were required to call the bank's call center for processing. This procedure tied up two employees for up to 15 minutes. Depending upon the speed of resolution, the process risked irritating the customer.

Solution

OLS designed and configured a solution that pushed the PIN reset functionality out of the call center and directly into the hands of in-branch personnel. The key to the project laid in our ability to seamlessly tie together and leverage the power of two in-place IT investments: the core transaction processing system; and an evolving branch-based Intranet application.

As a result, in-branch personnel can service PIN reset requests directly via an intuitive, web-based user interface. There is no need to involve the call center in the request. Transactions are transported securely over our robust multi-threaded architecture. We reduced the time and labor associated with each PIN reset.

Payback

There were four elements to the return on investment in this project:

The bank estimated that with each new request serviced directly by the branch, it saved \$2.50 in direct labor costs.

By re-locating the 10,000 PIN reset requests it handled monthly, the call center could now focus solely on direct customer calls.

The improved speed of the overall process increased the satisfaction level of the bank's customers.

The infrastructure we put in place could now be re-used to envision and develop additional labor-saving improvements.

The **mean-time to payback** on this project was < 60 days