

TeleSmart

(Total Marketing Solution)

Whitepaper

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1.0 Scope

To Customize and Deploy TeleSmart – the state-of-the-art Total Marketing Solution from SunSmart Technologies Private Limited (“SunSmart”) to you.

TeleSmart is the only product that ensure entire leads / calls / customers are centrally managed. Fedded Customers (imported or automatically obtained from other core systems) and self created customers (entered by Sales Executives on their identified leads) are preserved at a central repository to utilize them effectively.

TeleSmart is the only solution available in the market that is extensively tested in **“Banking, Financial, Securities & Insurance Environment”**. TeleSmart is successfully implemented and catering to the needs of every department of HDFC Bank, UTI Bank, UBL Sales etc. Without any need for major customization the product can be directly deployed for Customer.

Further extensions of TeleSmart to MetLife, Bajaj etc. will ensure that every of the business necessity of the bank is totally taken care. Further TeleSmart is capable of automating Lead Collection from every delivery channels like Web Leads, ATM Leads, Hungama Leads, ACL Leads etc., and intelligently allocate them to the executive who is nearest to the prospect / lead.

TeleSmart had been benchmarked at “Sun Microsystems’s” Customer Experience Centre at Bangalore for its stability, performance, scalability etc.

TeleSmart will help Customer for meeting all their requirements of today and future, and at present TeleSmart is the only product that offers following functionalities:-

01. Lead Tracking Management
02. Presales Management
03. In Bound Call Centre
04. Out Bound Call Centre
05. Help Desk / Issue Tracking
06. Chat Help to customers (Inbound Web Centre)
07. Incentive Management System
08. Customer Communication Engine
09. Notification Engine – SMS / Email / Escalation alerts
10. Marketing Engine
11. Sales Force Automation.
12. Life Insurance – MetLife – can be extended to any other Life Insurance selling.
13. General Insurance - Bajaj MetLife – can be extended to any other General Insurance selling.
14. Commission Management Module
15. Wealth Management Module (specific for Securities Business)
16. Collection Management Module

Further it is quite easy to bring in other business channels of Customer into the folder of TeleSmart.

Along with this we offer 3 man months free customization efforts and TeleSmart is the only product that can be deployed within 7 days from the date of receipt of PO.

2.0 Introduction

TeleSmart is the easier way to connect your customers and Prospects from any where and helps you in building your business. TeleSmart is the only solution available in the market that ensures all the activities of your sales team is totally taken care. TeleSmart is a 100% web based Presales / Telesales (Inbound / Outbound) / Lead Management / Sales Force Automation / CRM solution helps the Sales Force with real-time, actionable information and gives edge over your competitors. This result into increased sales effectiveness reduced sales cycles and improved sales responsiveness thereby immediately boosts your profitability and reduces operational cost. TeleSmart helps sales people spend more time with customers, increase the number of calls, increase the impact of sales visits and be more productive. In a nutshell, TeleSmart turns existing systems from management resources into powerful selling resources. TeleSmart is configured to meet high-end requirement of Banks / Financial Institutions / Insurance Companies / FMCG / Marketing Corporations / Pharma Companies / Corporations having larger marketing teams / Any business that needs to manage their sales activities.

TeleSmart supports both Telesales and Presales activities. TeleSmart offers the complete cycle for Telesales requirement right from creation of Campaigns, Campaign Scripts, importing of list of customers through Excel Sheets, Assigning & Reassigning of Customers to Tele-callers and tracking the status of those calls. Inbuilt Campaign Management helps displaying the product details, needed for the executive while talking to the customers. Do Not Call List is the boon for the companies, which ensures the executives do not call those customers. Data mining with various data and graphical reports enables the managers in analyzing the trends and accordingly modify the campaigns and scripts for better sales. TeleSmart is easily customizable to meet the requirements of customers. TeleSmart Support Multiple Campaign requirements by way of automatically popping the callback call to the Tele-caller irrespective of his current campaign. Tele-callers can view the pending calls in List mode or calls mode. All the reports are real-time in nature that helps the authorities in taking stock of situation at any point of time. TeleSmart can be seamlessly integrated with any of the Dialer Hardware for both in-bound and out-bound calls.

All the users are rated for the call success in both Telesales and Presales. Also users can be assigned for work schedule that constitutes their weekends and holidays. TeleSmart rates the users based on their call success.

TeleSmart has an inbuilt marketing engine that enables you to send periodical News Letters, Personalized Emails, SMS, and Fax to your customers with ease and speed. The multi-threaded email engine has the capacity of sending 60,000 email messages per hour (tested in a high-end desktop with 128 KBPS DSL Connection). In total TeleSmart will assist you in every activity towards managing your sales activities.

For every user, there can be sales budget (target) and performance of that user can be analyzed with the Performance Report that provides the details of his Target Vs. Achieved information. Response Analyzer provides information on response period from the origination time to feedback time that will help the management in increase the response time of sales executives / tele-callers.

