

# Kuwait International Bank

harnessing innovation to  
improve the customer  
experience



# Case Study - Agenda

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Who is KIB?

KIB - Omnichannel Contact Centre Setup

Focus on Visual IVR

Achievements

Phase 2 - Digital Connect and Video CC





- Shari'ah Compliant
- Founded 2007
- 28 Branches in Kuwait
- All banking services covered

Kuwait International Bank [KIB], a bank that operates according to the Islamic Shari'ah from 1st of July 2007, is a public quoted company. It was incorporated in 1973 and was originally known as the Kuwait Real Estate Bank.

As an Islamic bank, KIB's business covers all banking services including Acceptance of Deposits, Financing Transactions, Direct Investment, Murabaha (auto, real estate and commodities), Ijara Muntahia Bittamleek (Lease-to-own) , Istisna'a, Tawarruq, Credit Cards, Wakala and other products. Corporate projects and finance, Treasury Services, Issuing Letters of Credit (L/Cs), Letter of Guarantee (L/Gs) and Real Estate Dealings and Management of Properties.

# Who are we

- A leading Kuwaiti Islamic financial institution founded in 1973 (Previously known as KREB)
- Network of 28 branches across Kuwait
- An array of banking solutions in compliance with Islamic Shariah.
- Digital banking services with innovative solutions across web and mobile.



# Our Objective

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- Deploy a customer-centric value proposition allowing customers to engage with us anywhere, anytime!







# KIB CONTACT CENTER OVERVIEW



# KIB Contact Centre TODAY

## One Unified Solution For All Interactions



Customer



Branch



Telephone



Video



E-Mail



Social  
Media



Web  
Chat



IVR



APPs



Tasks



Visual  
IVR

altitude  
uCI8

- Web Chat
- Social Media
- Agent Motivator
- Video Integration
- Visual IVR
- Digital Connect







# Focus on Visual IVR

First Time in Kuwait & Middle East

- Replaces Painful IVR Voice Menus with Visual Menus

*-No More "Press 1 for Maintenance, 2 for Complaints, 3 for Payments etc." !!*

*-No More Cumbersome Audio Menu Navigation by Callers!*

- Visual Screen Menu Selection on the Smartphone

*-Quick and Easy IVR Menu Selection on the Phone Screen*

*-Agent Connect, ACD Integration, Email, Video and Chat Options*

- Protects the Existing Investments in IVR

*-Overlays on top of the Existing Altitude IVR Infrastructure*



# Visual IVR Security Features

## VISUAL IVR SECURITY FEATURES

Running under Apache WebServer, On RedHat Enterprise Edition version 7

Using SSL Strong Encryption with High Ciphers Suits enabled

One-way encryption using JSON Web Token (JWT) by encrypting the payload a one-way encryption so only VIVR instance can decrypt its own JWT.

No customer-related data is saved anywhere, all is encrypted in JWT

Application level (Client and Server) side validation on all inputs

Parameters filtration and protection( filtration means that passwords, credit cards ... etc) are displayed as "filtered" in logs

Router-based with a route handler, so only predefined URLs are accessible with predefined methods

