

NEW BANKING IN BNP PARIBAS

The Easiest Banking for
Customers

Case Study

Business Challenge

The fierce competition in recent years has evoked increasing customer expectations. Hence, customer needs became very important for the banks that want to acquire new customers and maintain the current ones. Therefore, BNP Paribas Bank decided to change online banking and redesign the main channel to make the language, navigation and graphics more user-friendly. To gain a competitive advantage, BNP Paribas Bank also decided to add some features of a Personal Finance Management tool.

Moreover, customers do not see any line between the place they do their banking and the place they live. They want the bank to be available anytime and anywhere on all devices. As a response to these expectations, BNP Paribas Bank decided to provide their customers with a dedicated banking app for smartphones.

The project included various modules such as Internet Banking Online, Personal Finance Management and Mobile Banking.

Redesigning Internet Banking

Currently, Pl@net – the banking system at BNP Paribas Bank, offers new functions and numerous improvements. One of the most crucial parts of the project was redesigning the interface. Owing to these changes, Pl@net gained a new look and feel i.e. an intuitive and smart interface.

Moreover, many other changes concerning, among others, navigation, a login page, an account, and payments were introduced. The biggest challenge in this project was rearrangement of functional modules and their functionality to facilitate the access to selected features. Comarch used its vast experience and focused on simplicity of use. The traditional menu and the amount of information was reduced to a minimum. In spite of this, the application still offers rich functionality and numerous tools but in more intuitive, easy and friendly way. The language of the application was also modified in order to be easily understandable for all customers.

As a result, Pl@net offers simple banking far from a traditional accounting approach to finance, providing customers with all necessary information in a comprehensive way. Moreover, the system aggregates all data in one place and it shows the most important ones in the context of a chosen functionality.

About BNP Paribas Bank Polska S.A.

BNP Paribas Bank Polska S.A. is part of BNP Paribas, a leading European financial services group of international standing, one of the six strongest banks in the world according to Standard & Poor's. BNP Paribas has a presence in more than 80 countries and over 205,000 employees. It ranks highly in its three core activities: Retail Banking, Investment Solutions and Corporate & Investment Banking. BNP Paribas Bank Polska S.A. is a universal bank. It provides savings-and-investment products and loans to individual customers and integrated solutions to the companies for financing their businesses in local and international markets.

www.bnpparibas.pl

As a response to our customers' needs, we have equipped our online banking system Pl@net with a new ergonomic and modern graphical user interface. That is not all – along with Comarch we continue to enhance comfort of our customers by launching new services and products. More innovations are planned in the near future.

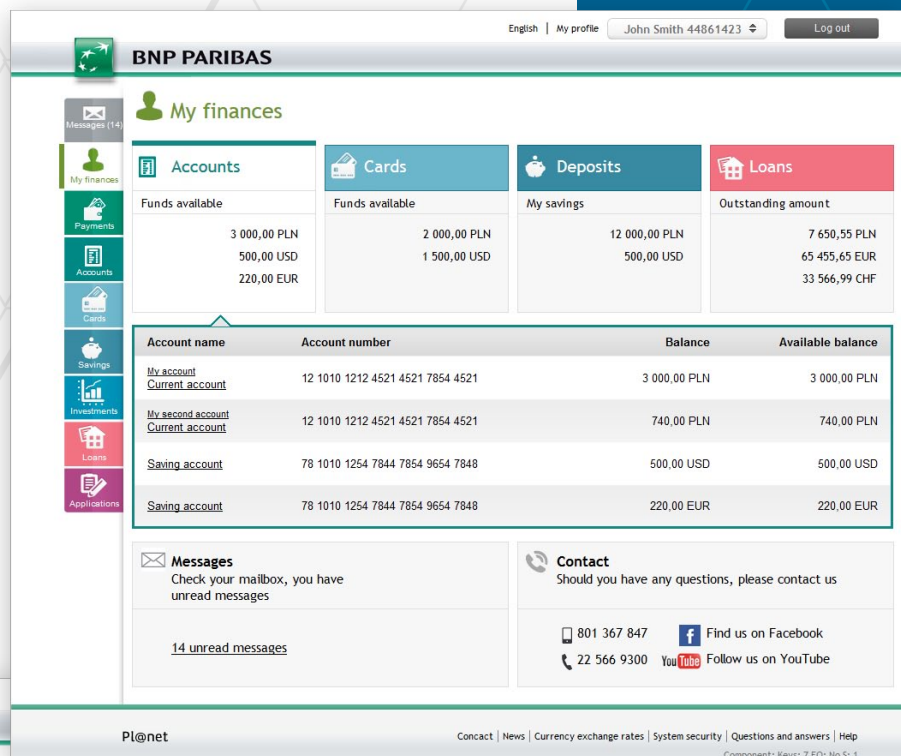
Jaromir Pelczarski,
Vice President of BNP Paribas



Personal Finance Management

The new personal finance management functionality in a Pl@net system is a powerful tool allowing users to control their personal budgets. It visualizes their financial lives and helps them be smart with their money.

Comarch Personal Finance Management key functionalities include automatic categorization of transactions, adding cash expenses and incomes, their visualizations, forecasting budgets on the basis of past behavior, as well as several widgets providing overviews.



