

Telecom

Rule-based underwriting engine to profile and assign a credit limit on customer onboarding

Opportunity

In the telecom industry, the quality of the customer base determines a brand's stability in an already competitive market. But in recent times, the telecom industry has been plagued by a low RPU, and to add to that, the customer was profiled manually during a physical visit using a paper and pencil model.

The authenticity of the physical visit could not be established. Documentation was channeled through the passing of forms from one hand to another. The tracking of customer profiles for regulatory compliance was done manually in large warehouses in storage boxes.

Solution

Needless to say, to be the first movers in the industry requires a high risk-taking appetite. The leadership of this publicly listed company displayed it gracefully. In its journey with ARCIS, we were able to digitalise the pen-and-paper model. Information from the client system flowed seamlessly into our systems in real-time with the help of systems being integrated through web services.

Automated work allocation techniques based on rule-based intelligence optimise resource management. Personnel in the field were connected to the system centrally, and cases got allocated on the fly within seconds of being punched at the point of sale. All information saved in digital form went through an intelligent rule-based underwriting engine that gave out a customer profile and risk rating, thereby allocating a credit limit to the customer or rejecting them, as the case may be. Considering the customer profile was positive, the system triggered the SIM activation process in the principal company, allowing instant activation. Together, we won and paved a path for others to follow. MIS was instant, report retrieval was as simple as a click of a button, and there was no need for warehouses to store paper reports.

Key Results



Reduction in TAT

From 48 hours to 2 hours



Authenticity and Transparency

GPS-tracked visits



Physical to Digital

From stocking paper to easy digital retrieval.



Error-Free

Rule-Based Underwriting Engine, unbiased risk profiling, and credit limit allocation.