Warnings against link fraud, and reporting the attempts

Session can be opened once on a unique device

Runtime Session Validation bound to IVR

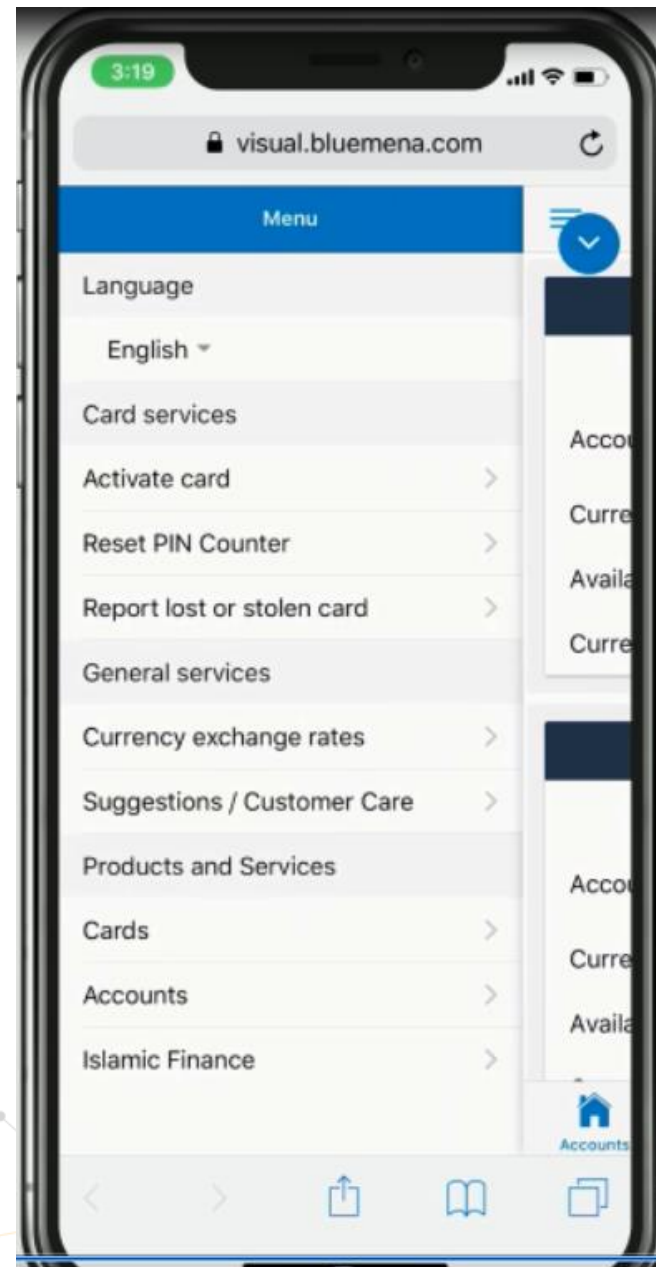
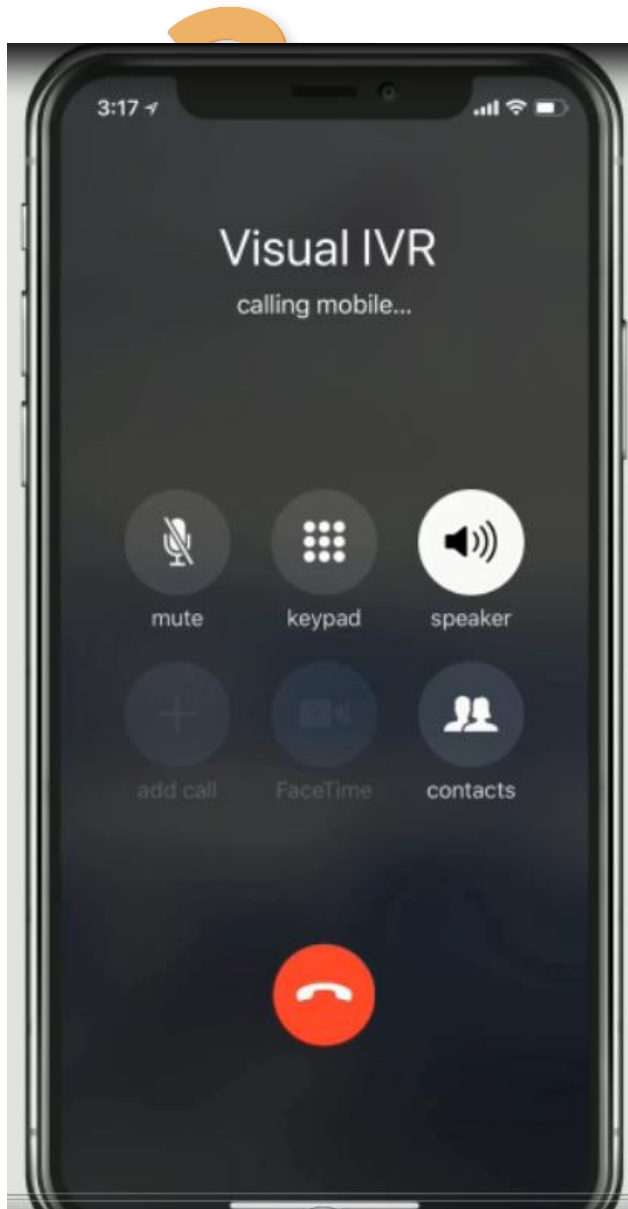
Extra Webserver Security Covering :

- Protected against Cross-site scripting (XSS)
- Protected against Distributed Denial of Service (DDoS) attacks
- Protected against CSRF Cross-Site Request Forgery
- Protected against Brute-force attacks
- Hot Links Protection