BNP PARIBAS English | My profile John Smith 44861423 Log out

My finances

Accounts

Cards

Deposits

Loans

Funds available	Funds available	My savings	Outstanding amount
3 000,00 PLN	2 000,00 PLN	12 000,00 PLN	7 650,55 PLN
500,00 USD	1 500,00 USD	500,00 USD	65 455,65 EUR
220,00 EUR			33 566,99 CHF

Account name	Account number	Balance	Available balance
My account Current account	12 1010 1212 4521 4521 7854 4521	3 000,00 PLN	3 000,00 PLN
My second account Current account	12 1010 1212 4521 4521 7854 4521	740,00 PLN	740,00 PLN
Saving account	78 1010 1254 7844 7854 9654 7848	500,00 USD	500,00 USD
Saving account	78 1010 1254 7844 7854 9654 7848	220,00 EUR	220,00 EUR

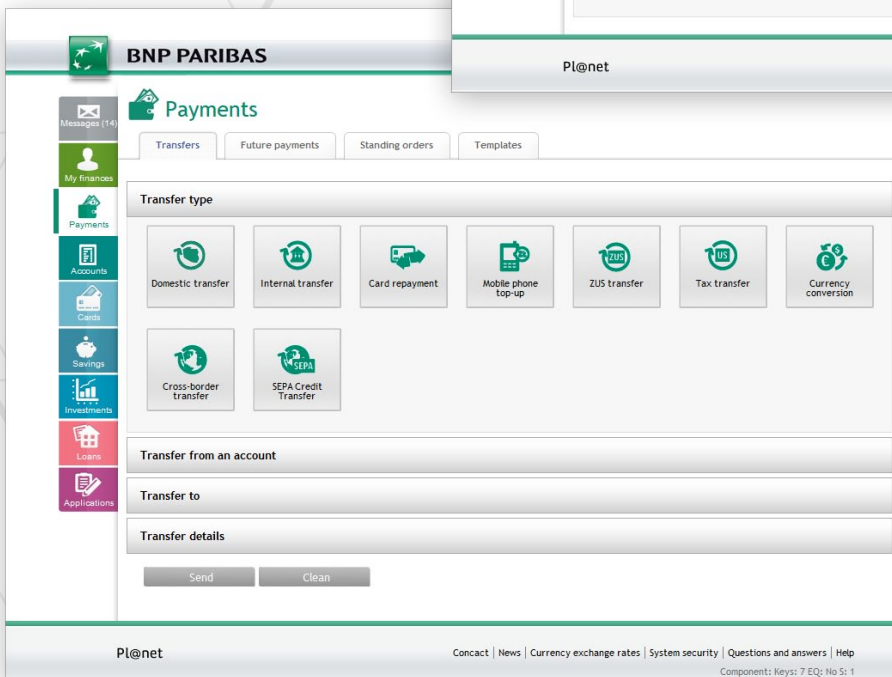
Messages

Contact

14 unread messages

801 367 847 Find us on Facebook
22 566 9300 Follow us on YouTube

Pl@net Contact | News | Currency exchange rates | System security | Questions and answers | Help
Component: Keys: 7 EQ: No 5: 1



BNP PARIBAS

Payments

Transfers Future payments Standing orders Templates

Transfer type

Domestic transfer

Internal transfer

Card repayment

Mobile phone top-up

ZUS transfer

Tax transfer

Currency conversion

Cross-border transfer

SEPA Credit Transfer

Transfer from an account

Transfer to

Transfer details

Send Clean

Pl@net Contact | News | Currency exchange rates | System security | Questions and answers | Help
Component: Keys: 7 EQ: No 5: 1



Mobile Banking

BNP Paribas Bank also launched a mobile banking application for retail customers. Mobile Pl@net on smartphones with iOS and Android supports features and styles of navigation typical for mobile devices making it intuitive and exceptionally friendly for users who are used to specific ways of operation.

Mobile Pl@net gives the customers access to vital, real-time banking details. Wherever they are, the app allows them to manage, transfer and monitor their money with the help of a smartphone. Additionally, the app ensures new quality of communication with the bank owing to the interface designed in a user-friendly way. Key functionalities of the solution include managing accounts, cards, deposits and loans, searching the nearest ATMs and branches, following current F/X rates, a currency converter, loan simulators, news and contact channels.



Advantages of this implementation

- New intuitive user interface with an innovative approach to banking transaction presentation, payments, products, etc.
- Loyal and strong relations with customers – BNP Paribas Bank becomes a lifetime partner for their customers helping them in all aspects of their financial lives
- Access to detailed customer information allowing for more effective product sales (i.e. customer current financial situation, expense trends and structure, etc.)
- Popularization of online banking – new attractive features for finance management and better user experience encourage customers to start using it or use it more often
- Customer acquisition and retention – a PFM tool offers attractive and useful features for young customers and people who want to analyze and change their financial habits
- Single, integrated platform ensures a consistent interface for end-users and reduction of system integration costs
- Increasing brand awareness – implementing Comarch solutions benefits the brand image and confirms the bank status as an innovative, customer-focused and forward-thinking institution.

About Comarch

Comarch is a global Central European software provider and system integrator specializing in forging client relationships to maximize customer profitability and optimize operational and business processes. It provides services in areas such as telecommunications, finance and banking, services & trade, public administration, and SME. Its services include, among others, billing systems, enterprise resource planning applications, IT security and architecture, management and outsourcing solutions, customer relationship management and sales support, electronic communication and business intelligence. Comarch Financial Services Unit specializes in designing, implementing and integrating solutions and services for banks, insurers, asset management companies, pension & investment funds, brokerage houses, etc. Our expertise and flexibility has gained worldwide recognition with a significant portfolio of customers.

For more information go to www.finance.comarch.com

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Comarch Spółka Akcyjna with its registered seat in Kraków at Aleja Jana Pawła II 39A, entered in the National Court Register kept by the District Court for Kraków-Śródmieście in Kraków, the 11th Commercial Division of the National Court Register under no. KRS 000057567. The share capital amounts to 8.051.637,00 zł. The share capital was fully paid. NIP 677-00-65-406

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