



Success Stories

BFSI



Farid Guseynov,
Deputy chairman of board
at Kapital Bank



Kapital Bank

[Success story →](#)

PAIN POINTS

Expensive support and improvement of current processes.

Expensive and time-consuming onboarding and training of new employees due to complex IT landscape.

Numerous integrations that are expensive to implement and maintain.

Loss of profits due to human-factor mistakes.

OUTCOMES

Increase in profit by **improving the quality** of service (automation of processes, reduction in the processing time of applications).

Reduced costs of process improvement. **No programmers needed** to make changes.

Opening a saving account has become **3 times faster** (from 45 to 15 minutes per account).

Giving out a loan has become **2 times faster** (from 60 to 30 minutes per loan).

Issuing a debit card has become **6 times faster** (from 30 to 5 minutes per card).

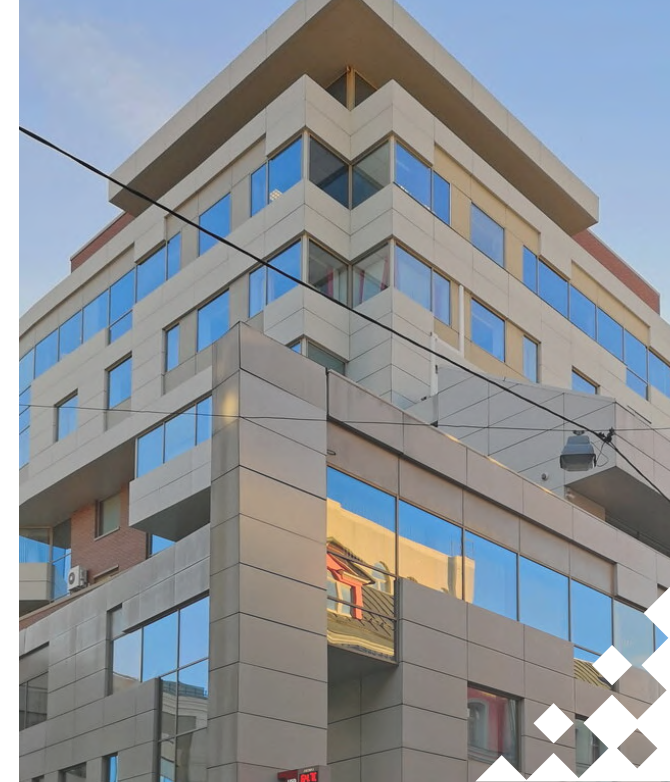
Opening a bank account has become **4 times faster** (from 20 to 5 minutes per account).

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Moscow Credit Bank
head office



MKB



PAIN POINTS

Lack of one central place to account all documents.

Difficulties in understanding handwritten texts on route sheets at the time of registration.

Document search takes long time.

Document delivery status is not trackable.

Non-standardized forms of documents.

End-to-end processes are not implemented.

Document loss.

Inability to gather statistics on workflows (owners, content, how many documents go through the workflow).

OUTCOMES

Productivity increased by 64% and for some operations up to **84%**.

The cost of automated operations has **decreased 63% - 85%**.

Night shifts were canceled and thus costs were reduced.

KPIs are collected **automatically**.

Very fast ROI.

Predictable and manageable processes.

ELMA provided tools for **controlling** document processing and **planning** resources.

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Vesta bank

[Success story →](#)



Alexander Pekin,
the Head of Business Process
Development of VestaBank



PAIN POINTS

Processing of applications for account opening takes a lot of time.

It takes customers too many steps to open an account.

High cost of processing per application.

Low employee performance.

Bank may lose clients as operators do not respond to requests for a long time.

OUTCOMES

The number of processed applications increased by **77%** → **increased profit**.

Hard-cost savings of **12 of an FTE** a year.

Improved performance and **schedule compliance** due to KPIs implemented in ELMA.

The number of lost leads has been significantly reduced, since the response time is now **10 minutes**.

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Igor Kozlov,
the Head of Technological
Development in Kapital Life



Kapital Life

[Success story →](#)



PAIN POINTS

Difficulties in sales and contract management.

Transporting and routing documents from regions to the centers of business support was problematic due to a lack of technology.

OUTCOMES

Business processes have become **transparent** and **predictable**.

Exchanging feedback between employees in the regions and their superiors has become very **easy** and **convenient**.

Retail



A.S. Watson Group



A.S. Watson

PAIN POINTS

Long transactions.

Disorganized and inefficient email communications.

Non-standardized business plan templates.

Lack of statistics on applications submitted to the investment committee.

Lack of a unified database of applications and decisions on them.

Human mistakes when entering data to the system.

OUTCOMES

Significantly **reduced time** to market by minimizing human tasks.

Reduced human risks by introducing data validations and automated data input.

Trackable communications.

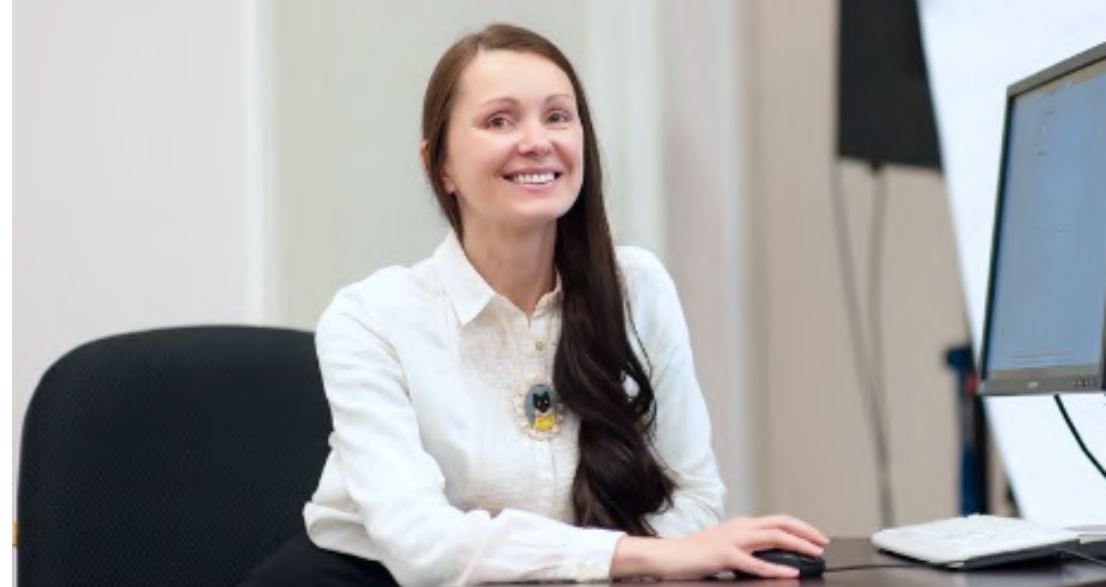
Strict compliance with regulations.

Manageable and trackable processes, **real-time monitoring**.

Success Stories

OVER 10 YEARS WE HAVE HELPED 2000 COMPANIES
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