TeleSmart is designed to meet the volume requirement of customers and supports many types of users depending on the hierarchy of the customer. Further TeleSmart can be used various line-of-businesses of the customer. TeleSmart is being used at HDFC Bank, UTI Bank, UBL Sales, MetLife, Bajaj General Insurance (through UTI) for their entire divisions like Retail Banking, RAC, Mutual Funds, Insurance, Credit Cards, Assets, Liabilities etc. and is used pan India with about 7000 users are using the application. TeleSmart is configured to work under clustered environment also. Further TeleSmart guarantees best performance to our customers.

2.1 *Advantages of TeleSmart*

- ❖ 100% Web Based and confirms to n-tier web architecture.
- ❖ No need for installation of any software at client PCs / Branches / ZOs / ROs etc.
- ❖ Confirms to Standards of Microsoft .NET Architecture
- ❖ Can be accessible through Internet / Intranet
- ❖ Can support of clients of any Operating System (needs only browser)
- ❖ Supports Cross Sell & Up Sell concepts
- ❖ Unlimited number of User Types, Users, Branches, Channels, Products, Campaigns, Road Shows, Transactions per day, Help Desk Requests etc.
- ❖ Notification engine for alerts through SMS / Email at required places (e.g. SMS & email alert to customer on his query registration, SMS alert to sales executive on new customer allocated to him etc.)
- ❖ Acknowledgements at every stage for customers / leads.
- ❖ Escalation Mechanism for Inactivity of users on Sales / Support etc.
- ❖ Automated Reporting Engine for sending reports automatically through email to configured users.
- ❖ Reminder Service
- ❖ Menu Based Architecture
- ❖ Configurable Access Permissions (User Types / Branches / Products)
- ❖ Fastest Reports through our SmartRep – State of the art report generation software. Both Data and Graphical (Bar Chart, Pie Chart, Line Chart) reports available.
- ❖ Any number of reports can be provided by us within hours. The best part is there is no code change for new report generation or modifying the existing reports. This results into avoiding of long process of UAT etc., and fastest deployment of reports. This saves around 20 – 30% of investment made post implementation process.
- ❖ Database Management Solution – for Data Archival based on business rules and regular backup of database.
- ❖ Complete Audit Trail through our state-of-the-art SmartAudit Software.
- ❖ Implementation within a month including customization. Go Live in 4 – 5 weeks.
- ❖ Most User Friendly Approach

- ❖ Already established with high end customers
- ❖ Highest Performance, Scalability, Stability – Key Points of TeleSmart
- ❖ No refresh of screens on selection of various values (for example on selection of zone will display branches specific to that zone, in other applications the page will be refreshed to show the changed values, whereas in TeleSmart only Branch Dropdown will refresh to display the changed value, this results into faster response and user friendly work atmosphere), with the implementation of Ajax Controls.
- ❖ Online Context Sensitive Help
- ❖ Complete utilization of Ajax Controls that results into easy working of product like no movement to various screens for modify any data, just click on that data system will automatically change it etc.
- ❖ Suggestion Management – All users of TeleSmart can post various suggestions through this mechanism which is a anonymous media like **ombudsman** for effective handling daily operations by the company.
- ❖ TeleSmart has the capability of intercepting Lotus Notes Mail & Outlook mails for reading for lead details and allocate them to the configured users automatically.

2.2 *TeleSmart Unlimited Functionalities*

- Unlimited number of Contacts / Leads / Customers
- Unlimited number of Products / Campaigns / Road Shows
- Unlimited number of Transactions
- Unlimited number of Announcements
- Unlimited number of Help Desk Requests
- Unlimited number of User Roles (User Types)
- Unlimited number of Users
- Unlimited number of Zones, Branches, Locations , Channels
- Unlimited Expansion – Horizontally & Vertically.

3.0 Lead Management System (LMS)

3.1 Lead Capture

TeleSmart ensures that customer is preserved for its **uniqueness**. TeleSmart allocates unique Customer ID for all the customers and dedupe is done based on Customer Last Name, either of Telephone numbers (Residence Phone, Office Phone, Mobile). This ensures that there is no duplicity in the customer database under any circumstances.

Support to NDNC (National Do Not Call Repository) – TeleSmart is pre-configured to support the National Do Not Call Repository which is the important criteria for any Tele-Marketing corporate. This functionality ensures NDNC registered customers are not called by the Call Centre personnel.

One of the major benefits of TeleSmart is that it has an excellent Lead Capturing mechanism with which every lead of the bank is maintained in TeleSmart's Central repository for allocation / tracking.

Further every lead is completely preserved in TeleSmart till it reaches the logical end of converted as customers or not interested.

The advantage of using TeleSmart as LMS is:-

01. Since every lead is preserved in the central repository along with call history, in the event of any of the marketing personnel / agents are resigned / terminated, those particular leads can be transferred to other marketing personnel / agents, thereby continuity is ensured.

