

# BlackBerry Customer Success Story



Banco Industrial e Comercial S.A. (BICBANCO) is one of the largest private capital national banks in Brazil. With a customer base of approximately 15,000, the bank specializes in providing loans to large and medium-sized companies. Founded in 1938, BICBANCO is one of the oldest private sector banks in Brazil.

**Industry:**  
Finance/Insurance

**Region:**  
Latin America

**Company Size:**  
Large Enterprise  
1,000 employees

**Email Platform:**  
IBM® Lotus Notes®

**Solution:**

- BlackBerry® smartphones
- Sistema de Gestão de Crédito Mobile (SGC Mobile) developed by MC1
- BlackBerry® Messenger (BBM™)

## The Challenge

BICBANCO's operation managers spend most of the day away from the office visiting clients to gather information for new business loan applications, such as business proposals, loan amount requests and credit history. In the past, to process a loan application, the bank's operation managers needed to travel back to the office at the end of the day and manually enter the information into the company's back-end credit and lending management system. This two-step process increased the risk for errors.

Similar to operation managers, regional directors at BICBANCO would also spend a lot of time away from the office at client meetings and there was often a lag of several days before they could review and approve new loans. These delays meant customers often had to wait to hear the result of their loan applications, which could affect customer satisfaction.

Because operations managers and regional directors spent so much time out of the office, it was difficult for them to stay up-to-date on communications with their clients and staff. It was also hard to access recent information about the bank's news and promotions.

## The Solution

BICBANCO deployed the Sistema de Gestão de Crédito Mobile (SGC Mobile) customized application, developed by BlackBerry® Alliance member MC1. The application is designed to provide mobile access to the bank's back-end credit and lending management system directly from the BlackBerry smartphone.

Now, BICBANCO's operations managers can do away with the two-step process and enter loan application proposals directly on their BlackBerry smartphones. Regional directors can access all the necessary information to analyze and approve new loans even when out of the office or in meetings. The BlackBerry solution automatically synchronizes and updates the information with the bank's back-end credit and lending management system.

The SGC Mobile application is also designed to allow users to work offline when there is no network coverage available. Operations managers and regional directors can create loan applications or approve applications using the app, and when the network is available again, the cached data is synchronized with the back-end system without requiring any action from the user.

Large Private  
Capital Bank  
Speeds Up  
Lending Process  
with Help from  
BlackBerry Solution

## Key Benefits:

- Faster loan application processes
- Improved customer satisfaction
- Reduced risk of data processing errors
- Enhanced communication with clients and employees

“I believe that using this BlackBerry solution helps BICBANCO to maintain its competitive advantage, which is in the speed of granting credit. This level of service is fundamental in the middle market segment, where we currently have our sales force. Also, the BlackBerry solution makes it possible to help support the growth of lending transactions.”

~ Eládio Ibiapina Bezerra, Director of Architectural Technology, BICBANCO

“Our challenge was to improve the process for submitting and approving business loan applications, to support growth and speed up business,” said Eládio Ibiapina Bezerra, Director of Architectural Technology at BICBANCO. “At the same time, our goal was to keep IT investments to a minimum and avoid adding extra staff to support the lending process.”

Travelling staff can also use email and BlackBerry Messenger (BBM) to stay connected with employees, managers and clients.

### BICBANCO's Benefits

The BlackBerry solution has helped make BICBANCO's operation managers more productive because they can generate new loan applications from virtually anywhere. They can now enter information while sitting with a client, instead of having to go back to the office to update records. As a result, the data collected can be less prone to error as it is entered into the app on the spot.

For regional directors, having mobile access to loan applications while on the road expedites the approval process and helps improve the workflow in the credit and analysis department. This streamlined process means customers receive a much faster response on their credit applications, which has helped improve overall customer service and satisfaction.

Being able to process loan applications, even when no network signal is available, is advantageous because employees can continue working while on an airplane or in the subway. The app allows them to continue with the process of entering reviewing and approving applications more seamlessly and with less delays.

“Our BlackBerry solution helps BICBANCO speed up the turnaround time for loan applications, which makes our current customers happier and frees up our sales force to pursue new business opportunities – it's given us the competitive advantage we need,” said Ibiapina Bezerra.

Thanks to email and BBM on the BlackBerry smartphone, operation managers and regional directors can stay in constant communication with clients and bank staff. This around-the-clock access helps make them more informed for client meetings since they now have a direct pipeline to bank news and special promotions.

“The BlackBerry solution is a fundamental differentiator for helping to speed up our business,” said Ibiapina Bezerra.

[www.blackberry.com/go/success](http://www.blackberry.com/go/success)



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