



# Powering convenience

**Maybank Singapore is constantly on the lookout for new technologies to enhance customers' banking experience.**

Consumers in Singapore, it seems, are forever trying to squeeze in time between rushed lunches and meetings to do their banking. That's why Maybank Singapore's focus has always been to make banking a breeze for its customers.

By adopting the latest technological advances, the bank has made a commitment to bring convenience and a wider spectrum of value-added financial services to its customers. The combination of traditional and electronic channels means customers are able to conduct their banking needs anytime and anywhere in Singapore.

"It is Maybank's philosophy to focus on the needs of our customers and provide highly personalized services. That is why we are

always looking out for ways to bring our banking services to another level," says Lim Kuo Siong, head of Information Technology & eBusiness.

Maybank's branch customer service model focuses on "relationship banking." At the same time, it places importance on empowering customers with the ability to manage their finances conveniently and efficiently in the branch and via other electronic channels.

What the bank wanted to avoid were long queues at the traditional teller counters or restrict customers to performing simple transactions during normal banking hours. Most customers, it determined, simply want to be able to manage their basic banking tasks in an easy, quick way. ▶



“At Maybank, it’s important for our customers to be able to perform a range of banking transactions at their own convenience using our 24/7 self-service ATMs,” says Lim.

And they are able to do so today thanks to Wincor Nixdorf’s reliable systems. Rising demand for 24-hour self-service banking has extended beyond cash withdrawals according to Maybank, which is why it has installed two ProCash 4000xs allowing customers to deposit cash with ease. The rollout started in September 2008 with the first installation in Maybank’s flagship Maybank Tower branch in the heart of Singapore’s busy business district close to the historic Fullerton Hotel. In addition to Maybank’s current mix of ATMs, more Wincor ProCash 4000xs systems will be rolled out in Singapore over the coming months.

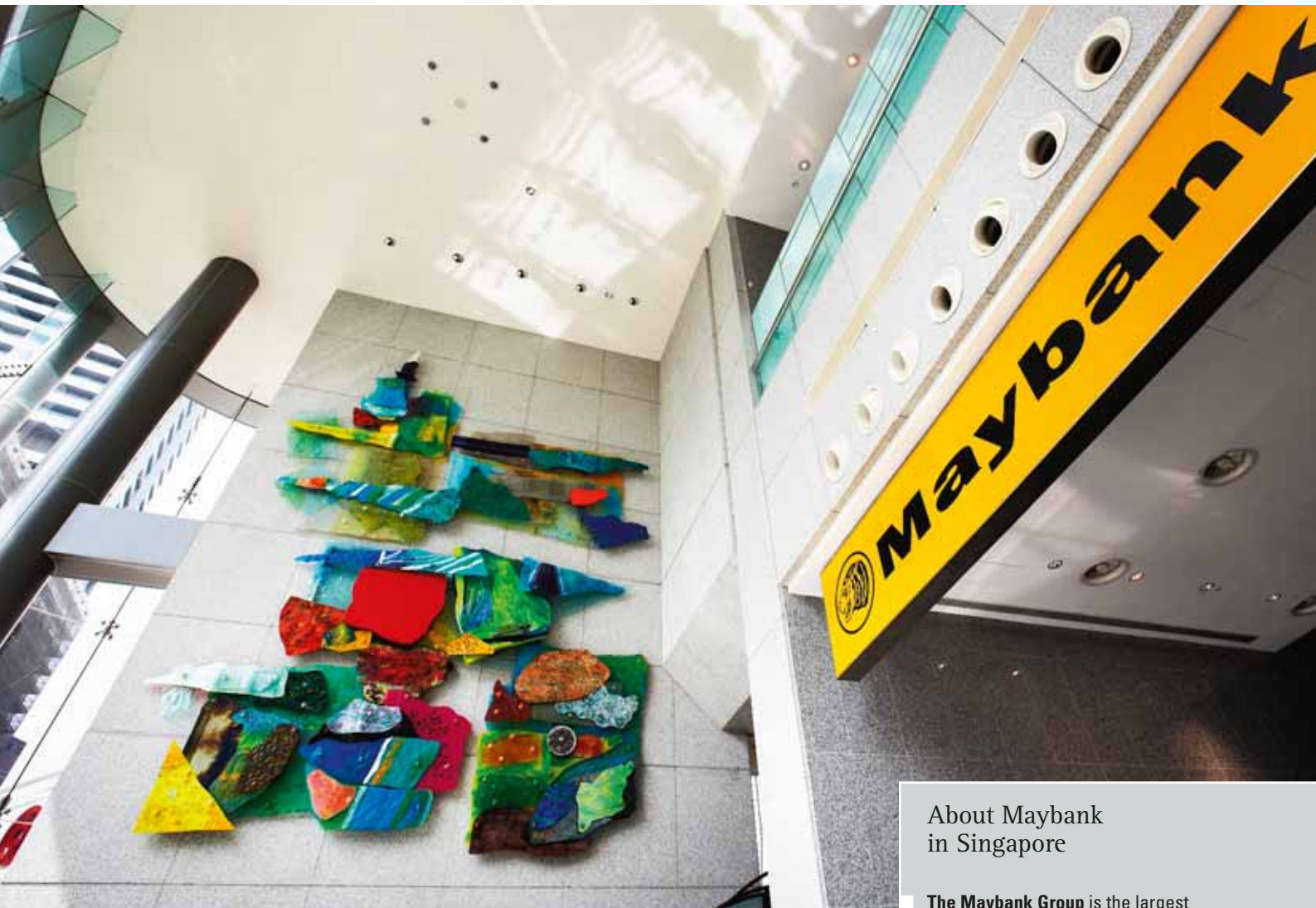
The strategy is to install the systems in high-traffic branches to maximize visibility and usage of the machines, and minimize



