



CUSTOMER:



How UBA guarantees the delivery of a seamless, omnichannel customer experience with INETCO Insight®

UBA is a leading Pan African bank with presence in 19 African countries, New York, London and Paris. Headquartered in Lagos, Nigeria, UBA provides banking services to over 8 million customers across Africa. One of the largest financial institutions in Africa, the Bank is responsible for the completion of more than 2 million customer transactions per day, conducted through diverse channels that include 600+ business offices, 1,700+ ATMs, 13,400+ POS, robust online and mobile banking platforms and social media.

UBA distinguishes itself in the marketplace by combining innovative, first class products with superior customer service. Its aim is to surpass customer expectations in a timely, consistent and professional manner and to make life easier for its customers whilst creating value via convenient and innovative banking products and services anytime anywhere. The Bank's corporate identity rests on four core pillars - Efficient, Sound, Personal and Progressive.

The Challenge

UBA's vision is to be the undisputed leading and dominant financial services institution in Africa. A key part of UBA's digital transformation strategy is their investment in a scalable e-banking platform that enables secure and convenient real-time electronic banking services. UBA has also extended to their customers a variety of products and services tailored to meet different financial needs and banking habits.

With electronic transactions growing in volume, and customer products and services becoming more complex, UBA realized there was more risk of undetected transaction slowdowns and banking system failures taking place. In order to deliver a seamless omnichannel experience and accommodate growing customer demands for fast, secure and convenient digital banking mechanisms, the Bank needed a more effective way to:

- Proactively manage customer transaction performance across all banking channels
- Have a good view into product behaviour across all banking channels
- Monitor third party hosted switches and integrated applications across all banking channels

The Solution

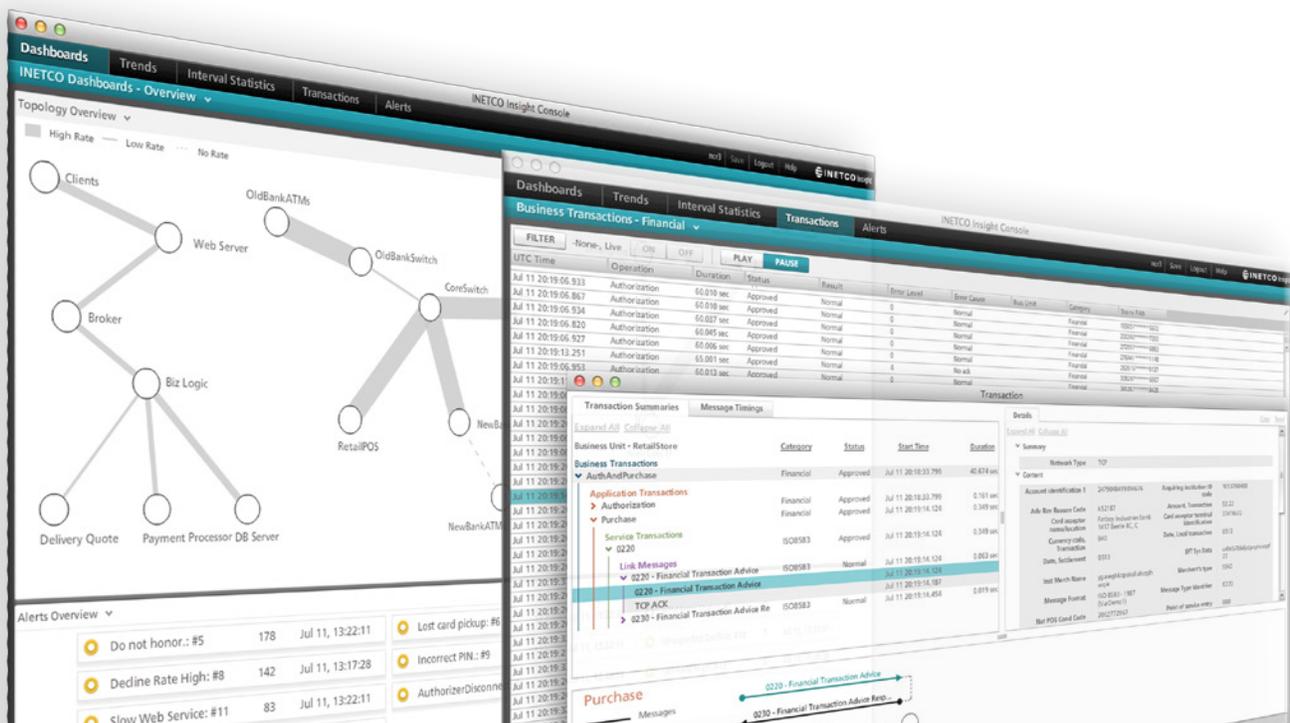
To take full advantage of customer growth opportunities and deliver a true omnichannel experience, UBA deployed the **INETCO Insight**[®] real-time transaction monitoring software platform. INETCO Insight provides an aggregate, end-to-end view into every customer transaction that is being performed across UBA's banking network. This includes monitoring multi-protocol payments and service transactions originating from mobile, online, ATM and POS channels.