02. Existing leads / customers from the TeleSmart Database can be assigned with specific filtering options for any new campaigns / products / road shows.

a. Lead Entry by Individual Users

TeleSmart has the most user friendly GUI Form for capturing information about the prospective customers with their interest on products of Customer. Every eligible employees / DSAs / Agencies appointed by CUSTOMER can enter the leads directly into TeleSmart and the same can be tracked easily.

b. Lead Import

TeleSmart has the capability of importing leads from any third party databases and excel sheet. Based on the access permissions, any eligible users can import the lead into TeleSmart. Purchased databases can be imported through this channel.

c. Lead Collection

TeleSmart has the capability of automatically collecting leads from various resources like:-

- ATM Leads
- Web Leads
- Telebanking Leads
- Third Party Sites like Hungama, ACL etc.

d. Cross Sell Functionality – for capturing leads by other employees of CUSTOMER

Every employee of CUSTOMER can enter the walk-in customer / prospect interest on products of CUSTOMER and TeleSmart will automatically allocate that lead to the configured user with the help of Lead Allocation Matrix.

3.2 Lead Allocation

Every of the captured lead can be allocated intelligently through TeleSmart. TeleSmart has the capability of identifying the nearest user to the customer and allocate the lead to him. For this purpose TeleSmart has the Lead Allocation Matrix where the authorized can configure Rules for Lead allocation.

However, necessary provisions are made available in TeleSmart for manual intervention by higher level users based on their access permissions.

Rules can be modified at any point of time as per the policies of Customer.

3.3 Lead Status

TeleSmart has configurable response types (lead types) with which next level of activities can be taken. Administrator can create any number of additional responses. However, following responses are available in a pre-configured mode with TeleSmart.

1. New Lead
2. Follow-up Lead / Appointment Fixed
3. Lead Converted
4. Lead Closed
5. Lead Lost

Complete history of every lead is maintained in the system including details of call/visit etc.

If the Lead status is Follow-up Lead / Appointment Fixed, system will ask for data/time of the same and system will alert the user about this follow-up / appointment in advance.

If the status is Lead converted (means technically closed), system will move the record to Closed Sales Calls module and will not be available for calling.

If the status is Lead Lost, system will ask for competitor details and selectable option for reason for loss. This will form a detailed MIS for product management team.

3.4 *Lead Closure*

For those leads whose status is "Lead Converted", after successful creation of customer account with CUSTOMER, user had to enter the details of customer credentials with CUSTOMER like Account Number, Account ID etc. Then system will automatically change the status to "Lead Closed". For all Incentive and other purposes, records having status "Lead Closed" only will be considered.

3.5 *Color Codification for easy identification of group of leads*

TeleSmart follows a color codification methodology that helps the users in easily identifying the nature of leads in their pending basket. For example New Leads will have a color codification of pale blue, Follow-up leads will have pale yellow etc. Necessary filtering options are available for quick identification of the lead.

3.6 *Rechurning of Leads*

Higher Level Users like Marketing Officers can Rechurn the Leads to other users when the call response status of these leads are other than the status mentioned under Lead Status. For example if one of the user configured status is Not Interested, when the user mark the status of a lead to "Not Interested", it will be moved out of his bucket and is available for his reporting authority for Rechurn to other users.

3.7 *Reassigning of Leads*

Higher Level Users like Marketing Officers can reassign their leads to their subordinates with this functionality. This functionality is used for controlled-release of leads for calling. For example, out of 1 lakhs database if the marketing officer wants his team to call 1000 leads per day, he can get the leads uploaded under his bucket and release leads for calling as per his/her schedule.

3.8 *Call Transfers*

Authorized users of TeleSmart can transfer calls of a particular resource to other (within reporting hierarchy).

3.9 *Change Response Status*

Authorized users can reset the call status of their sub-ordinates in an event of wrong entries.

3.10 Interfacing to third-party applications (Optional)

TeleSmart can be interfaced to existing applications of CUSTOMER like their core-banking software for validation of account id, linking of customer id etc. to ensure proper completion of sales cycle.

3.11 Cross Sell / Up Sell Functionality

TeleSmart has inbuilt functionality that supports cross sell (selling of other products to existing customers) and up sell (getting new leads from the existing customers and start selling products for them). This ensures generation of more leads for better selling of products of Customer.

3.12 Do Not Call Support (DNC)

TeleSmart is already fine-tuned to meet the DNC requirement of the Bank. TeleSmart can be interfaced with the National DNC Repository as well for meeting this requirement.

3.13 Automated Customer Dialing & Voice Recording Function (Optional)

In case of TeleSmart is used for Out Bound Tele-calling (Call Centre), system will automatically dial the chosen customer number and record the entire conversation for quality check and verification. Same is applicable to Inbound Call Centre as well. Bank need to purchase specific Hardware to meet this requirement.

