

**CASE STUDY**

EPAM'S SOLUTION FOR CITI: TRANSFORMING THE ENTIRE BRANCH EXPERIENCE

What do you do when you are one of the largest banks in the world and you want to transform your entire branch experience, both for your customer and for yourself? You turn to EPAM to help create CitiConcierge: a mobile platform that advances the in-branch customer experience and enables operational intelligence via a connected suite of smartphone and tablet applications.

EPAM has the deep expertise needed to help financial institutions mobilize their customers' banking experience. We do so by developing digital banking platforms that allow customers to interact and transact with their banks through multiple digital and physical channels. We're the go-to partner to help your banking business evolve. And that's precisely why Citi named the CitiConcierge application a Top Innovation in 2014.

With approximately 200 million customer accounts doing business in more than 160 countries, Citi is the leading global bank. Headquartered in New York City, the company provides consumers, corporations, governments, and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

As part of its commitment to accelerate digital banking innovation, the company hosted the Citi Mobile Challenge U.S.: A virtual competition that brought together the most talented and creative developers and designers in the world to create cutting-edge, consumer-focused applications for Citi's Digital Banking Platforms. When judging was complete, Citi called EPAM's application, "The Most Transformative Branch Experience." We call it CitiConcierge.

“The caliber of the presentations we saw from the finalists at the Demo Day events was outstanding. These developers are poised to help us transform the way banks innovate and we are so excited to begin working with them.”

— Heather Cox
Chief Client Experience, Digital and
Marketing Officer for Global Consumer
Banking, Citi

THE CHALLENGE

TRANSFORM TRADITIONAL BANKING INTO A CUSTOMER-CENTRIC, DIGITAL EXPERIENCE

The number and influence of digital and mobile native entrants is growing in the financial sector, challenging the brick-and-mortar banking institutions like Citi to come up with new ways to interact with their customers. Banks need help with this mobilization.

THE SOLUTION

EPAM offers innovative, mobile-ready solutions that can transform the customer-bank experience for traditional banks. The CitiConcierge concept grew from EPAM's:

- Thorough understanding of the Financial Technology domain
- Broad expertise in emerging global technology
- Ability to quickly assemble best practices from adjacent verticals

CitiConcierge serves as the foundation for a series of inter-connected experiences for customers and branch personnel. Utilizing micro-location sensors (iBeacons) EPAM's new CitiConcierge solution allows customers to obtain instant, personalized, and streamlined service, while providing the bank with customer visit metrics, insights into teller efficiency, and analytics and enable optimization of branch operations.

THE VALUE

For the customer, CitiConcierge provides:

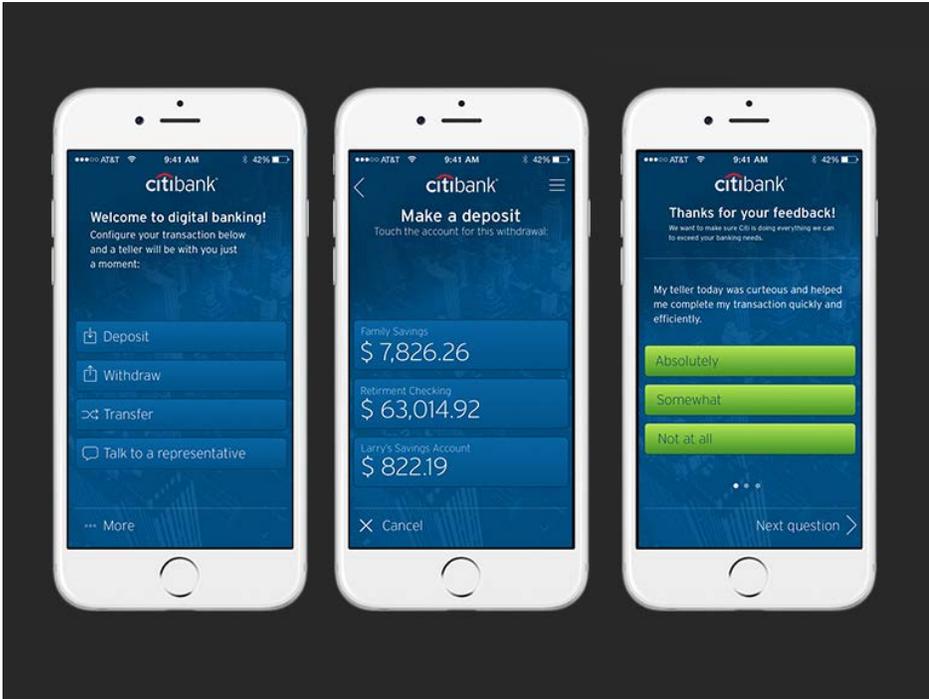
- Personalized service
- Streamlined transactions
- Fast, efficient service

For CITI, the CitiConcierge provides:

- Customer visit metrics
- Deep insights into teller service and efficacy
- Operational analytics
- Increased customer satisfaction and loyalty

