

# EFFICIENT CUSTOMER COMMUNICATION FOR SPARDA-BANK MÜNCHEN THROUGH OMNICHANNEL SERVICES

## SPS optimizes processes for improved end customer experience



### Challenge

Prompt communication of important changes to customers with a guaranteed response rate of 100% and efficient processing of incoming documents



### Solution

SPS omnichannel service (OCS) to allow optimum control of the communication process

### Benefit

Bank relieved of pressure thanks to seamless flow of communication, guaranteed feedback and efficient processing

Leading provider of innovative outsourcing solutions in business processes and data management SPS has developed a service tailored to the needs of the Sparda-Bank München to meet the increasing demands in communications with end clients.

### SPS has been instructed by Germany's leading cooperative bank to provide the full package of services in campaigns involving outgoing mailings to customers.

The process begins when the customers of the Sparda-Bank München receive a personalized letter with a QR code or an email with a link asking them to agree to a change in the general Terms & Conditions (T&C), for example, or to confirm their address details.

This QR code will lead the customers to a digital form which they can fill out on the smartphone or desktop PC without going through the complicated process of logging in. Each individual form will already be completed with the relevant personal data by SPS, offering the customers a secure, convenient and structured way to transmit their data. The customers will receive a copy of the submitted data in an email sent automatically to their private email address. Of course, it will also be possible to fill out the form received in the letter and send it back.

The physical letters will be received by SPS and digitized using OCR scans to read the metadata on the forms (forename, surname, address, etc.). Checks will be carried out to verify that all the mandatory fields have been filled out and that the form has been signed before questioning whether the customer has agreed to the change in the T&C or not. The classification and validation processes are fully automatic.

Any end customers failing to respond by an agreed deadline will be contacted again by SPS. If there is still no response, the end customer will be contacted by telephone. SPS will have the contact details of the customers required to send them letters and emails and to call them on the telephone. SPS will record the decision made by the customer there and then on the phone. The same will apply to written forms where not all the mandatory fields have been filled out.

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The cooperation with SPS will change our communication with customers in large mailing campaigns for the better. The efficient solution will enable us to act swiftly and comply with the law in future when giving notification of important contract amendments. The response management system will also facilitate a high reply rate and smooth-running dialog. This will allow us to provide our customers with excellent service and to cater to their needs to optimum effect – while at the same time easing the pressure on our resources.

– Sandra Heinig, Project Manager, Sparda-Bank München

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The flexible OCS solution provided by SPS also makes it possible for the customers to contact the Sparda-Bank München through existing channels, such as the bank’s own website or the online banking app. It will, of course, still be possible to return information in person by visiting the branch, for example. The as-a-service solutions offered by SPS not only improve the customer experience, but also enable faster turnaround times due to the increasing digitization of processes.

All the incoming sets of data will be recorded, stored as metadata in the system and archived by SPS. The Sparda-Bank München will be able to view the data history throughout the campaign and obtain information as to how many customers have already given consent or not. The bank will also be informed by the OCS of any follow-up action required as a result. SPS will send the structured data to the bank in the preferred format at the end of the campaign. The data will then be deleted at SPS in order to comply with the data protection legislation.

### Savings and increased efficiency for the bank

With SPS taking care of communication with the end customer and managing all the routine administration, the Sparda-Bank München can run smoothly and save time on operational processes, thereby enjoying the advantages of significant savings and increased efficiency. Having been entirely relieved of the administrative workload in communications, the Sparda-Bank München is able to concentrate on its core business knowing that SPS is acting as first-level support and facilitating smooth processes of communication with the customers. The bank can now also rest assured that it will have time to face future regulatory changes and comply with the associated reporting requirements.

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**GEMEINWOHL-BANK**

**Sparda-Bank München eG**

**Sparda-Bank**

### About Sparda-Bank München eG

The Sparda-Bank München is a cooperative bank with a large membership and over 90 years of experience. It offers its customers a wide range of financial services and attaches great importance to individual advice and fair conditions. As Germany’s leading mutual savings bank, it believes in ethical financial management for the benefit of the people and the environment.