

≡ Smart ≡ Smart  
PCP PCP



**#PRODUCT CUSTOMIZATION  
PLATFORM (FOR BANKS)**

# #What is SmartPCP??

Winsoft's Smart Product customization platform (Smart PCP) is an enterprise wide software solution that helps banks transform themselves from being product centric to Customer Centric.

SmartPCP helps the RM to know his customer better, helps the product manager right from product creation to launch, and helps higher management with a decision support system to take a strategic decisions based on What-If analysis.

## #Advantages

- ★ SmartPCP helps to manage customized offerings to corporate accounts in an efficient way with a rich personalized experience.
- ★ Dynamic and robust product builder helps product manager to create, test and launch product/ schemes across the targeted geography/customer segmentation.
- ★ SmartPCP's analytics helps to predict any customized deals profit/loss and customer relationship history with a single click.
- ★ Automation improves bank's ability to serve its customer better by improving Turn-Around-Time and responsiveness.
- ★ SmartPCP offers centralized product catalogs which help banks to manage offerings effectively across the geography/customer segmentation.

# #Components

## I Features

1. Configures existing bank topology – users, roles, branches, hierarchy, and Integrates with Active Directory.
2. Highly dynamic and robust product Builder – to define and customize individual product parameters.
  - ✓ Configure Role / product / customer segment based Delegation of Power (DOP).
  - ✓ Create dynamic request acquisition form – UI controls, validations, configuration of hide/show fields based on role/location, real-time field-level integration with external systems, configure derived fields based on a variety of other fields.
  - ✓ Expression Builder – You can define complex logic and formulas using simple language similar to Excel Macros.
  - ✓ Simulation for testing products. Modeling and scenario analysis are critical to pricing optimization. SmartPCP allows product manager to test the product with sample data before actually launching the product.
  - ✓ Ability to publish/block products based on complex criteria like location, dates/periods.
3. Logic Builder – custom product rules with advanced math expressions for accurate financial modeling (profit/loss calc).
4. Request Acquisition – product customization request by both Intranet (Bank branches) and Internet (direct request by corporate customer).
  - ✓ Rich desktop like User Interface which is customizable through Product Builder.
  - ✓ Real-time integration with Finacle and TBMS to pull live customer data (to help in decision making).
  - ✓ Validations and rules defined in product builder by product manager get executed in real-time during request acquisition flow.
  - ✓ Discussion board - All offline communication/chat/discussion can now happen using this feature and can be tracked and retrieved later.
5. Single click feature: To view profit/loss of any deal's to avoid loss due to user's mistakes.
6. 360 Degree Customer relationship view: The 360-degree customer view facilitates an easy and total view of the customer details and reduces customer service complexities.
7. Charge reversal: Automates and tracks the charge reversal activity.
8. Workflow Engine – define complex business rules for each product (such as multi-tiered approvals, joint approvals, configure event-based emails trigger).
9. Emailer-Configurable and automated email engine including scheduler – auto generates acks, letters, and notifications.
10. Audit Trails – customizable to suit bank audit requirements.
11. Reporting- Canned Reports and Report Builder.



### Vision

Our vision is to be a global supplier of enterprise software solutions to financial organizations using our forte'- leading-edge technology expertise.



### Mission

Deliver excellent, creative and cost-effective solutions using the most appropriate technologies, enabling business to manage their customers effectively.

#KEY Clients Using **SMART PCP**




# #ReachUs

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