



# Bayanat *Embrace*

## SME & Corporate Banking Solution

In the world of SME and Corporate banking, the digital customer experience is under served; as corporate clients are engaging in a rather slow, inefficient process that reveals a disconnected flow of information and defragmented environment within the bank systems. This of course reflects on the Relation Managers efficiency and function optimization, as RMs are busy keeping their clients happy by servicing them on the smallest details of their customer lifecycle; the focus on onboarding new clients and increasing customer loyalty and retention rates is lost!

To stay agile and ahead of the curve, SME and Corporate Banks are bound to streamline and accelerate their sales lifecycle, optimize their resources and provide more innovative solutions to their clients. It is evident that SME and Corporate Banks are in need of an integrated, Corporate-Oriented Customer Experience model that connects systems to deliver a complete, end-to-end services to commercial clients without compromising the data security or integrity.

Commercial clients are now expecting to have direct secure access to their accounts to perform self service activities, apply for guarantees and letters of credit, manage transactions and accounts, schedule payments, and more. Relation Managers, on the other hand, are expecting to be less engaged in manual, disconnected CRM activities, and be more efficiently utilized in innovative strategic planning for a more rewarding, better tailored experiences for their customers.

Bayanat provides the solution - ***Bayanat Embrace***. An out-of-the-box, vertical 360-View CRM Solution that is uniquely designed and developed for SME and Corporate Banking. Built on Oracle Cloud CX Platform, ***Bayanat Embrace*** provides an enriched, well-orchestrated Customer Experience for Banks' commercial clients through streamlined, end-to-end processes that are integrated with other banking solutions, topped with effective analytics layer that facilitate a more informative decision-making process.

With ***Bayanat Embrace***, Banks will be able to better listen to their customer needs, personalize services and products to meet those needs, eliminate risks and apply strategic planning at all levels.

***Orchestrate you Customer Experience,  
Enrich your Services.***

***Bayanat Embrace*** equips banks with a set of integrated tools and features that promote for agility and confidence for both clients and bankers.

### **Customer Experience (CX)**

***Bayanat Embrace*** provides tools to attract, manage and retain SME / Corporate accounts through enriched, innovative service channels, to perform day-to-day corporate services, through the web or Mobile Apps.

#### ***Bayanat Embrace*** CX Services

- Account Management,
- Digital / Bulk Payments (ACH/RTGS) - eFawateerKom, Integrations
- Bonds and Guarantees,
- Finance and Lending,

### **Relation Managers Experience (RMX)**

***Bayanat Embrace*** will provide RMs with comprehensive tools to manage their commercial accounts and get a holistic 360-view of their customers through Sales and Marketing lifecycles, in addition to tailored KYC and Digital on Boarding solutions covering a long list of AML and Fraud detection to guarantee regulatory compliance, optimize onboarding and eliminate risk.

#### ***Bayanat Embrace*** RMX Services

- 360-View Analysis
- SME and Corporate eKYC
- SME and Corporate Digital On-Boarding
- Sales and Marketing Campaign Management
- Customer Service and Account Management

***Get A Holistic View of your Market,  
Optimize your Processes***

## Analytics Layer

*Bayanat Embrace* also provides an intelligent and efficient decision-making tool through the Oracle-based digital reporting and analytics layer - a powerful feature of data visualization, instant insights and advanced embedded, predictive, mobile and self-services analytics.

***Promote Accessibility, Security and Confidence!***

## Anti-Counterfeit QR Function (ACQR)

*Bayanat Embrace* offers Banks a dynamic, reliable and secure authentication technology to electronically verify and process checks and critical documents, as well as upgrade ATM services. The solution will enable immediate online verification and monitoring of checks and documents protected with QR codes, it will also facilitate remote instant deposit of checks and check caching at ATMs, with minimal physical contact needed.

*Bayanat Embrace* ACQR component will enable SME and Corporate Banks to avoid counterfeit, forgery and theft; enhancing their customer experience through a more reliable, accessible and faster channels that promote a relieving sense of security and confidence.

## Business Drive

### *Omni-Channel Marketing & Sales Lifecycles*

- ✓ Responsive Selling
- ✓ Faster Onboarding
- ✓ Customer Acquisition

### *360-view of SME and Corporate Clients*

- ✓ Insight
- ✓ Strategic Planning
- ✓ Personalized Customer Experience

### *eKYC and Digital On-boarding*

- ✓ Safety and Convenience
- ✓ Fraud & ML Detection
- ✓ Compliance

### *Digital Banking Experience*

Digital Payments, Transaction Management, Facilities Management.

- ✓ Convenience and Confidence
- ✓ Accelerated Self Service
- ✓ RM Efficiency

### *Anti-Counterfeit QR Measurements*

- ✓ Security and Confidence
- ✓ Counterfeit and Fraud Prevention
- ✓ Innovation and Reliability

### *Risk Management and Analytics*

- ✓ Reduced Risks
- ✓ Compliance
- ✓ BI and Strategic Planning



## Bayanat

**P.O. Box** 2609 Amman, Jordan 11181

**Phone** +962-6-4648004

**Fax** +962-6-4648007

**Email** [sales@al-bayanat.com](mailto:sales@al-bayanat.com)