 **Idea Bank**®

Comarch Commission & Incentive Implementation in IDEA Bank S.A.

Małgorzata Schön

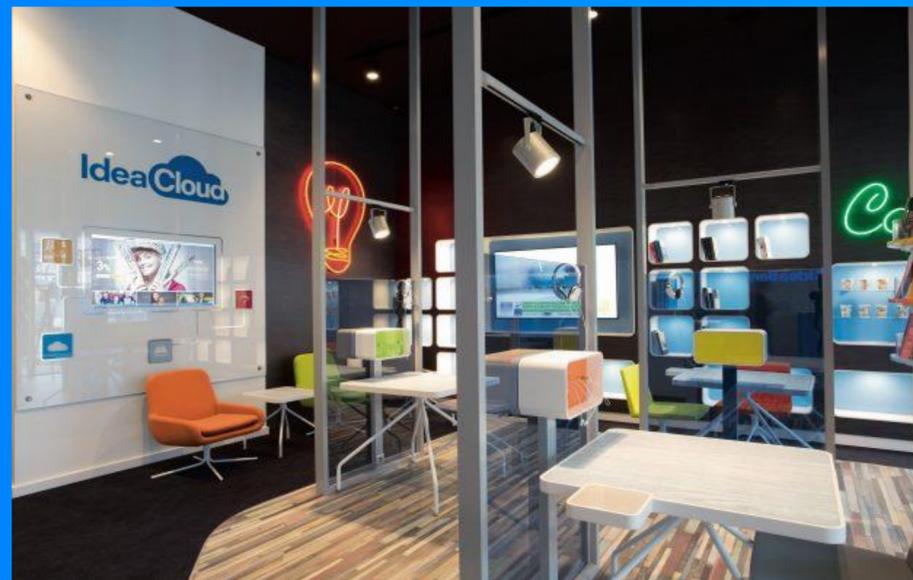
▶ The most innovative Bank in Poland

Idea Bank was created to support entrepreneurs in fulfilling their dreams of own business. Idea Bank combines traditional banking with innovative products and services.



Mobile cash deposit machine

New branch model – combination of co-working and traditional branch



Branch in train – new offer for customers travelling between major business cities in Poland

Time for a change

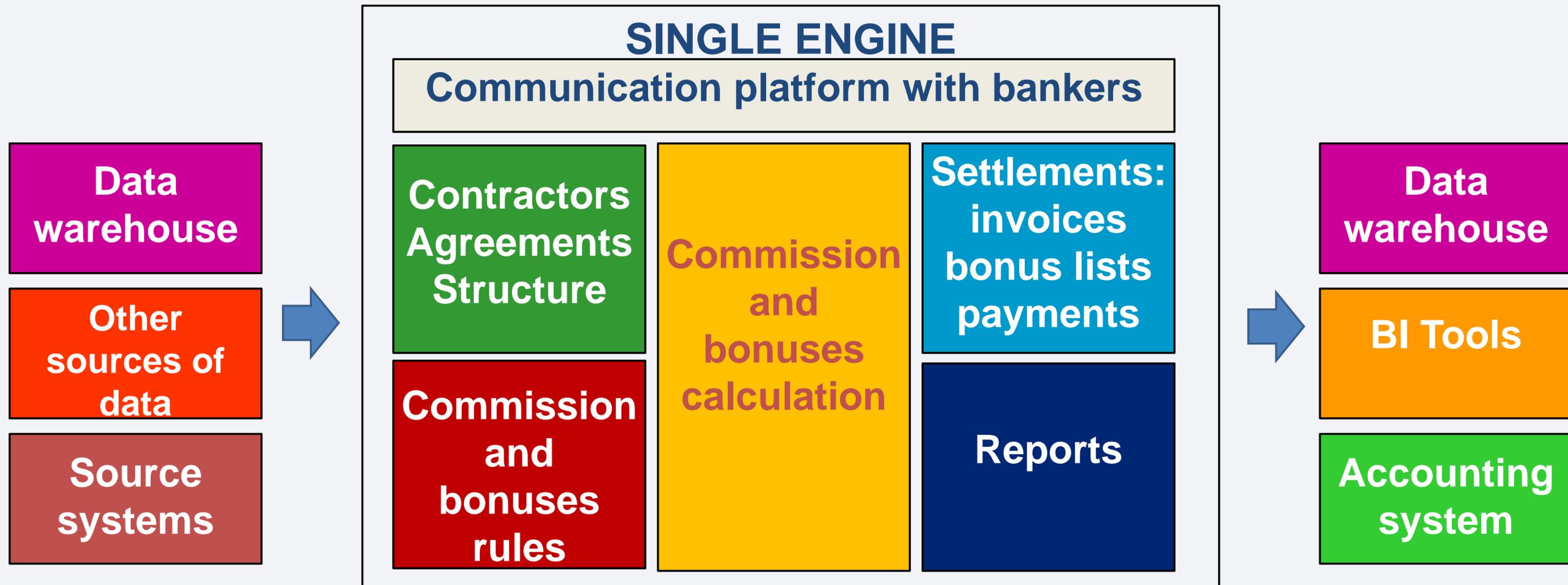
At the initial phase of operation, Bank used spreadsheets to prepare commission calculations. What sufficed at first, though soon became a nuisance because of expansion of sales channels.

