

Citibank Korea Improves the Work Environment and Customer Service with a Paperless System

Case study



BUSINESS
SOLUTIONS

Citibank Korea has always been in the forefront in providing advance technology, especially in their customer services area. To further establish digital leadership in the banking sector, Citibank Korea adopted Wacom's DTU-1141 tablets to expand their paperless systems in all of their 126 branches across the country, taking the quality of customer service to a higher level. The move is receiving positive responses and fostering trust from customers with the elimination of handling papers which is the most common cause for losing customers' personal data.

Wacom DTU-1141, an Optimized Digital Platform for a Paperless System

Before introducing Wacom's DTU-1141 tablets, Citibank Korea was using a paperless system which utilized a display monitor and a signature capturing pad for paperless credit card applications. However, using two separate devices was cumbersome and the images on the low-cost, low resolution LCD monitors were not sharp enough, according to Citibank. A decision was made to implement a cutting-edge digital platform to improve the business efficiency and provide a better quality service to their customers.

Citibank Korea rolled out a new "Citi Remote Application Service", which includes a Pre-application Service that encourages paperless procedures for opening an account or applying for a debit card. This paperless pre-application process is made possible with Wacom's DTU-1141 tablets. The customer fills in the electronic application form and inputs their handwritten signature with Wacom's pens. This shortens the steps of the application process and reduces the waiting time for Citibank's customers at the service counters. "Citi Remote Application Service" has been operating without a glitch after the successful completion of its 8-month pilot program. As of today, a total of 317 Wacom DTU-1141 tablets have been installed in Citibank Korea branch offices.

"We wanted to implement a paperless system that looks and feels just like a piece of paper when you look at it and sign it," said a representative in the Digital Banking Dept. at Citibank. "Considering all the aspects such as the design, display quality, and user interface, we chose Wacom's DTU-1141, because it was the best digital platform for us to create a smart environment."

Paperless Adoption Improves Work Efficiency and Customer Information Security

The most common type of transaction made at the bank is the customer filling-



out applications at the teller counters. All the paperwork (applications for financial products) had to be scanned and stored in a designated secured place, requiring a lot of time and effort from bank staff. Converting to a paperless system, Citibank Korea has increased employee efficiency at the teller counters significantly, which allows the staff to have more face to face communication time with their customers and improve customer relationships. Personal data is stored electronically in the bank's systems throughout the application process, which eliminates the lost or misuse of customers' data which might happen with hardcopy forms.

"It took about 1 hour to process transactions for three customers before, but now with simpler steps and reduced process, both the customers and employees are happier," a representative in the digital banking department. "With our Pre-application Services and the paperless system, Citibank Korea is able to simplify the document structure and greatly improve work efficiency and customer service."

"By adopting a paperless system, we simplified the document processing and reduced the transaction time, and our employees love it," said a representative in the sales department of the Consumer Finance Group at Citibank. "Customers are also very satisfied by knowing the fact that their personal data is stored electronically with tighter security control."

All the Banking Processes will be Digitized in the Future

Citibank Korea is currently offering Pre-application Services for applying for an account, online banking or a debit card. The bank plans to expand the paperless system across the entire enterprise next year. Once all the service processes are digitized, customers can use Wacom tablets for all their banking services.



"Citibank's innovative paperless environment has been well-received both internally and externally," said a representative in the digital banking department. "Implementing a paperless system which is effective in many aspects including document management and improved customer convenience will soon become a way of doing business in the financial sector."



BUSINESS
SOLUTIONS



Please contact us at:

Wacom Singapore Pte. Ltd.
#12-09 Suntec Tower Five
5 Temasek Boulevard,
Singapore 038985

TEL 65-6258-8640
FAX 65-6258-8697

business.wacom.com

© 2016 Wacom Company, Limited. All rights reserved. Wacom and the logo are trademarks and/or registered trademarks of Wacom Company, Ltd. All other company or product names are trademarks and/or registered trademarks of the respective company. Modifications and errors excepted.