

SMART BANKING CUSTOMER SERVICES



PROPOSAL

Cybernetics Pvt. Ltd.

In association with Nepal Telecom
(for Remote Internet Access)

2018



At present many banking organization have successfully provide their banking facilities to their customer through online basis.

1. INTRODUCTION:

Looking at the present Techno -Era, Technology is in the sky rocketing pace, where it plays an essential role in our Life. Regarding the Nepalese government and banking sector, the central bank has committed to enhancing financial inclusion through digitalization of banking services and make **DIGITAL NEPAL**. Many ICT based company have evolved as a strong force in delivering the financial services through technology-based products and delivery channels where Nepalese Financial system is no longer a traditional banking institution. ATMs, credit cards, debit cards, agent banking, mobile banking, branchless banking, among others, are becoming popular these days to enhance people's access to financial services.

Moreover, to imply the concept of **DIGITAL NEPAL**, the most important step is to connect people around the nation with the high-speed, affordable and easily accessible internet both online and offline basis in urban as well as remote area. At present many banking organization have successfully provide their banking facilities to their customer through online basis.

Realizing the importance of ICT in daily life- in personal as well as business/ social /government organization, Cybernetics has come up with the Innovative Smart Solution named as **Smart Banking Customer Services** in association with Nepal Telecom. Through this innovative solution, banking organization can easily translucent their any information to desired or large no of general people for 24x7 hours a day, whenever they want both online and offline basis. This innovative smart solution is an industrial router which is based on **CDMA/GSM** technology. So, it can be easily operated in remote as well as urban areas of any



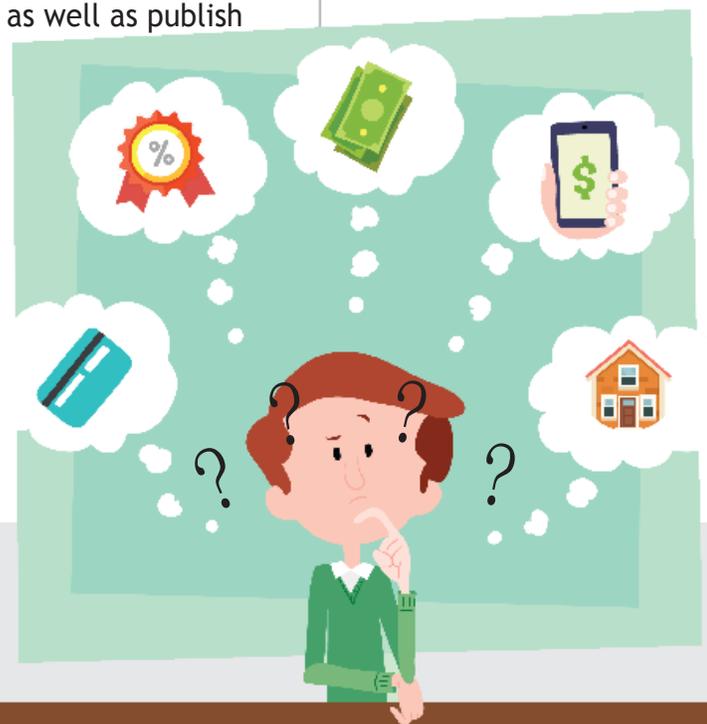
part of Nepal.

2. OBJECTIVES:

The main objective of this proposal is to provide fast offline banking information to the customer which holds the concept of 24x7 hours Bank Opening in order to enhance the customer services. In addition, boosting business leads with the help of inquiry forms for survey purposes. At the same time, the customers can avail of offline amusement apps and videos while waiting for their turns at the service counters of the banks.

3. BENEFITS OF CYBERNETICS SMART BANKING CUSTOMER SERVICE:

- ✓ There is facility of rich content storage
- ✓ Can operate 24 hours a day which gives the concept of 24x7 hour Bank Opening
- ✓ Consumers can get the complete information about banking facilities/services in the absence of respective staff which helps to save time and resources
- ✓ Applications, audio and videos, which constitutes entertainment materials can be installed in its memory card. The videos can be streamed offline and the applications can be downloaded offline as well in any devices like mobiles, laptops and soon. Then, the downloaded applications can be used. This facilitates huge data saving as internet connection will not be required to access them
- ✓ Grievances handling is highly possible with the help of feedback forms
- ✓ This device can be used for the Corporate Social Responsibility (CSR) initiation in various sectors such as municipalities / (VDCs) to convey information regarding financial literacy and awareness as well as publish schemes offered by the bank
- ✓ Can be turned on 24 hours without heating problem.
- ✓ Can Surf internet using CDMA/GSM/WCDMA/4G LTE network.
- ✓ Easily and rapidly deployable.
- ✓ Remote monitoring, management and maintenance services are also available in this system.
- ✓ Blacklisting of unnecessary or heavy



Considering this Cybernetics Pvt Ltd bring a new innovative smart solution named as Smart Banking Customer Services both for remote and urban areas.

data consuming websites.

