

SUCCESS STORY | BANKING

Leading US bank launches a modern Internet Banking Platform for credit card services

For better customer experience, acquisition, and retention



About the client

This US-based bank, specializing in credit cards, is one of the leading credit card providers, serving over 7 million card members nationwide. It provides card members with credit card products that offer more value through cashback rewards and free online monthly credit score tracking.

Requirement

The bank had a non-user-friendly and web-only platform that could not be enhanced or roll out new features over time. The cards division wanted to build a flexible, brand new banking platform for both web and mobile users

Solution

Servion redesigned and developed a lightweight banking platform with rich GUI that can be accessible by the end customers through both web and mobile. This simple and convenient web portal offered:

- Secure and convenient payment options for standard and express payments

- Preapproved, customized offers like Credit Line Increase, Reward Programs, Additional account Offers, Reinstatement offer, etc

- Access to archived information such as last CLI history, previous statements, Change in Terms, Card holder's agreement, etc

Business outcomes

The new, stylish, scalable, and user-friendly internet banking platform for credit card services brought about several benefits for the client

- Ability to quickly introduce new features and services

- The platform could support 40000+ users/day
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- Improved customer experience, acquisition, and retention
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- Two-fold improvement in performance

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