3.14 Competitor Analysis

TeleSmart has the capability of registering and tracking business lost to competitors. Authorized users can configure the evaluation criteria for tracking and accordingly TeleSmart will supply data and graphical reports for better product marketing.

4.0 Out-bound Call Centre (Optional – Voice Recording & Play Back and related functionalities)

TeleSmart has readily built Out-bound calling module where in leads are allocated to the Tele-Sales Executives (TSEs) as per the requirement of you.

Leads can be uploaded centrally irrespective of product / location of customer and TeleSmart has the intelligence of filtering of leads based on the above criteria and allocates the leads / calls to the appropriate call centre of yours. All the calls can be allocated either to TSEs directly or to higher level user who in tern can reassign them to the TSEs.

Further within mouse clicks you can create new campaigns and use existing set of leads (with necessary filtering options that suits your business needs.

TeleSmart has inbuilt agent rating mechanism that rates agents in a 30 day cycle and from their inception. Based on these ratings you can configure call assignment which is specific for a product.

Rechurning of calls that are not converted by an agent to some other agent(s) will help in more conversion of leads.

Cross Sell / Up Sell functionality will open the gates of more business to the corporate.

Call Transfers will help maintaining continuity in sales as every lead is centrally managed.

Complete cycle of events like import customer → Assign to TSE for Calling → Appointment Fixing with Sales Force → Customer Acquisition Closing is neatly maintained in TeleSmart so that at any point of time the status of any prospect / lead / customer can be easily tracked.

Hourly Performance, Campaign Performance, Centre Performance etc. will give volume of impeccable data that will help the product managers in optimizing their business strategies.

5.0 Customer Help Desk / Issue Tracking / Inbound Call Centre

TeleSmart has the most advanced Customer Management Module for handling queries of leads / customers. Following modules are available:-

01. Inbound Call Centre (Optional)
02. Inbound Web Centre (Inbound Chat Server) (Optional)
03. Online Query Management Software

All Customer Requests can be segregated based on the Categories / pre-set types by the bank.

5.1 *Inbound Call Centre*

This functionality of TeleSmart is aimed at supporting Inbound Call Centre business of Customer.

When the Support Executive receives the call from the customer, he enters the Customer ID or Query ID (A unique number generated by system for every new query). If any of the above parameters are not known, system has the provision of entering the credentials like his name, telephone number etc. to trace out the customer. Based on the above, system retrieves and display pending query details of the customer.

Any queries raised by customers through online query management (through website of CUSTOMER) will also be linked to this functionality for further processing.

With this functionality following can be done:-

a. New Query

On taking the new query from the customer, system will automatically allocate to the particular user type based on the configurations. System will generate a unique Identification number to be used for future communication.

b. Query Processing

TeleSmart supports multi-level query processing mechanism. Based on the type of query, the same can be serialized through many departments for processing. Once it reaches the final stage and marked as closed, then the query will be treated as closed.

In the process, the higher level users can reassign the pending queries to any other users for processing.

Queries can be tracked for their complete cycle.

c. Query History

This displays the current status of the query raised by the customer with the movement of that query across various users / departments of CUSTOMER if any. Further, all the calls made by customer towards this query can be viewed with this functionality.

d. Update Customer Personal Data

TeleSmart provides the functionality for modify the contact details of the customer based on the request by the customer. System will maintain complete audit trail for these changes.

e. Cross Sell / Up Sell

TeleSmart provides the functionality for cross sell other products of CUSTOMER while taking the query / follow-up from the customer. Further provision is made available for up sell as well.

f. Other Campaign Call History

TeleSmart extends the functionality of viewing details of calls made to the customer for other running campaigns / road shows for providing necessary information to the customer.

g. Inbound Chat History

TeleSmart has the provision of display the details of chat (if the customer had a chat session through inbound web centre) for reference and provide further information to the customer.

5.2 *Inbound Web Centre (Chat Server) (Optional)*

TeleSmart's Inbound Web Centre is one of the latest concepts in CRM arena. This is the latest technology that helps customers in instantly get in touch with the authorized personnel of CUSTOMER for resolving their queries online.

When the customer visits the web site of CUSTOMER, they can find a link to start a chat session based on their Customer ID. On their login, system will initiate the chat session by automatically giving their Welcome message. System will identify the free resource in the chat centre and land the session to that user. If required, the chat centre user can initiate a group chat with higher official to resolve the query of the customer. The entire session of the chat will be stored in the Chat History for future reference.

5.3 *Online Query Management*

Customers can raise queries and track the status of those queries from the web site of CUSTOMER with this functionality. Raised Queries will follow the same cycle of Inbound Call Centre customer support.

6.0 Industry Specific Components

6.1 *Life Insurance Business*

TeleSmart actively supports cross selling of Life Insurance Products of the corporate or third-party tie-ups. All necessary customized information is collected in TeleSmart that will ensure seamless integration with the Insurance Business.