With INETCO Insight, the IT, Customer Care and Bank Operations teams at UBA can proactively identify transaction slowdowns and failures before they impact customers. These teams receive real-time notifications of performance and threshold capacity issues, and now have the powerful ability to identify the exact point of failure for any transaction, anywhere within their banking enterprise environment.

Using passive, network-based instrumentation, INETCO Insight captures TCP/IP data off UBA's banking network, meaning the collection of transaction data does not require agents, extra traffic loads or any code changes to the third party transaction switches. IT, Customer Care and Bank Operations teams can share a central monitoring hub across all e-banking channels, significantly reducing the time and resources it used to take to gather, correlate and share transaction intelligence.

INETCO Insight also enables UBA to capture robust transaction logs for research and building failure trends. With a single click, these teams can drill down into individual transactions, quickly investigate point of failures for transactions, and determine what device, network, application or third party switch provider is responsible for resolving the issue.

In the future, this real-time transaction data from INETCO Insight will also be streamed into UBA's ATM management platform, and the **INETCO Analytics™** on-demand payments analytics and customer analytics solution.



2M

CUSTOMER TRANSACTIONS PER DAY

15%

IMPROVEMENT IN AVERAGE MTRR TIMES

2%

REDUCTION IN ATM MAINTENANCE STREAM COSTS

"UBA is currently using INETCO Insight to monitor all of our e-banking channels. It has changed the way we engage our customers and helped us deliver a seamless omnichannel experience." NOSAKHARE EHIGIE - UNIT HEAD, POS SUPPORT, UBA

The Business Impact

INETCO Insight has helped UBA deliver a seamless omnichannel customer experience and improve their banking system uptime. The software has changed the way the Bank engages with their customers and the way they resolve their channel related issues. INETCO Insight has helped UBA become more innovative and more competitive as a bank by helping to:

Improve the customer experience

- Isolate failures on cards belonging to high profile customers and use this information to directly contact them once a failure/alert is generated
- Guarantee delivery of a seamless, omnichannel customer experience
- Reduce reliance on customer feedback and know immediately what the customer is experiencing, across all channels

Focus on operational efficiency

- 15% improvement in average mean-time-to-repair (MTTR) times
- Share transaction data and a central monitoring hub across all banking channels – from one common tool
- Improve first call resolution rates and streamline troubleshooting processes and resources

Reduce operational costs

- 2% reduction in ATM maintenance stream costs
- Reduce failed customer interactions due to higher banking system availability and better capacity planning
- Leverage monitoring investment across IT, Customer Care and Banking Operations teams and multiple channels

To learn more about INETCO Insight email insight@inetco.com, or contact your Nathan Claire representative.