

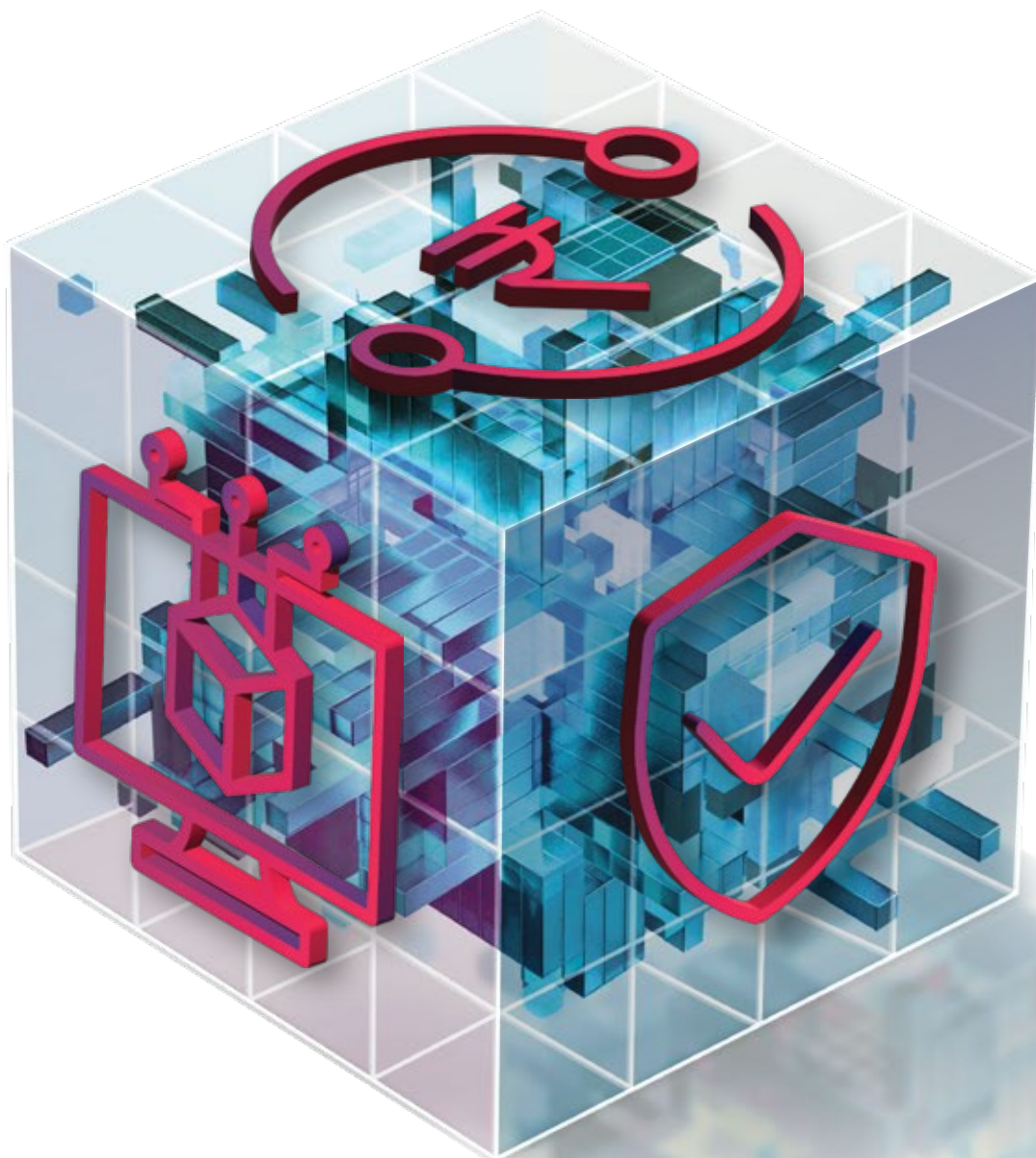


Connecting Commerce

CASE STUDY

Driving transformative change in India's largest banking network

An enduring client-partner relationship built on a foundation of quality, innovation, trust and quality execution.