TeleSmart has necessary engine that will automatically communicate with the Insurance Server and updates back TeleSmart on the status of various leads that are generated through TeleSmart.

TeleSmart has Incentive Module (Payout) that ensures based on the status of lead all the employees are rewarded incentives as per configurable incentive policy manager.

TeleSmart has commission Analysis Module that ensures commission to be received from the Insurance Business (incase of third-party tie-up).

TeleSmart takes care of reminders on Insurance Renewal etc., effectively.

TeleSmart has suite of reports that analyze the status of leads generated, performance of the individual / branch / zone / company.

6.2 *General Insurance Business*

TeleSmart actively supports cross selling of General Insurance Products of the corporate or third-party tie-ups. All necessary customized information is collected in TeleSmart that will ensure seamless integration with the Insurance Business.

TeleSmart has necessary engine that will automatically communicate with the Insurance Server and updates back TeleSmart on the status of various leads that are generated through TeleSmart.

TeleSmart has Incentive Module (Payout) that ensures based on the status of lead all the employees are rewarded incentives as per configurable incentive policy manager.

TeleSmart has commission Analysis Module that ensures commission to be received from the Insurance Business (incase of third-party tie-up).

TeleSmart takes care of reminders on Insurance Renewal etc., effectively.

TeleSmart has suite of reports that analyze the status of leads generated, performance of the individual / branch / zone / company.

6.3 *Motor Insurance Module*

TeleSmart actively supports cross selling of Motor Insurance Products of the corporate or third-party tie-ups. All necessary customized information is collected in TeleSmart that will ensure seamless integration with the Insurance Business.

TeleSmart will automatically display pending renewals for follow-up. TeleSmart will help in fixing appointment with the customers and ensure the renewals are done on time.

TeleSmart has Incentive Module (Payout) that ensures based on the status of lead all the employees are rewarded incentives as per configurable incentive policy manager for both new business and renewals.

TeleSmart has commission Analysis Module that ensures commission to be received from the Insurance Business (incase of third-party tie-up).

TeleSmart takes care of reminders on Insurance Renewal etc., effectively.

TeleSmart has suite of reports that analyze the status of leads generated, performance of the individual / branch / zone / company.

6.4 *Insurance Document Tracker*

TeleSmart has well established Document Tracker Module that manages tracking of a document right from the branch or channel partner till under writing process. TeleSmart supports of attachment of scanned copies of related documents by the branches or channel partners for electronic clearance of documents. TeleSmart has the inbuilt work-flow that assures various stages of insurance regulations are taken care and this greatly reduces double entry of same data and speedy processing of Insurance Forms in addition to greater reduction of operational cost.

6.5 *Wealth Management (Optional)*

TeleSmart has a total wealth management component that analyzes and displays the details of investments made by the customer.

Customers can have a complete picture of their portfolio in terms of their investment, industry-wise, product-wise, investment portfolio wise etc.,

Also, system has intelligence of automatically triggering alerts based on set configurations on any investment.

Further as a corporate, you can interact with customers with specific options for promoting new products, alerting on trend on a particular portfolio etc., from TeleSmart itself. You can cross sell / up sell new products / investments to desired customers based on their investment pattern.

6.6 Collection Management (Optional)

TeleSmart has a full-fledged collection management system (CMS) that helps the corporate in two ways:-

A. Managing Collections of your own business

TeleSmart can be easily interfaced with your core system for extracting the information of customers and their dues. These customers will be automatically assigned to your outbound call centre and/or sales executives nearest to the customer for tracking. You will get necessary output of these activities for regular tracking and set targets for the month for collections.

Complete history every call to the customer is maintained in addition to details of alternate methods of reaching the customer etc. is maintained for future tracking.

B. Managing Collections of third-party companies

If you are agent for other institutions for collections, you can track with great ease the tracking of customers who have dues. You can track the customers, institution wise and system will indicate customers who have dues with more than one institution for easy tracking.

At any point of time the complete call history against a customer will help you in tracking them quickly and collect the dues thereby improving your business.

TeleSmart spins a complete workflow from importing of customers, outbound calling of customers, fixing of appointment with the customers for your sales executive, collection and finally incentives and commission calculations. This provides you an exemplary platform for doing great business.

Necessary reports, both graphical and data based will help you in improve your business drastically.

7.0 Product and Campaign Management

TeleSmart supports the concept of products and campaigns in a most advanced way. There is no limitation on number of products and subsequent campaigns or road shows on them.

TeleSmart supports attaching Campaign Scripts, Product / campaign related documents (like promotion kit, details of calculation etc.) as part of the campaign itself which is accessible to the marketing users while calling the customers for that campaign / road show. In case Tele-calling agent, the campaign script is of boon for communicating with the customer in a better way.

TeleSmart has the capability of running a single campaign for multiple products of CUSTOMER. This helps them in tracking the success of various products under that campaign and helps in faster cross selling.

