

OTP Bank Romania is a subsidiary of OTP Group, the largest independent financial services providers in Central and Eastern Europe with a wide range of banking services for private individuals and corporate clients. OTP Group comprises of large subsidiaries, granting services in the field of insurance, real estate, factoring, leasing and asset management, investment, and pension funds. The organization serves more than 13 million customers across nine countries.

PRODUCT:

Financial Services Creatio

INDUSTRY:

Banking

REGION:

EMEA

CHALLENGE:

Being focused on continuous improvement and development, OTP Bank Romania identified manual processes and siloed teams were limiting their ability to scale customer onboarding. They decided to embrace software-driven innovation and drastically overhaul their IT infrastructure throughout the entire organization. OTP Bank's primary requirement for their new software solution was the capability of tackling end-to-end customer experience across the company's various banking services.

OTP Bank Romania required the following:

- A powerful BPM tool to redesign and optimize a wide range of banking operations, both internal and customer-facing
- A CRM system with out-of-the-box solutions for banking, including apps for customer account opening, loans processing, contracts management, etc.
- A centralized digital environment for numerous bank branches
- A software able to support multiple 3rd-party integrations

SOLUTION:

- A BPM-driven CRM software that unifies sales, marketing, and customer center processes and consolidates customer data across various departments and teams
- A unified bank products and services catalogue with customized industry-specific sections
- Out-of-the-box sales processes for banking, including lead qualification, opportunity management, financial indicators management, etc.
- A fully-fledged business process management tool to support guided business processes, such as customer consultations management, maintenance activities for current accounts, etc.
- A custom-made data actualization process for individuals and legal entities
- Advanced approvals management
- Reports and contracts digitization with a customized Enterprise Content Management (ECM) process
- A configured current account opening workflow with automated risk grade calculation and request forms filled in directly in the system
- Offline and online integration with the core banking system and DMS (Document Management System)

BUSINESS OUTCOMES:



Increased productivity of over 850 employees



Back office processes transparency achieved



Risk management accuracy improved

With a large-scale project for banking processes automation and optimization, OTP Bank put Creatio at the core of its business development strategy. A combination of Creatio's turnkey solutions, extensive customization features, and broad integration capabilities enabled OTP Bank to make Creatio a universal tool for any industry-specific requirement. In the near future, OTP Bank aims to scale Creatio platform significantly, utilizing the system to manage complex compliance projects, automate HR processes, and optimize marketing operations.