

SAMSUNG SDS INDIA

Saraswat Bank Embracing Mobility for Competitive Advantage



Samsung SDS was the only company which could enable a holistic mobility experience by providing Tablet for doing real-time authentication with Aadhaar. Samsung SDS also, provided EMM solution to prevent any misuse of Customer and Bank data. Samsung SDS has been providing amazing support to ensure seamless customer experience.

Head /Manager-Saraswat Bank



About Saraswat Bank

Marching parallel to the evolving timeline of India, Saraswat Bank enters into its 102nd year of service to the people. It has grown to be a pioneer in the urban co-operative banking sector in India, offering unparalleled financial services. Saraswat Bank is committed to bridging the gap between technology and tradition by bringing to its customers the best of both worlds.

Challenges

Saraswat Bank has matched strides with India's digital revolution by offering various digital banking services designed to make banking more easy and convenient. Few of the services being Mobile Banking, Internet Banking, Bank on WhatsApp, Saraswat Bank 100+ etc. Bank started another initiative to digitize its branches to provide better and faster services to customers. To do this it was important to reduce the time taken in the account opening process. Traditional process required the customer to fill-in a form and submit hard-copies for KYC documents. This involved lot of paper work and physical handling of the documents, thus delaying the process at times.

The Bank, with the help of an ISV, had already developed a mobile application that would help customers choose the right product/ service, initiate customer enrollment and eKYC. To facilitate use of this application and make it useful for the staff at the branches, Bank required a device which could seamlessly do biometric authentication with the Aadhaar service for faster e-KYC and at the same time prevent its misuse & keep security of customer and bank data.

Saraswat Bank finds this solution swift and convenient which has helped the customers experience the instant account opening process with an added advantage of getting to choose the account number. Customers can now open their account at their doorstep without any need to visit the branch. Bank staff can easily help him do that by carrying Bank's IRIS tablet at their residence.

Solution

Samsung SDS provided the IRIS Tablet along with EMM solution and excellent support to improve working experience and productivity. This tablet is like a sales process management device having all information and necessary documents, Customer KYC collection and verification feature to help sales person stay updated and help closing sales process.

- The IRIS scanner on the device could do a faster scan of the customers eye and authenticate him/her with Aadhaar database in real-time
- The EMM allowed the bank to lock the device into kiosk mode so that only customer enrolment app was running and all other apps were blocked
- USB and Bluetooth were blocked to prevent any copying of customer data from the Tablet
- With EMM enrolment service, all devices were smoothly pre-configured with customer enrolment App & security features before it was sent to branches
- With EMM, the customer enrolment app can be automatically updated with latest version without any user intervention

Benefits & Value Proposition

- Samsung SDS provided a single device with inbuilt IRIS scanner, which was easier to manage at branches
- Real-time e-KYC verification with Aadhaar database.
- Reduction of customer account opening time to within same day from several days due to earlier process
- Bank can now provide banking services at customers' doorstep using the Tablet
- Better customer experience and more satisfaction.
- Central management of the content and applications on these devices Assisting customers choose the right product/service for them.
- Prevented misuse of Tablet, restricting it to only business purpose with the EMM
- Ensured security of customer KYC and Bank data.



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