

Unified balance calculation solution restored bank's reputation and reduced call center inquiries by 50%

Challenge

Inability to provide a single account balance aggravated customers and threatened the bank's reputation.

NTT DATA Consulting's client, a Top 4 U.S. Bank, lacked the ability to provide customers with a single balance across all channels of the bank — including on-line, ATM, branch, and call center. The bank's systems calculated balances differently based on deposit method and timing, which oftentimes left customer-facing associates ill-equipped to explain the discrepancies. Customers were not happy about the balance inconsistencies and they made it known. The bank faced increasing reputational risk as customers accused it of deceptive fee collection — a potentially damaging, but accidental byproduct of the bank's disparate balance calculation systems.

Solution

NTT DATA Consulting brought order and expertise to far-reaching initiative.

The balance calculation problem cut across people, process, and technology at all levels of the bank and required a broad-based strategy championed by senior management. NTT DATA Consulting was a key partner in the execution of the strategy, helping the client develop the operating model around the definition of available balance — as well as the calculation algorithm — and identify the changes required across channels and dependencies. Understanding the importance of training and communications for a program of this scale, the bank worked with NTT DATA Consulting to plan and execute a training development and communications efforts that spanned 3,000-plus banking centers and millions of customers. NTT DATA Consulting also provided critical program and project management expertise across many of the initiative's 15 different workstreams.

NTT DATA Consulting Client Success Story:

Top 4 U.S. Bank

Offerings:

Change Management

Process Optimization

Solution Design, Development, QA,
and Testing

Client Results:



**50% decline in
customer complaints
about balance issues**

NTT DATA Consulting helped the client resolve balance inconsistencies and improve customer satisfaction.

Results

NTT DATA Consulting's development of a single balance calculation satisfied customers, reduced the burden on customer service channels, and restored the bank's reputation.



50%

decline in customer complaints
re-balance issues



Reputation

of bank restored by
balance transparency



Customer

satisfaction now measured by
new system



On-Time

and on-budget
project delivery

About NTT DATA Consulting

NTT DATA Consulting takes an industry-centric approach to business and technology consulting. We seamlessly integrate business strategies and enabling technology to help clients accelerate business-driven transformation and compete in the digital world. NTT DATA Consulting has the unique ability to create end-to-end solutions by tapping the entirety of NTT DATA's global technology and business process capabilities. In financial services, our 1,000-plus business consultants and 4,000 technology experts work with 25 of the leading financial institutions in North America. Visit www.nttdata.com/USconsulting to learn more.

About NTT DATA

NTT DATA is a leading business and IT services provider and global innovation partner with 80,000 professionals based in over 40 countries. NTT DATA emphasizes long-term commitment and combines global reach and local intimacy to provide premier professional services, including consulting, digital, managed services, and industry solutions. We're part of NTT Group, one of the world's largest technology services companies, generating more than \$100 billion in annual revenues and partner to 80% of the Fortune 100. Visit www.nttdata.com/americas to learn more.

Let's Get Started

To learn more about how we can help you succeed, please contact:

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Client Quote:



NTT DATA

*Consulting is my
preferred partner*

*to work with. I have good
relationships with other firms,
but they are not in the same
place and don't have the
same level of understanding
of our business as
NTT DATA Consulting.*

- Top 4 U.S. Bank