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Success story

BNP Paribas Personal Finance

Industry
• Financial Services

Solution
• OpenText™ Exstream

Results

- **Optimized and centralized** digital customer communications

- **Reduced number** of templates from 5,000 to 400

- **Enabled seamless management** of more than 250 brands

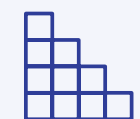- **Provided scalability** to handle more than 100 million annual communications

BNP Paribas Personal Finance optimizes customer communications

Global bank uses OpenText™ Exstream to unify customer communication channels and ensure future scalability

"At BNP Paribas Personal Finance France, more than half of our client interactions are now paperless."

Nathalie Disses
Project & Development Head
BNP Paribas Personal Finance

BNP Paribas has created a Center of Excellence for its Customer Communication Management Competency Center (CCMCC), which is tasked with managing outgoing communications across its business in France with the aim of increasing efficiency and improving customer relations. This project has been implemented alongside OpenText Exstream to unify customer communications for print and digital channels.

"At BNP Paribas Personal Finance France, more than half of our client interactions are now paperless," said Nathalie Disses, head of projects and development. Substantial financial savings have been generated by reducing the number of documents in favor of digital communications (HTML, PDF, etc.) in the customer area, as well as email and text messages. Moving towards the paperless office also has further advantages, particularly in terms of more efficient customer management. These improvements have been made possible by establishing a Center of Excellence for CCMCC based on the Exstream solution.

The project has been in place for more than three years. *"At that time, we were looking for solutions both to reduce the costs associated with customer communications and to streamline those activities,"* said Disses. These challenges arose from the size of the business. BNP Paribas Personal Finance is active in 28 countries globally and has about 20,000 employees interacting with 27 million customers on a regular basis. In France, its financial products are mainly marketed under the group's flagship brands, Cofinoga and Cetelem. The bank also has a wide range of partnerships and its products are rebranded by numerous organizations.

"We are active in the commercial world, particularly in large-scale retailing, eCommerce and the services and automotive sectors," said Disses. Aside from the purely financial objectives, there was a need

to improve customer communications by making them more flexible. This also meant introducing a structure capable of absorbing peaks in activity without affecting the available resources.

For commercial reasons, the bank needed to engage with the communication channels that are increasingly popular with its customers, such as smartphones and tablets. For the same reason, it was vital to incorporate all these forms of communication into one multichannel concept. For historic reasons, gateways between the tools managing these different flows are often independent of each other, making it difficult to meet these needs. Because of this, it was necessary to modify each piece of software associated with each channel or carry out some manual procedures in order to send a new message.

On the organizational level, it was necessary to create a Center of Excellence. *"This was established three years ago,"* said Disses. The center brings together project management and IT skills to ensure projects and marketing communications are managed as effectively as possible. One of the challenges facing industry experts is the use of letter and email templates. In practical terms, they need to be standardized to create a competitive advantage while also being personalized, chiefly for commercial reasons.

Over time, the service had established many letter templates to meet both these needs. While this had been effective, it had also complicated the management of all the ad-hoc templates produced. Migrating to a new version of Exstream was initially the opportunity to rationalize all communications, according to project manager, Kaboura Kouraty. The Center of Excellence was looking for ways to optimize the templates while maintaining personalization. This is a challenge for many businesses in the sector, which has traditionally been "paper-intensive."

"The project has allowed us to digitize our business mailings."