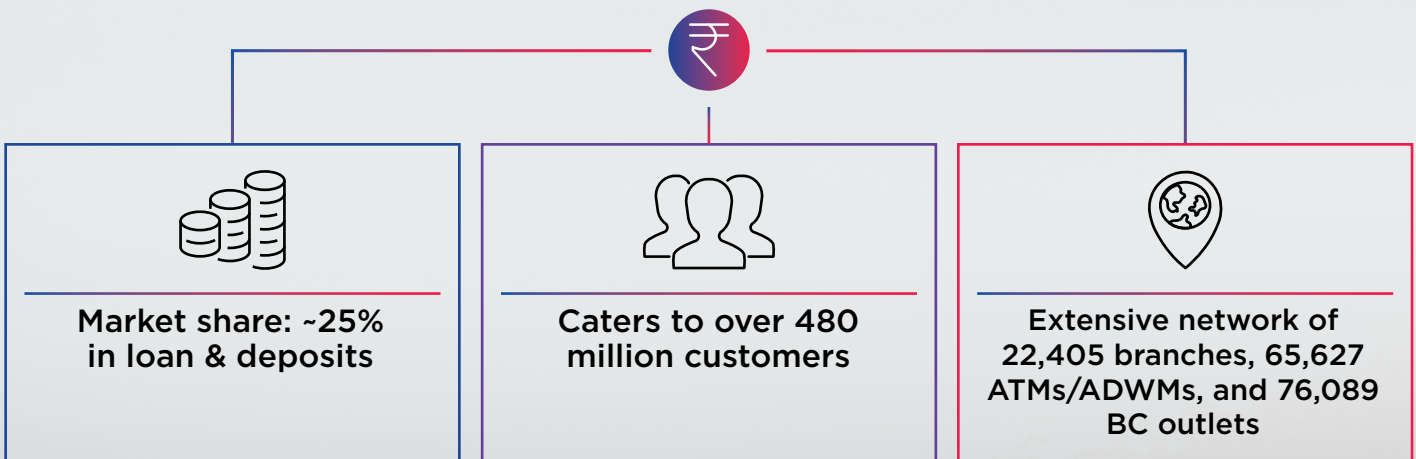


Redefining Banking for “Every Indian”

India's rise on the economic and policy-making stage highlights its evolving role in the world order. Proactive fiscal and financial measures implemented by the government, by public and private sectors, has positioned India not only to accelerate its growth journey but to also make a significant leap forward. Central to this progress has been the government's initiatives aimed at promoting financial inclusion – ensuring that all sections of the society have access to and can participate in the formal financial ecosystem. Financial inclusion is now widely acknowledged as a crucial driver of economic growth, especially in a developing economy like India. This entails ensuring that every Indian has a bank account and can engage seamlessly with formal banking services.

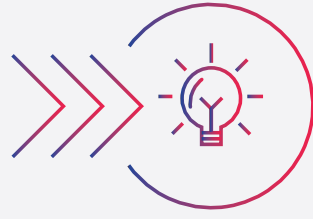
The work of giants

Ensuring that all Indians are brought into the fold of the formal financial system and can easily conduct formal banking transactions like cash withdrawal and deposits, is no easy task. However, India's largest bank, i.e., the State Bank of India (SBI), was strategically placed to lead this endeavor from the front. Having earned itself the title, 'The Banker to Every Indian', SBI boasts of a 200 year legacy and the largest branch network in India. The bank prioritizes innovation and customer-centricity, guided by its core values of service and transparency.



Source: SBI website





A journey of innovative solutions

As SBI embarked on its journey to orchestrate positive change in the banking ecosystem and provide exponential value for its customers, it sought partners with extensive experience and ability to implement solutions to solve complex problems at scale. CMS Info Systems' (CMS) partnership with SBI began in 2009 for managing cash replenishment and first line maintenance services for ATMs. Over time, the partnership deepened with CMS offering Banking Automation, Brown label ATMs, ATM Software Solution, and AIoT Remote Monitoring to meet bank's growing needs in alternate delivery channels.

Over the last decade and a half, CMS has implemented multiple solutions at SBI, thereby helping the bank enhance operational efficiency, improve productivity and enable seamless customer journeys.





Partnership 1

Setting industry benchmark for the largest ATM deployment



Ask

Following the 2013-14 mandate of the Reserve Bank of India (RBI) for all Public Sector Banks (PSBs) to install onsite ATMs in each of their branches, the Bank decided to set a precedent by adding 7,850 ATMs to its network. No other bank in the country had previously attempted anything similar.



