

01. General Information

Client	Project
Client Name: BFCOI (Banque Française Commerciale Océan Indien)	Project Duration: 5 months
Country: Ile de la Réunion (Réunion Island)	Project Type: digitalization of a business process
Industry: financial institution, bank	Contract Type: fixed-price

02. Client Challenges

The bank faced a dual challenge: ensuring regulatory compliance in reporting customer complaints while also improving service quality. With over 100,000 clients, manual tracking was no longer feasible.

03. Kepler Technologies' Mission

- **Diagnosis:** analysis of challenges, existing processes, and business requirements
- **Design:** co-development of the target process with the bank, incorporating best practices tailored to its specific context, leveraging Kepler Technologies' 10+ years of experience
- **Process Digitalization:** project oversight, execution, testing, deployment, and change management

04. Key Competencies Involved

Technical competencies	Interpersonal competencies
<ul style="list-style-type: none">➤ Project Management: organization and supervision➤ Analysis: flowcharts, functional specifications, workshops, and mockups➤ Development: Jira➤ Quality Assurance: test planning and execution	<ul style="list-style-type: none">➤ Communication: Confluence tools, Kepler Technologies' communication plan➤ Agility: real-time review and validation of specifications (Kepler Technologies expertise)➤ Organization: Kepler Technologies' project model

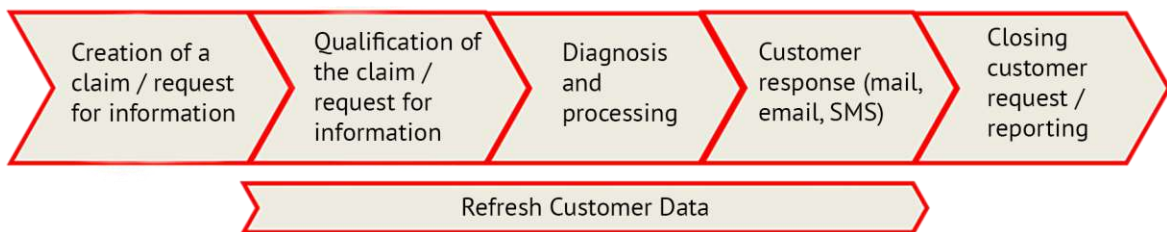
05. Kepler Technologies' Team

LAST and first name	Role
CRICHTON Cyril	Project Coordinator



06. Scope

The project focused on the digitalization of the Customer Complaints and Information Requests process for BFCOI (Réunion, Paris, Mayotte). This process is orchestrated by the Customer Relations Service and can involve all departments within the bank. To standardize customer responses, the bank now uses over 40 predefined templates (SMS, email, or letter) managed by the Customer Relations Service (SRC) for different types of requests. In line with the initial requirements, the project also automated internal reporting and integrated the required data into a data warehouse for regulatory reporting to the Central Bank. Additionally, the process is fully integrated with the **Core Banking System (CBS)**, ensuring synchronization of customer records, fee processing, and service billing. The system also connects with the corporate directory for password synchronization.



Actors: Customer Relations Service, Client Advisor, Call Center, Bank Services

Beyond the initially planned features, Kepler Technologies convinced BFCOI to adopt best industry practices and expand the scope to include automated response time management, incorporating alerts, escalations, and traffic light indicators for real-time operational tracking. Furthermore, Kepler Technologies assisted the bank in change management by producing video tutorials, enabling end-users – who were accustomed to CBS's text-based green screens – to transition smoothly to this new technological shift.

07. Client Benefits

- **Deliver on the bank's marketing promise of processing customer complaints within 48 hours**
- Ensure regulatory compliance with reporting requirements for both the Central Bank and Société Générale Group.
- Facilitate tracking and monitoring of customer requests for all process stakeholders
- Provide real-time dashboards to management, branch directors, and senior executives
- Trigger alerts for relevant personnel when a request requires immediate attention
- Enhance operational oversight by tracking volume and response times
- Simplify administration of reference data (document templates, response time configurations, etc.)
- Improve workflow efficiency with smart alerts, relevant interactions, and a mobile app
- Ensure easy, real-time access to case status and ownership details