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Commerzbank Goes Mobile for Enhanced Customer Service

Commerzbank used Kapow Katalyst to extend its existing B2C online banking application to mobile devices.

Overview

Commerzbank Aktiengesellschaft
Frankfurt am Main, Germany

Industry
Financial Services

Solution
Kapow Katalyst™

Company Profile

Commerzbank is one of the leading financial institutes in Germany. With its 1,200 national branches it provides one of the densest branch networks for private customers. The bank services nearly 15 million private and one million business customers in 52 countries. Commerzbank recently raised the bar for premium customer service by launching its cutting-edge mobile banking application.

“Kapow Katalyst allowed us to rapidly transfer the functionalities of our approved online banking application to the mobile screen through a simple, step-by-step process and create a premium mobile experience for customers.”

— David Kreuzinger, Head of Online and Mobile Banking Commerzbank AG

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In private banking, premium customer experience is key to fostering competitive advantage. As one of the leading banks in Germany, Commerzbank made it a strategic priority to develop a cutting-edge mobile banking solution to satisfy the rapidly changing needs of its 11 million private account holders in Germany. It chose Kapow Software to enhance its existing B2C online banking platform and accelerate the development of an integrated and secure mobile service—within only a few months.

The Challenge

Commerzbank already had a sophisticated desktop B2C online banking application in place, yet, like most applications built before the upsurge in mobile computing, it had not been designed to support Android, iOS, or other popular mobile platforms. It was designed to function in a legacy desktop environment with large screens, deep menu navigation and multi-page scrolling. It also required relatively high broadband network capacity. On mobile devices, the smaller screens and limited bandwidth did not provide the premium mobile experience the bank had in mind for its customers.

Commerzbank decided to build a premium solution for mobile online banking, which had to meet several fundamental demands: It had to provide a level of service equal to that of the bank’s legacy online banking solution and at the same time be fully optimized for use on smaller screens. It had to be compatible with all popular devices from iPhone to Android phones, feature a lean navigation set-up, and incorporate new mobile-only functions that were not part of the original desktop version.

The mobile banking solution also had to follow the same business processes and rules already established for the legacy online banking application to ensure smooth, seamless operation on existing IT infrastructure.

The Solution

By using Kapow Katalyst, Commerzbank could design a mobile banking service providing the best possible customer experience without having to sacrifice any approved business processes or rules linked to the legacy online banking solution. Commerzbank defined custom web services tailored specifically to reflect and enable the necessary functionalities for the mobile environment. Kapow Katalyst

“With Kapow Katalyst we were able to repurpose the business rules embedded in our existing applications. We saved significant time by not having to add APIs to our core application and we could filter unwanted data from any web page, combine data from multiple pages, and provide whatever data and functions our mobile users need. Most importantly, we did all this without compromising on performance or security.”

— David Kreuzinger, Head of Online and Mobile Banking Commerzbank AG

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“Our customers have adopted our mobile service very quickly and we managed to strengthen our competitive edge through improved customer service. And what is even more important: we have done so by building a mobile banking solution that is flexible enough to provide additional features our customers request or might need in the future.”

— David Kreuzinger, Head of Online and Mobile Banking Commerzbank AG

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accessed the bank’s website for every online banking feature, seeks the appropriate information and transfers it securely and reliably to the mobile device.

The Kapow Katalyst-based web services support the lean and streamlined user interface sought by most mobile users: each service accesses the desktop website independently, navigates through multiple pages as needed, filters any unwanted data to avoid unnecessary data consumption, and even provides custom capabilities to the mobile app. Decoupling old and new HTML via Kapow Software’s web service layer enables innovative new workflows and functions that are most suitable even for small devices with potentially weak data connections.

The Results

After just a few months, Commerzbank released a new and highly optimized front-end mobile banking solution with standard-compliant mark ups for the iPhone and other mobile handsets. The mobile application is user-friendly and has garnered praise and positive reviews from customers. The Commerzbank Banking & Service App has been downloaded more than 250,000 times as of 2011 and it is used by more than 25,000 Commerzbank customers every day.

As the needs of the mobile banking community evolve, Commerzbank will be ready to integrate data from any database, application, or website needed by using the Kapow Katalyst platform. With its current set-up, Commerzbank has a solid and flexible foundation for delivering additional mobile capabilities to millions of account holders within a very short time frame

The Future

Commerzbank’s mobile banking service is easily configurable, so further features and enhancements can constantly be quickly added after the initial roll-out to address additional customer needs: such as checking account statements, credit card bills and securities documents as well as making appointments with consultants, all while on-the-go.

By using Kapow Katalyst, any website can be integrated into a mobile solution with minimal effort—which allows Commerzbank to repurpose any application in its portfolio for mobile use without compromising on customer experience, security, performance or functionality.

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About Kapow Software

Kapow Software, a Kofax company, harnesses the power of legacy data and big data, making it actionable and accessible across organizations. Hundreds of large global enterprises including Audi, Intel, Fiserv, Deutsche Telekom, and more than a dozen federal agencies rely on our agile big data integration platform to make smarter decisions, automate processes, and drive better outcomes faster. They leverage our platform to give business consumers a flexible 360-degree view of information across any internal and external source, providing organizations with a data-driven advantage. For more information, please visit: www.kapowsoftware.com.

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