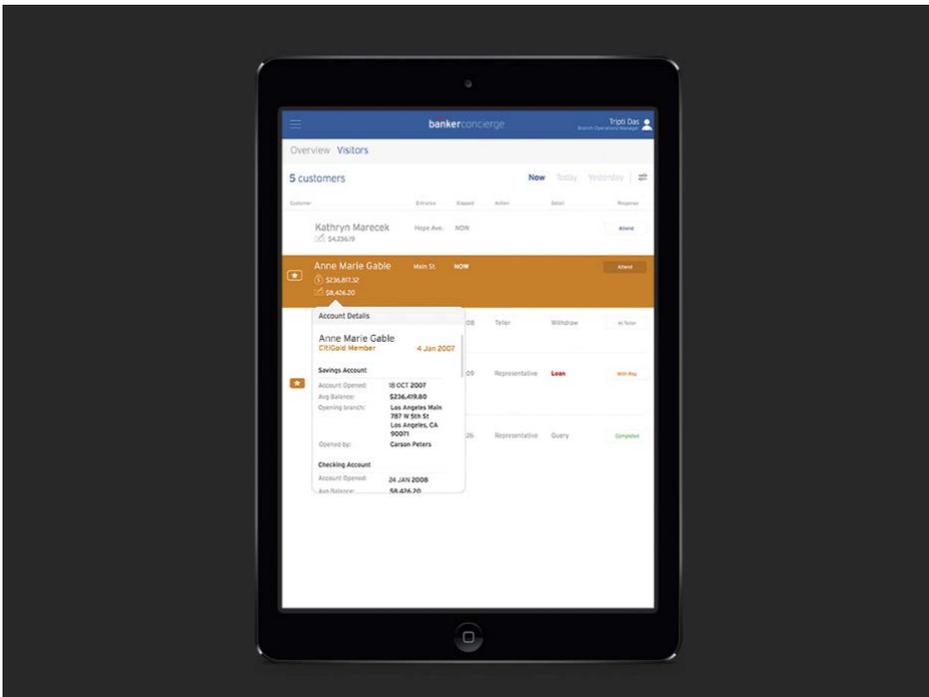
DIG DEEPER INTO CITICONCIERGE

CitiConcierge comprises a suite of solutions that touch the whole branch experience:



- **CitiConcierge**

This customer-facing smartphone application provides account access and special in-branch only functionality, resulting in a totally personalized experience.

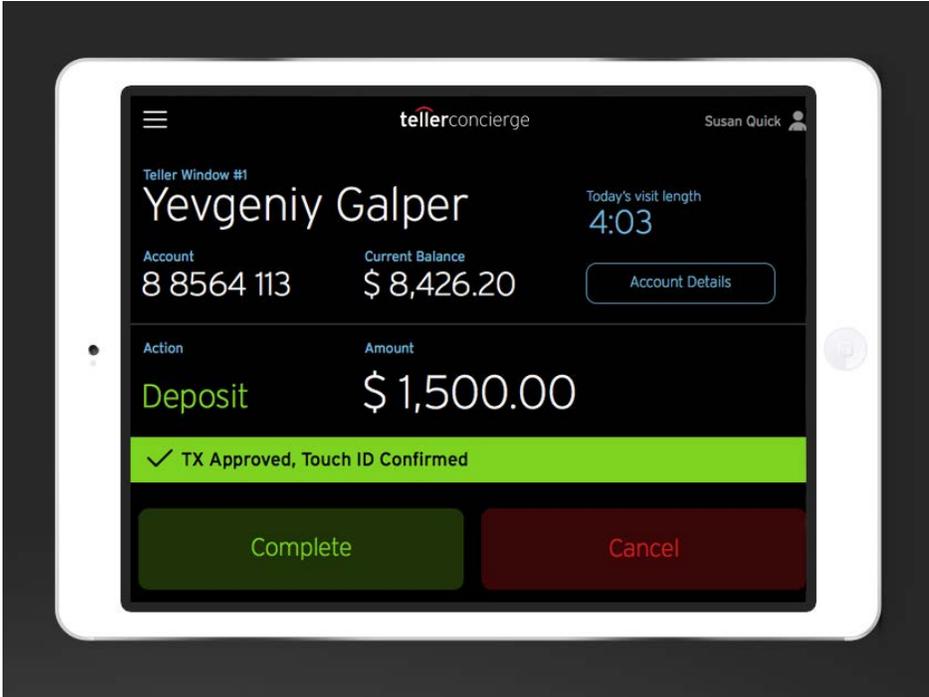


- **BankerConcierge**

An iPad application built for Personal Banking representatives that provides real-time snapshots of accounts, customer details, and more — the instant the customer walks through the door.

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- **TellerConcierge**

This touch-optimized application powers a quick interface that gives tellers transaction details and just-in-time information about account holders standing at their window.



- **ManagerConcierge**

The Manager application offers views of all explicit and implicit data harvested from Concierge eco-system, such as transaction times, real-time user feedback, wait times, branch efficiency, and more.

CONCLUSION

EPAM's CitiConcierge application is innovative, customized, and transformative of the whole banking experience. "The caliber of the presentations we saw from the finalists at the Demo Day events was outstanding," says Heather Cox, Chief Client Experience, Digital and Marketing Officer for Global Consumer Banking at Citi. "These developers are poised to help us transform the way banks innovate and we are so excited to begin working with them." In fact, Citi was so impressed with the mobile platform, the company is now working to integrate the solution into their Smart Branch.

CITI MOBILE CHALLENGE U.S. - AT A GLANCE

- **The competitors:** More than 3,000 developers on 744 teams from 319 cities, 62 countries, and 6 continents participated in the challenge.
- **The criteria:** Integration to Citi platforms, degree of innovation, coding and technical quality of solution, business potential, ease of use, benefits to users, scalability, ease of implementation, and ability to rapidly add value to the business.
- **EPAM's approach:** a deep understanding of the Financial Technology domain; the ability to quickly bring together best practices from other verticals; broad expertise in established and emerging mobile technologies; and pragmatic product development with focus on user experience and business objectives.
- **Technologies employed:** Gimbal beacons to develop native iOS prototypes for in-branch experiences.