7.1 Creation and Maintenance of Campaigns

Any authorized users of TeleSmart can create any number of products and campaigns. Products are unique for the bank and any number campaigns / road shows can be created against any product or group of products with TeleSmart.

On creation of campaign, there is provision available for capturing additional information like event manager, expected result or business out of that campaign, campaign duration, products covered under that campaign etc.

Further campaign script can be attached / entered in the creation process and any number of supportive documents for that campaign / road show can be uploaded for reference.

TeleSmart has the uniqueness of assigning Branch Access Permission for every campaign / road show created to ensure only those access permissioned branches can view / access that campaign and run them.

7.2 Campaign Period Extension / Shrinking

Based on the market trend, the product managers can extend the campaign period so that marketing team can continue to work on that campaign or shrink the campaign period so that system will stop showing the campaign to the marketing team.

7.3 Campaign Termination

Campaign which are expired or need to be abruptly closed can be terminated through this functionality. This will result into canceling of all pending calls for that campaign and will stop showing the campaign permanently to the marketing team.

8.0 Back Office Functions

8.1 User Types

With TeleSmart any number of user types (user levels e.g. NSM, ASM, RSM, DSA, RAC etc.) can be created.

TeleSmart supports both cluster and hierarchical approach on user types.

For every created user types following access permissions can be granted:-

- User Type Access – with this user can define what other user types are accessible to the selected user type (other user types who are reporting to this user type).
- Product Category Access – with this user can define access permissions to various product categories. This will result into access permission for all the products / campaigns which are grouped under that category.
- Menu Access – with this user can define access permissions to Main and sub menus on TeleSmart.

TeleSmart has the inbuilt option across all functions including report that logged in user can view information or transact only within his access permission limits.

8.2 *Master Data Configuration*

All the mater data (like call response status, user categories, product categories etc.) that are necessary for working on TeleSmart can be managed with this functionality. Easy to use functionality that ensures any master data can be managed within seconds.

8.3 *Branch Management*

All the branches can be configured and managed with this functionality. Branches are grouped under Zones.

Under every branch various locations that are available can be configured for identification of specific user for that location.

8.4 *Announcements*

Various Announcements can be posted with this functionality which will scroll on the stripe below the main menu. For every announcements access permissions can be granted and users who have access can only read them.

8.5 *User Management*

TeleSmart has the highly sophisticated user management module for handling easily and quickly every requirement. Authorized users of TeleSmart can create users (they can create users for those user types that are reporting to them) with function. Also, they can manage the created users.

User Management is confirming to the strict guidelines issued by International Institutions and Reserve Bank of India for critical applications. Password management is confirming to the standards.

TeleSmart will force the first time users or password reset users to change their password prior to proceeding for main menu. This will ensure that ownership is totally lying with the user.

TeleSmart extends bulk configuration methodology with which authorized users can change following for the selected list of users:-

- ❖ Options are available for changing of status of selected users from active to inactive and vice versa.
- ❖ Extending validity period of expired users.
- ❖ Reset Password

For every created user, there is a provision for granting additional branch access is available on the product.

8.6 *Import Manager*

Import Manger helps in importing data from excel or .csv (tab delimited or comma delimited) for following:-

- Leads Import
- Customers Import
- Employees Import
- Target Count Import (Targets for every marketing personnel product wise)

8.7 *Lead Allocation / Reassign / Query Allocation Configuration Management*

TeleSmart has set of utilities that helps in configuring the following:-

Lead Allocation – This matrix defines based on the Product, Channel, Branch, and Location to which user type the lead to be automatically allocated. This matrix is useful in the event of import of leads, automatic collection of leads from various sources.

Lead Reassign – This matrix defines for the logged in user type, when cross sell opportunity or walk in customer comes to branch and enquired for a product/services, to which user type the same can be automatically allocated.

Query Allocation – This matrix configures based on the Product & Category of the Customer Query (Help Desk module), to which user type the same will be automatically allocated for processing.

8.8 *Online Help Manager*

In addition to the context sensitive online help by default available with TeleSmart, Bank can modify the same to suite their corporate culture and user needs with the online Help Manager.

8.9 Gateway Utilities (Optional for business other than Insurance)

TeleSmart can be fine-tuned for usage with other tie-ups of you as a common platform. In this regard, TeleSmart can communicate with the gateway of your partners and automatically get relevant information.

For example, it is used extensively in UTI Bank for tracking their insurance business along side with their partners Bajaj General Insurance and MetLife Insurance.

TeleSmart has automated engines which will even screen scrap information from third party websites for lead details and automatically allocate them to the nearest user as configured. Engines are available for Hungama, ACL etc. and can be customized for any other new engine as well.

TeleSmart has the capability of intercepting Lotus Notes Mail & Outlook mails for reading for lead details and allocate them to the configured users automatically.

