

Case study:



CX360

Specialized Banking CRM

Naša AIK Banka & Loan Tracking System

logate software
empowerment
company

CX360 Loan Tracking System Increased Efficiency in Early Collection in Naša AIK Bank



" Loan Tracking System helps us track portfolio and respond to market changes efficiently. It changed our internal communication for the better and helped us integrate all of the client data into one system, presented via the 360 Client View."

Marija Glišić

Head of Early Collection at
Naša AIK Banka (ex Sberbank Serbia)



In 2018 Logate started implementing Loan Tracking System, CX360 module for debt collection, for Sberbank Serbia. The implementation resulted in high efficiency of the Early Collection department of the bank, helping employees make more calls and send more messages to clients while reducing time spent on redundant tasks.

"We implemented the loan tracking system module in Sberbank in 2018 in order to automate all of the early and late collection processes. Loan Tracking System helps us track portfolio and respond to market changes efficiently. It changed our internal communication for better and helped us integrate all of the client data into one system, presented via the 360 Client View. Logate should really change their slogan to "everything is possible" as they took all of our feedback on board and created a solution that we use on a daily basis"

Marija Glišić, Head of Early Collection at Naša AIK Banka (ex Sberbank Serbia)

Key benefits of **CX360** Loan Tracking System

CX360 Loan Tracking System key benefits:

- ✓ Solution tailored to business workflows
- ✓ Detailed reports generated on click
- ✓ Improved internal communication
- ✓ Better customer experience
- ✓ Tracking portfolio made easier

Implementation process of Loan Tracking System in Naša AIK Banka

"The Early Collection department of the Sberbank Serbia did not just need a CRM that segments and visually shows client data but also a solution that can automate debt collection processes."

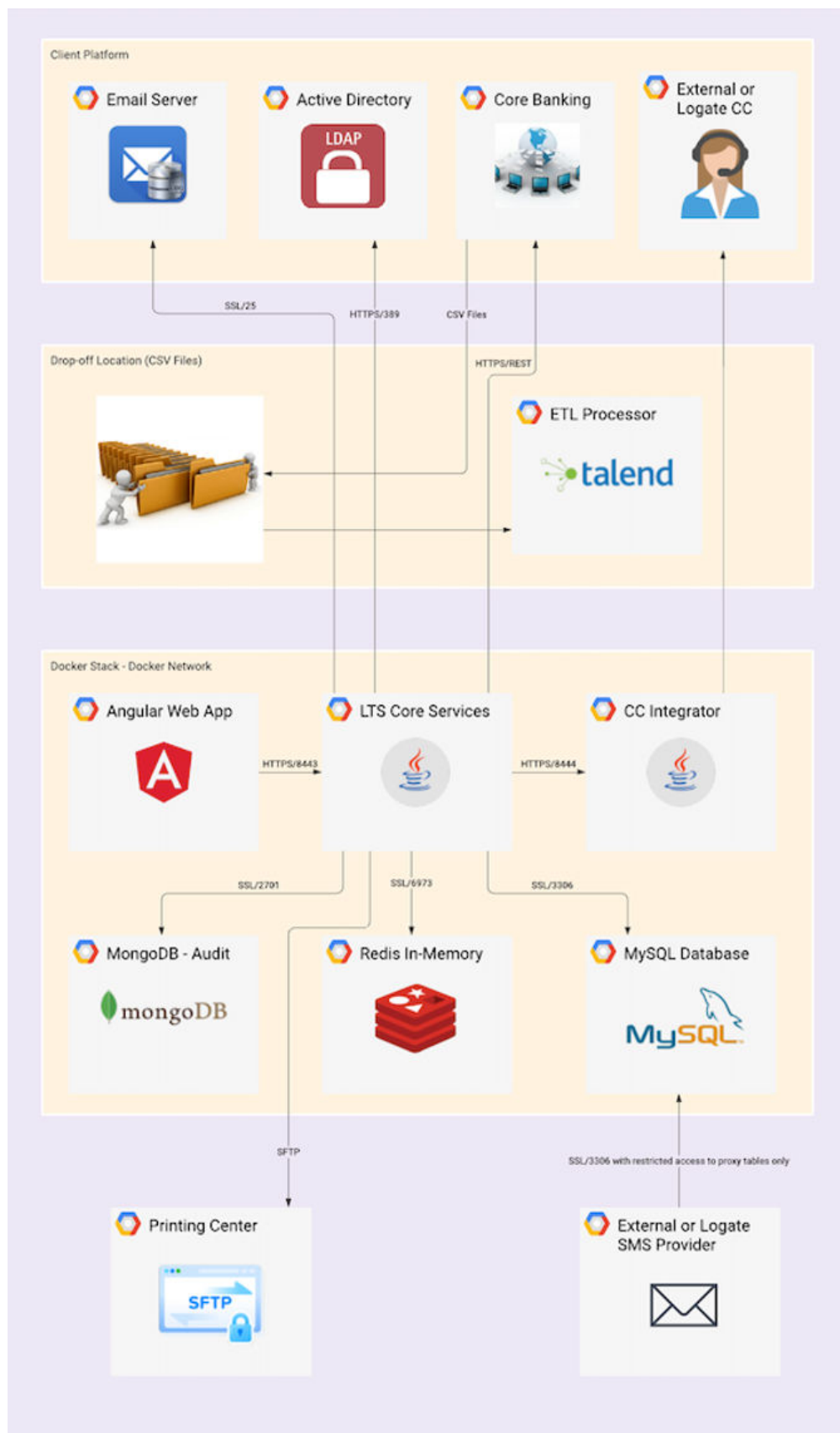
Heril Muratović, technical lead for CX360

The pre-requirement for any **CX360** module is the implementation of 360 Client View, which is achieved through the integration of our solution with the bank's core banking system or data warehouse. In the case of Sberbank Serbia, we managed the integration with the core banking system through CSV file load occurring daily. This means the Early Collection department was seeing account updates with 1-day delay as their core banking system vendor was not opening API for real time integration (we can integrate real time through web services). However, real time integration was implemented for the contract termination process.

In order to manage business processes, we implemented Camunda BPM Engine. We have processed more than 7 million process instances and now we have over 10 000 process instances occurring on a daily basis.

The Early Collection department reaches out to clients via calls, SMS and letters. Since the bank already had a software solution for handling calls, we integrated the Loan Tracking System with the existing software in order to enable the Early Collection department to call their clients directly through the **CX360** interface. As for sending text messages, Sberbank was using Infobip's solution which we also successfully integrated with. The Early Collection department was sending letters to some of their clients. We integrated the Loan Tracking System with the printing center the bank was using in order to facilitate this process as well.

CX360 Loan Tracking System Architecture



Loan Tracking System architecture

After the acquisition of Sberbank Serbia by AIK group in 2021, Loan Tracking System is still being used by Naša AIK banka as the consolidation is taking place. Naša AIK banka also implemented the Sales Opportunities module for the Sales department of the bank.

Is your bank needing a Loan Tracking System or a complete banking CRM? Schedule a demo now and take a look at how our modular CRM can help your customer-facing departments.

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