Kaboura Kouraty
Project Manager
BNP Paribas Personal Finance
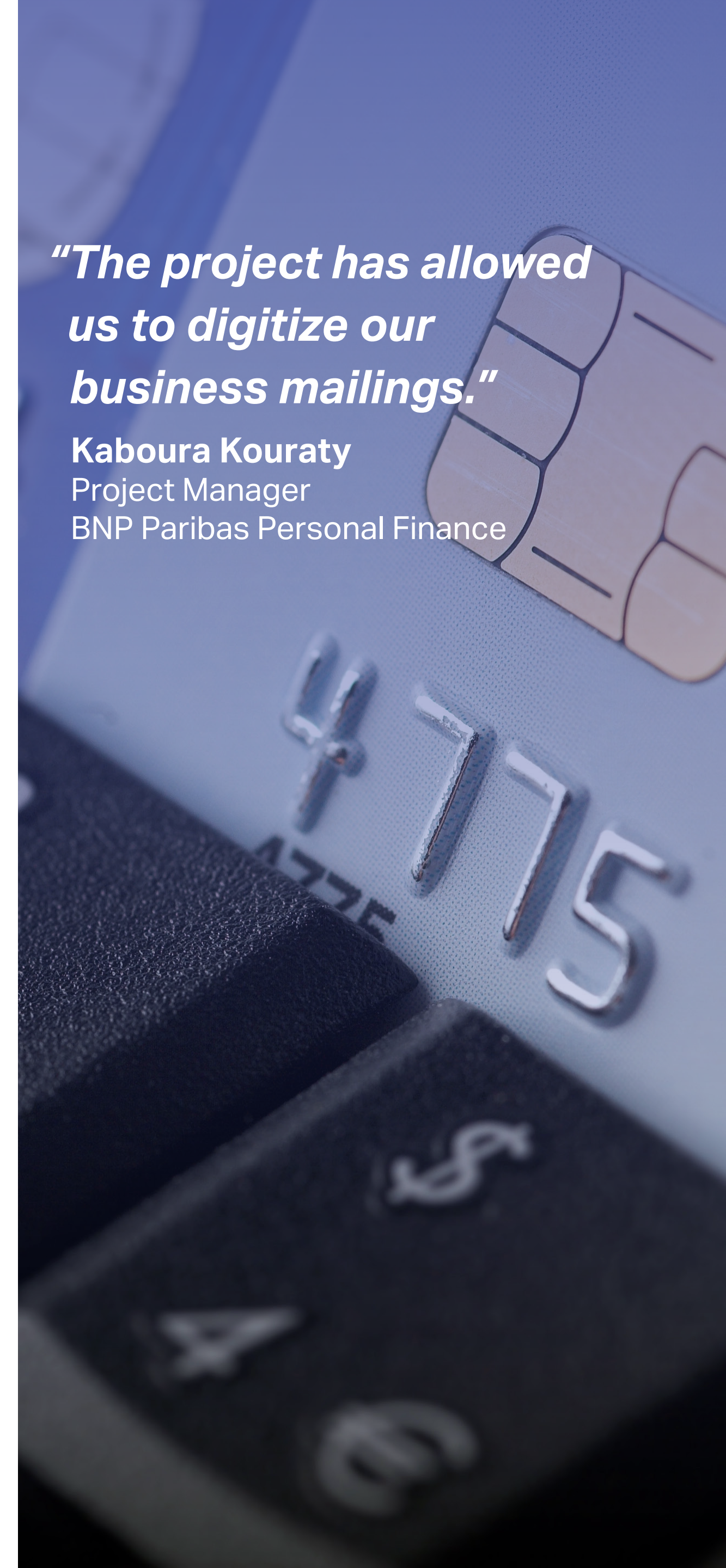
Motivated by these needs as well as by the project's financial objectives, the team from the Center of Excellence scrutinized these issues. *"We defined very extensive parameters, both for the document content and the output medium, whether digital or paper,"* said Disses. There was an initial analysis of the most frequently sent mailings, including identifying possible duplication between the various mailings and brands. *"We have reduced the number of templates we use from 5,000 to 400,"* said Kouraty. The rationalization project also examined the management of co-branding mail. With the introduction of Exstream, logos and the legal notices that are essential in this field are now inserted automatically. At the same time, the project has allowed BNP Paribas to digitize its business mailings.

As the final aspect of the project, the center decided to move to CMYK color for its business and marketing communications. This project had two phases. *"The first step was to import the collections of digitized pages into the tool to avoid disruptions in production. The second step, still in place today, is to create the documents by dynamically inserting all the different elements, such as logos and data,"* said Magali Thomas, template designer on Exstream.

Having used the tool for some time, the Center of Excellence has only positive results to report. *"We have improved the management of all our customer communications, whether by letter or email and the digital share is continuing to grow,"* said Disses.

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