9.0 CRM Module

TeleSmart has the full-fledged CRM module for servicing additional requirements of the marketing team. For all the available created customers, users can schedule and track meetings, calls, sales calls etc. With this utility they can make:-

- Courtesy calls
- Follow-up calls
- New Sales Calls
- Top-up Sales calls

Every business done through this channel will be automatically taken for the Incentive & Skill Rating.

Schedule and Track Events -These activities can be viewed in a calendar with (monthly / weekly / daily).

10.0 Performance Module

For every user, targets can be maintained in the application and every user can have their sales plan as well (for specific user categories).

System will provide automated analysis on actual.

10.1 Incentive Management System (IMS)

With the IMS functionality, Bank can easily manage their incentive policies. Following options are available with IMS.

- Incentive Policy Management – defines incentive eligibility criteria (for individual and/or sharable incentive across hierarchy)
- Incentive Analysis Reports
- Incentive Points Redemption Configurations.

10.2 Skill Rating of Marketing Team

TeleSmart has the inbuilt functionality for rating every marketing team member for their success in marketing. The rating is based on number of calls made against the calls closed. TeleSmart offer ratings in 2 modes namely,

- ❖ 30 days cycle skill rating – this defines skill rating of the person in the last 30 days cycle – changes on a daily basis based on the performance of the member.
- ❖ Over all skill rating – Over all skill rating from the date of start using the TeleSmart by that resource.

TeleSmart provides Target Vs Actual Analysis report for evaluation of every team member.

10.3 Commission Analysis

In case of the bank selling third party products like Insurance, MF etc., TeleSmart has the capability of calculating commissions earned from those third parties selling. TeleSmart has the capability of calculating various types of commission for this segment (e.g. Standard commission for selling and if the bank maintains any infrastructure specific for that customer and that investment to be realized against selling, then amount to be claimed out of current sales etc. can be calculated)

- ❖ Commission Configurations
- ❖ Commission earned report

11.0 MIS Reports

Customers can configure any number of reports with the SmartRep utility. However, following standard reports are provided by default in TeleSmart (Data / Graphs).

- Customer Activity Report
- Customer Call Detail Report
- Customer Call Summary Report
- Cross Sell Lead Generation Detail Report

- Cross Sell Lead Summary Report
- Performance of Users
- Performance of Branches
- Aging Report
- Target Vs Actual Analysis
- Turn Around Analysis
- Product Usage Analysis
- Closed Calls Analysis – Lead Conversion Report
- Sales Analysis – piping analysis etc.
- Sales Calls – Details
- Sales Calls – Summary
- Branch Performance Monitor
- Bank Performance Monitor
- Pending Calls Analysis
- Last Login Detail
- Closed Customer Analysis
- Daily Business Report
- User Skill Rating.
- Customer Query Detail Report
- Customer Query Summary Report
- Customer Inactivity Report
- Service Level Commitment Report

All the reports are available with extensive filtering condition like:

Function
Branch
Product
Campaign
From Date, To Date
Agent
Response.
Channel

11.1 Advantages of our Reporting Module

- ❖ Fastest of All available reporting engines. Ensures any report is loaded within seconds.
- ❖ Mutex Technology ensures optimistic handling of connections for reports.
- ❖ Reports can be exported to Excel, Word, PDF, stand delimited csv files like comma, tab etc., or any delimited csv file using any key in your key board.
- ❖ No. of rows display is configurable by the users while viewing the report.
- ❖ User can sort any column header.
- ❖ Offer cross-tab dynamic reports – No need to change the report in case of addition or deletion of any status field etc. in backend.
- ❖ User can customize the columns to be viewed.
- ❖ Supports data and graphical reports.
- ❖ Reports can be configured to send automatically through emails to the configured user types.

- ❖ Templates – easy for creation of new additional reports.
- ❖ User Friendly GUI for generation of letter like reports to be sent to customers.
- ❖ No need for any GUI design of any reports. Only queries, our engine will automatically design the report in a most meaningful way and display.
- ❖ No need for UAT etc., on change of any existing reports or inclusion of new reports as there is change in code change.
- ❖ Indirect benefit to all customers is that this engine is working at every of the implementation of our products and hence any up gradation / fixes every done at other sites will be made available immediately without any charges.
- ❖ Highly stabilized architecture to cater volume data and reports.