As the Bank is one of the most innovative financial institutions in Poland or even in Europe, receiving several significant awards for its products, that was our ambition to implement such a system for commission settlements that would provide our bankers with the highest user experience.



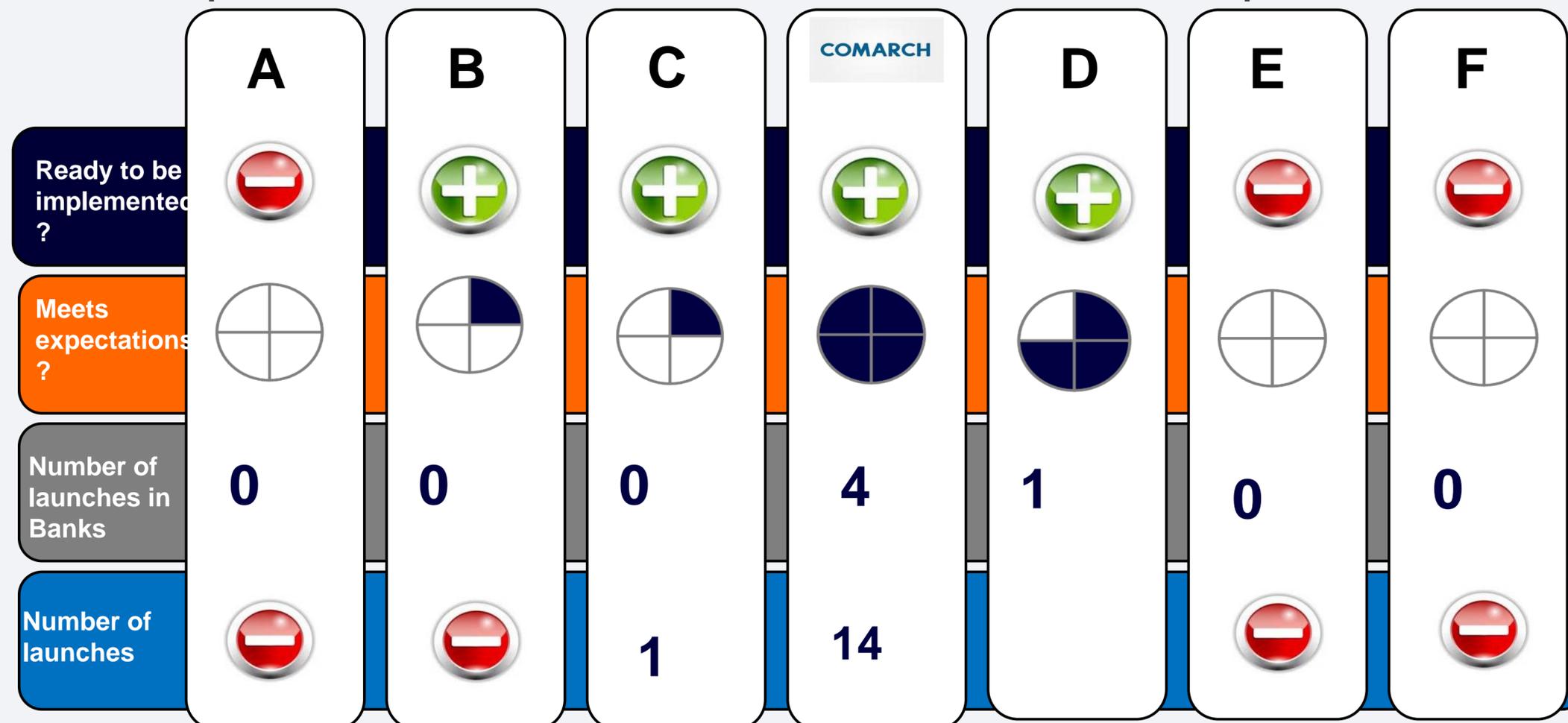
- 72% of bankers told us that settlements process must be significantly improved

Our key requirement was that system must be flexible and parameterized so that business administrator alone could make further modifications of commission rules. It was crucial for us to have the maker-checker functionality and be able to track all changes in system logs.



Searching for solution - Polish market review of solutions

We've sent 8 letters of enquiry and met 7 IT suppliers (1 companies hasn't answered). Only four had system ready to be implemented. Two companies had experience in banking but only Comarch had the system which is still maintained and developed. Moreover, the architecture of CCI responded with our concept.



▣ What had we gained?

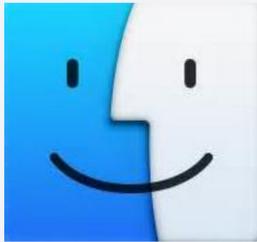
Settlements process for almost 1000 bankers/agents grouped into 4 sales channels carried out with the help of small (10 FTE's) group of people

Business administrators able to independently manage the entire settlements process and user privileges: parameterize commission rules and generate various reports (ad hoc and cyclical) with minimum requirement for IT support

Better use of human resources – employees focused on quality, process control and insights instead of being focused on technical activities while working on spreadsheets

Consistency of in/out data, automation of processes, maker/checker function built into the system, detailed information about commission costs

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Dziękujemy.