The Solution

The approach adopted was to optimally leverage CMS' deep-rooted service infrastructure, scalable capacity, and experienced team capable of executing complex operations and implementing technology solutions. CMS delivered a comprehensive turnkey ATM infrastructure project that included site build, supply; installation of ATM, UPS power management system, customer ambient interiors, and ATM maintenance. The successful implementation of these ATMs by CMS set an industry benchmark and was recognised globally as the largest single unit order for comprehensive ATM deployment, including the setup of ATM site infrastructure. This established CMS as the largest ATM partner to the Bank.



Value Created

Expanded the Bank's ATM network by deploying 8,300+ ATMs across 2000 cities and towns in a record period of 9 months.



Partnership 2

Adding value through cash recyclers



Ask

One of the key tenets of enabling financial inclusion is to ensure that customers are able to seamlessly conduct basic banking transactions at their convenience. To achieve this, the Bank wanted to drive banking automation to support its vast network and improve customer experience at the branch.



The Solution

CMS deployed cash recycler machines across the bank's network to provide real-time credit/debit transactions to customers with an acknowledgment slip. This not only enabled faster access to cash but also ensured that any security concerns that the customers have with respect to the confirmation of transaction, were easily assuaged. As a result, the Bank was able to proactively cater to the burgeoning needs of its customers while upholding its core values of building trust and fostering enduring relationships with its customers.



Value Created

Deployed 4,500+ cash recyclers in time across the network in a cost-effective manner, driving branchless banking services for its customers.



Partnership 3

Enabling efficiency through currency chest automation



Ask

In 1999, RBI introduced the Clean Note Policy which mandated that all cash received in a bank branch should be processed, eliminate soiled notes, and only branch-fit and ATM-fit currency to be circulated. To comply with this, the Bank needed a Fully Automated Note Verification and Processing Machine (FANVPM) that could reduce cost while enhancing the efficiency in manually managing, sorting, processing, and packing large volumes of physical currency.



The Solution

CMS offered a state-of-the-art FANVPM (Fully Automated Note Verification and Processing Machines) that came with embedded features such as high-speed sorters and counterfeit detectors that expedite the sorting process and enable the packing of large volumes of cash notes. However, keeping in line with CMS' core philosophy of providing holistic solutions, it ensured that it also provided a 360° solution that would improve the throughput of the processed currency between the branch-vault-branch. This approach enhanced the velocity of cash in the system and optimised cash management for the Bank.



Value Created

CMS deployed 20 FANVPMs in the Bank's currency chests across India together with 110 vans to enhance the availability of processed currency in the branches ensuring regulatory compliance, reducing operational cost and drive employee productivity.



Partnership 4

Driving customer-centricity through automation



Ask

To make banking easy and seamless, it is important to ensure that the time spent by the customer at the bank branch is minimal and productive. In order to achieve this while improving branch productivity, the Bank wanted to migrate customers towards an automation solution.



The Solution

CMS undertook a comprehensive exercise to develop an in-depth understanding of the customer's journey at the bank branch and identify key areas where it could add value through automated solutions. One of the identified areas was automating the passbook updation journey by installing barcode based passbook printing kiosks and reducing long customer queues. The solution enabled customers to seamlessly update their passbooks without having to stand in long queues or engaging with branch personnel for basic operational support. This improved the efficiency of the Bank's staff and consequently, enhanced customer service by reducing the customer's wait time.



Value Created

CMS installed and managed centrally monitored 10,500+ passbook printing kiosks in the Bank's network supported by its extensive service infrastructure, thereby driving improved and faster customer service at branches.



Partnership 5

Enabling unified customer experience through customised software solution



Ask

The Bank sought a transformative solution for managing its vast ATM network, aiming for a solution that delivered comprehensive visibility and control from a single point. To achieve this, it required a platform that would feature a sophisticated graphical user interface, allowing for the seamless creation and deployment of dynamic, content-rich branding across the network. It also needed remote terminal administration, including centralised updates for software, branding, and advertising, directly enhancing customer engagement with timely promotions and new offerings.



The Solution

Considering the Bank's nuanced requirement, CMS built and deployed a customised solution – an OEM agnostic software interface 'ALGO MVS', built on a multi-vendor software platform. ALGO MVS provided the Bank with robust monitoring capabilities for real-time oversight of terminal conditions and offered the ability to remotely diagnose and resolve technical issues across the ATM network. It also supported a multi-lingual interface and facilitated the efficient management of cash levels and consumables, ensuring operational excellence. Moreover, its omni-channel integration capabilities ensured a cohesive customer experience across all banking channels while allowing the Bank to move from a physical delivery channel to a phygital mode with superior software capabilities.