12.0 Components of TeleSmart

12.1 SmartSec – Security Control System

Configurable Access Control List (ACL) that defines the access permissions for users based on:-

- ❑ Menu Level
- ❑ Product Level
- ❑ Branch Level
- ❑ User Level (What other users this role can access)
- ❑ Data Level

12.2 SmartCMS – Communication Management Services (receiving is optional)

SmartCMS is the state of the art Notification Engine that enables following facilities:-

- ❑ Any number reports can be automatically generated and forwarded as excel / PDF / word attachment to the configured users with the dynamic filtering option there by saving their daily time.
- ❑ SMS Interface for sending and receiving SMS messages / alerts.
- ❑ Sending customized / personalized Emails / News Letters to Prospects and Customers.
- ❑ Generation of Text based Reports.
- ❑ Sending Email Alerts

12.3 SmartRep – Reporting Engine





SmartRep is the Reporting Engine developed by SunSmart and is extensively used in all our Products and Projects for generation of reports with great ease. SmartRep supports following report types:-

- ❑ Data Reports
- ❑ Dynamic Cross Tab Reports

 Graphical Reports – Bar, Pie, Line

12.4 *SmartAudit – Audit Trail*





With SmartAudit every aspect of the application can be audited. With SmartAudit you can audit:-

-  Transaction Owner
-  Transaction Date/Time
-  Transaction Committed System IP Address
-  Changed Values of that Transaction

With SmartAudit, 100% authenticity of the transaction is guaranteed and further the architecture of SmartAudit ensures that the application resource is not at all utilized for audit purpose thereby increases the performance of the application.




12.5 *SmartDBMS - Database Management System*

SmartDBMS is the state-of-the-art Database Management Solution from SunSmart and that ensures :-

-  Database backup (incremental / full)
-  Database Restoration from backup
-  Database Archival
-  Restoration of Archived Database.






12.6 *Knowledge Base*

Various documents / circulars etc. can be maintained as part of knowledge base. Following functionality is available :-


-  Uploading of any type of document / circular
-  Access Control List for those uploaded Documents
-  Classified under categories and sub-categories.

12.7 *SmartHelp – Help Desk / Query Management*

SmartHelp helps in tracking / managing all the queries raised by your internal resources as well as customers. Following functionalities are available :-

-  Posting / Tracking of Queries
-  Posting / Tracking of Approval Requests with Approval Workflow in place
-  Setting of Reminders
-  Various Reports
-  Ensures Service Level Commitments (SLC) is attained.

12.8 *Multi-Lingual Manager*

-  TeleSmart Supports Unicode based Multi-Lingual support. Users can add any

number dictionaries for any number of languages.

13.0 Interfacing Solution

TeleSmart can be easily interfaced with any of the existing applications of the Bank for two way communication and this will be taken care within the scope of the project without any additional expenses.

14.0 Product Performance

SSTPL assures that Tele-Smart is developed as per SDLC requirements (Software Development Life Cycle) and confirms to .NET Architecture for taking care of performance and stability of the system and volume of customers that can be handled by the system. SSTPL will also assist in fine-tuning the Application and Database servers to leverage the optimized performance and volume handling. According to neutral resources, applications conforming to .NET architecture are fastest comparing to other leading platforms like J2EE etc., and are most stable as well. Further User Friendliness is achieved to the greatest extent possible with this technology comparing to other leading technologies. So by measuring any aspect, the architecture of TeleSmart is superior.

TeleSmart had been extensively tested and benchmarked at “Sun Microsystems” Customer experience centre at Bangalore for its performance, stability and scalability.

14.1 Technology

Technology
☞ ASP.NET 3.0, C#, Ajax, XML, XSL
☞ Windows 2000 onwards (server) (All service Packs installed)
☞ MS SQL 2000 / 2005 Server with SP3 installed / Oracle 9i and above
☞ Client Access – Any OS

14.2 Hardware / Software Requirements – Application Server

Since the product is developed with .NET Framework, there is no need for any specific software purchase required. This saves the investment on purchase of additional server side software. Rather than investment, it avoids the issues and troubles of using third party software that are needed for running the application in case of other technologies like Java (J2EE) etc.

For 150 concurrent sessions for a response time of 5 – 6 seconds on transactions, we suggest a server configuration of Latest 2 CPU - Core 2 Duo Processor based branded server with 4 GB memory and 160 GB SCSI Hard Disk with Backup provisions.

The server should be loaded with Windows 2000 server (all Service packs) and above. (Windows 2003 Server or Windows Vista).

14.3 *Hardware / Software Requirements – Database Server*

Same as Application Server with MS SQL 2000 / MS SQL 2005 / Oracle 9i / Oracle 10G.

14.4 *Bandwidth Requirement*

To load the screens as per the prescribed criteria (less than 5 seconds for Call Screen and 30 seconds for reports) following bandwidth per concurrent user is needed:-

5 KBPS per concurrent session

On a peak time, there is a possibility of 25% concurrency is planned. Which means if there is a bandwidth of 64 KBPS, then 50 – 60 people can work in a branch in the system online.

15.0 Implementation Schedule

Tele-Smart will be deployed and commissioned for work within 7 days from the date of Purchase Order.

15.1 *Deliverables*

As part of this proposal, SSTPL will deliver the following:

- ❖ User Manual
- ❖ Installation manual
- ❖ Product Installation Kit

15.2 *Source Code Sharing*

Since TeleSmart is IP Protected software of SunSmart Technologies, we will provide Customer Source Code for all the modules that are specifically added for Customer. However, we can share the source code of TeleSmart under specific escrow agreement as done with other leading banks of the country.