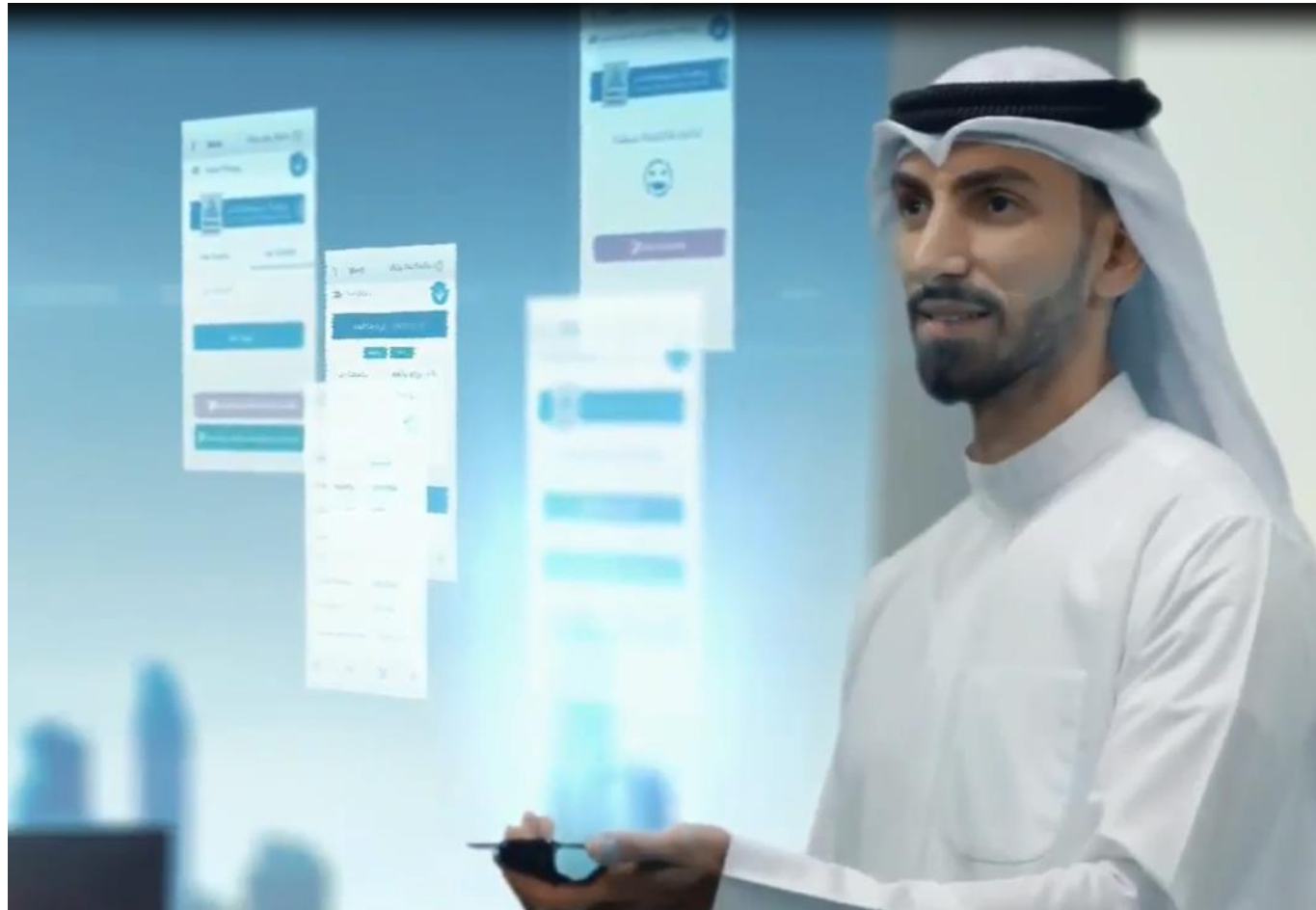
OS Security Hardened Following CIS benchmark







Demo





# Main Achievements

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- Increased FCR +19%
- Elevated Customer Satisfaction +20%
- Improved Efficiencies
- Increased usage of self service channel
- 50% Customer Select Visual IVR vs Traditional IVR

Major Indicator:

**CX is UP!**





- Video Contact Centre
- Digital Connect
- 
- \*WebRTC-Enabled
- 
- Demo



THANK YOU