Value Created

Implemented ALGO MVS across the Bank's 55,000+ ATMs and ensured compliance and coordination across multiple stakeholders including 8 OEMs and 17 different hardware with 50+ device configurations. Further, YONO mobile app transactions were enabled on the ATMs within a week after the Bank's decision to merge its physical and digital channels. This significantly enhanced customer experience by creating a unified and secure interface across the bank's ATM network.



Partnership 6

Enhancing physical security at ATMs and ADWMs through the implementation of an OTC solution using advanced mobile-application



Ask

New regulatory guidelines mandated that all ATMs and Automated Deposit and Withdrawal Machines (ADWMs) need to be operated with a One Time Combination (OTC) lock, a system that could automatically authenticate and verify the users during the cash replenishment cycle. The Bank wanted to deploy an OTC Lock Management solution and service, including OTC lock keys, on an OPEX model basis, for 15400 CAPEX branch managed ATMs.



The Solution

CMS' 'ALGO OTC' mobile application, not only comprehensively complied with the regulatory mandate but also offered enhanced features to mitigate risks. In addition to providing geofencing & GPS features, ALGO OTC offered user face recognition and credential authentication features as well for enhanced security. It ensured the seamless management and monitoring of users from a central point and prevented unauthorised access to the ATM & ADWM safe while controlling access during cash replenishment or maintenance services. Further, it helped the Bank smoothen its efforts in real-time, secure ATM & ADWM operations, and reduce associated risks.



Value Created

ALGO OTC prevented 19,000 manual oversights, errors, and frauds, thereby enabling the Bank to reduce high risk and liability.



Partnership 7

Expanding access through comprehensive ATM network solution



Ask

With a singular focus on self-service banking and wider network operations, the Bank sought a partner for a comprehensive ATM operation solution under Total Outsourced Model (TOM), popularly known as Brown Label ATMs-BLAs. This partnership aimed to leverage the service provider's operational efficiencies to enhance the Bank's customer experience while ensuring that the Bank continued to focus on its core banking services.



The Solution

CMS' in-house capabilities provided 'ATM-as-a-Service' - an integrated solution that enabled the Bank to reap the benefit of cost savings while creating more efficient journeys that enhance customer experience. More importantly, it allowed the Bank to focus on its core banking services without compromising on the quality and efficiency of its customer interactions. The solution offered by CMS was holistic and encompassed all the elements required to run the ATM channel on behalf of the Bank including hardware, software, operations, analytics-driven optimal site selection, and 24X7 service fleet.



Value Created

CMS deployed 3,600+ BLAs across 800 cities while ensuring consistent uptime, availability, and seamless access to formal banking services.



Partnership 8

Enhancing surveillance with AI video analytics



Ask

Security continues to be a fundamental aspect of the banking ecosystem and its upkeep is a constant challenge for banks across the country. Effective on-site monitoring, managing high traffic within branches, and mitigating risks associated with various suspicious activities was of importance to the Bank. Thus, it required a partner capable of delivering a comprehensive, centrally managed advanced surveillance system.



The Solution

CMS implemented its future-ready remote monitoring solution 'ALGO AIoT' powered by AI (Artificial Intelligence) and IoT (Internet of Things) and driven by RPA (Robotic Process Automation) for the prevention of critical threats across the Bank's network along with a 24X7 Command & Control Centre. This helped the Bank optimally meet its surveillance requirements while boosting the performance and efficiency of its branches & ATMs. The solution included a Quick Response Team (QRT) supported by an in-house e-Surveillance Command Centre, along with an energy/power management solution and cloud-based or central storage for all related data, including CCTV footage. This helped the Bank monitor footage centrally and easily detect threats while also saving on the costs and complexity that come with hiring additional security.



Value Created


ALGO AIoT was implemented across 15,000+ SBI ATMs where it processes 96,389 alerts daily.

Through the last 9 years, CMS' relationship with SBI has solidified and become a collaborative partnership with shared goals and core values towards customer-centricity and efficiency. For CMS, the intent is to nurture the deep-enterprise relationship with SBI and consistently add value through innovative solutions that meet the nuanced and evolving needs of the Bank.



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