- ✓ High Concurrency and rich contents storage. The contents can be changed or updated as required
- ✓ About 30 users can access the device at a time
- ✓ GPS Locator is available as an additional service which shows the exact location of devices.

4. CYBERNETICS SMART BANKING CUSTOMER SERVICES INCLUDES:

- Can view graphical and statistical representation of report for particular user or desired user.
- Provides detail information about total consumption of internet data, last active time of the device, signal strength of the network, location of the device, device properties, etc.
- User view, device-wise and top Statistics-wise report/data can be accessed for each user/desired user.
- Provide information about the devices whether it is switched on or off.
- Can view the internet data usage on daily basis.
- Can insert or update financial/non-financial information as desired.
- Provides internet facility in the remote areas.
- Provides remote access and configuration management.

5. STANDARD PACKAGE OF SMART BANKING CUSTOMER SERVICES FOR BANK

5.1. Static Portal

Smart Banking Customer Service is an innovative smart solution which provides multi function features and work on various portals. We will create a standard static bank portal with the related contents regarding to your bank requirement. At the beginning, all the related contents that need to be added in the portal will be done by Cybernetics Pvt Ltd. After that, we will give you authorization for device root



access where you can modify the contents in static portal as you desire.

5.2. Advertisement Pages

Before displaying the portal, we can show 3 or more picture ads, as per the bank requirements. Those ads will be played before the portal starts. We can also manage the time to display those ads plus we can redirect those ads to different links.

5.3. Customer Feedback Form and Loan Enquiry Form

Paper forms are being used since decades but they seem effective when there were no technologies. Today's world is technology world so with this solution, you can create amazing Customer Feedback form and Loan Enquiry form. They speed up the data collection process. Each time someone will complete your Customer Feedback form/ loan application form; the Customer Feedback will be saved in the bank's database. The database can be used for the bank's purpose.

6. ADDITIONAL SERVICES /PACKAGE OF SMART BANKING CUSTOMER SERVICES FOR BANK

6.1. Queue management system:

Queue management system manages the full cycle of service, from the moment customers enter the door until they leave. It streamlines the service process, creates an actionable database and supports the bank's business goals. The system collects accurate, real-time information that shows customer arrivals and manages the service delivery serially thereby managing the complex flow of random and scheduled visitors. It optimizes the level of service.

Benefits of Solution:

- Streamlines your customer flow and branch operation.
- Improves the level of service, enables focused improvement for specific customer segments and services.
- Entertains waiting customers with integrated digital facilities
- Increases sales by leveraging digital advertising, smart routing and agent



6.2. Provision of Internet with OTP (one time password):

As a high-speed internet infrastructure is being developed and people require more information, the financial tasks are also being done through the internet. However, the internet banking system is exposed to the danger of hacking if appropriate precautions are not maintained. Recently, the personal information has been leaked by a high-degree method by stealing a user's ID and Password. Since most of the hacking that happened in the domestic as well as international financial market were caused by the misuse of ID or Password belonging to others, a safe user confirmation system becomes much more essential. We propose a new Online User Authentication system by providing the OTP system.

6.3. Cloud Platform and Portal Management Access

We will provide a username and password for the Cloud Platform where the user (bank concerned party) can monitor as well as remote update the devices. And for the portal management, we will provide root access of the devices so that the user can access the device and make changes to the portal.

7. ANNUAL MAINTENANCE CONTRACT/SERVICES:

SMART BANKING CUSTOMER SERVICE is facilitated with after sales service through Annual Maintenance Contract (AMC). Under this contract the banking contents like banking information, videos, movies, games and apps will be updated as per request. Any other problems which arise will also be solved promptly via remote maintenance.

AMC includes cloud base software/platform charges, remote content update charges, monitoring, configuration and maintenance charges.

For any kind of query or information, contact on Cell no: 9840408888

8. CONCLUSIONS

In Nepal, ICT is a very important infrastructure for development, which is still in dearth of physical facilities, unavailability of internet facilities in many remote areas of our country. Thus, the banking area of rural area need a creative ICT-based banking system. Considering this Cybernetics Pvt Ltd bring a new innovative smart solution names as Smart Banking Customer Services both for remote and urban areas. Due to this innovative solution all customers will get the similar facilities which help to reduce digital divide between rural and urban areas. Customer can access to banking information 24 hour a day/365 days in a year totally offline basis. Moreover, Smart Banking Customer Services also help respective organization to provide detail information about total Internet usage, total consumption of internet, last time internet usage, total flow of network, location of device, device properties, etc. Add on, this Smart Banking Customer Services help in remote monitoring and configuration management which allow in controlling the overall activities. Sure, the road to a digital Nepal seems difficult. But even if we consider the recent trends in development of ICT in the country, it will seem that a true Digital Nepal isn't as far away as we think. By using such innovative smart solution, banks can provide their information to large number of customer in their own hand set through offline basis easily.

Thus, this innovative smart banking customer service is a game changer technology solution for smarter and effective customer service.