## A customer-centric bank

■ Maybank Singapore has always been customer-centric and is continually pursuing initiatives as to how it can better serve customers in anticipation of their evolving needs. Its focus is on giving customers a one-stop interface and a total financial solution that can add value to their banking relationship.

► [www.maybank.com.sg](http://www.maybank.com.sg)



space requirements in a prime real estate area. What the bank was looking for was a multi-function self-service system that was suitable for a small footprint but at the same time addressed the bank's requirement of functional reliability with low total cost of ownership.

The ProCash 4000xs only needs half the space, or at least a smaller footprint, required for the cash deposit and withdrawal functions, since one complete system provides both services versus the traditional mono-function machine.

"Based on our experience with Wincor Nixdorf's existing support and maintenance, we are very happy with the after-sales services," adds Lim. Other benefits include improving the customer experience and enhancing loyalty as the bank is able to meet banking transaction needs of customers on one machine. This is especially so if the machine is for an off-site location.

Among their ATMs at convenient locations across the island, the bank has also in-

stalled 17 ProCash 1500xe cash dispenser systems so that customers can be served 24/7 as part of its self-service strategy. A very recent addition to these systems is the installation of Wincor Nixdorf's ProSales Marketing solution that can be used for personalized direct marketing activities on bank systems. For example, it can administer campaigns, offer a personalized customer address at bank machines and also provide data exchange with a CRM system, which is responsible for campaigns and their evaluation.

According to Celent, a global consultancy firm, 45 percent of all bank transactions will be performed on bank machines by 2010. Banks like Maybank are keen to use their most heavily used sales channels for personalized advertising and establish a new form of communication with their customers. "We recognize it's a useful tool to reach out to customers and communicate with them directly and with purpose," adds Lim. ■

## About Maybank in Singapore

**The Maybank Group** is the largest banking group in Malaysia and has been a leading force in the country's banking industry for more than three decades. Maybank, which is present in 12 countries, has been ranked as Asia's "5<sup>th</sup> Best Big Bank," according to a survey conducted by Mercer Oliver Wyman.

**Maybank started** its operations in Singapore in 1960. Today, the bank has 27 service locations (22 branches and five offsite ATMs). All branches and the bank's 32 ATMs are strategically located in business districts and suburban areas for customer convenience.

Total assets amounted to S\$22.7 billion as of June 30, 2008. In Singapore, the bank has 1,300 employees.