



### Business challenge

Recognizing a market opportunity for improved customer service, JFORCE Bilisim Teknolojileri A.S. wanted to build a new process management platform for the financial sector.

### Transformation

To empower banks to deliver faster, better service to consumers, IBM Business Partner JFORCE launched its new CLEVER platform. An integration and automation engine delivered under an IBM Embedded Solution Agreement (ESA), CLEVER uses IBM technology to customize and accelerate common banking tasks like customer onboarding, risk management and loan approval.

### Results

#### ~90 seconds

to confirm customer identities from video conference footage

#### Saves time

for bank staff and patrons with more efficient, self-service processes

#### Accelerates deployment

of new, dynamically-priced bank products

# JFORCE Bilisim Teknolojileri A.S.

## Helping banks deliver the personal touch without being in-person

Founded in 2003, IBM Business Partner [JFORCE](#) (external link) offers technology solutions, predominately focused on needs in the financial sector—like claims handling, risk evaluation, renewals automation and fraud detection. The business is presently headquartered in Istanbul, Turkey, with additional offices in Ankara.

*“[W]ith CLEVER we have minimized the time needed in a video conference to confirm an identity to less than 90 seconds.”*

—Umit Sile, Software and Business Development Manager, IBM Business Partner JFORCE Bilisim Teknolojileri A.S.

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## You don't have time for this

You haven't moved for five minutes ... or has it been ten? Time seems to be standing still, and you once again count the number of people ahead of you in the queue, trying to calculate how long it will take to get to the front. Why haven't they opened another teller window? Why has that same man been up there for so long? Are you going to be late

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getting back to the office? Should you come back another time? Why is this taking so long?

Generally, banks aren't known for their prompt, hassle-free service, but IBM Business Partner JFORCE is looking to change that.

“We identified a real opportunity where financial institutions could improve customer engagement by using business automation,” explains Umit Sile, Software and Business Development Manager for JFORCE. “These days, banking offerings have become commodities that are pretty standard, so these financial companies have to distinguish themselves with customer service. And a large part of that is to minimize the amount of time that the customer needs to spend at the branch desk.”

In particular, JFORCE had recognized that many banks in the region relied heavily on manual, people-driven processes for most customer-facing services, such as loan applications or opening new accounts.

“For example, if you applied for a credit line, traditionally you could start the process online,” notes Sile. “But you would then need to print up and sign all of the documents that you filled out and bring them into a branch office. The bank would scan all of these papers into their system, and depending on their authorization processes—maybe they have to forward something to a larger branch—you might have to wait a couple of days for a response. And if they find that they need more information, you will have to print up more documents and bring those into the physical office as well. There are so many steps for even a small process.”

JFORCE believed there was a smarter way, particularly by taking advantage of recent advances in AI and business rule automation.

## Bank from wherever, whenever

Operating under an IBM Embedded Solution Agreement (ESA), JFORCE combined IBM technology with its in-house industry expertise to create its new offering: CLEVER. CLEVER is a process automation, decisioning and integration platform that lets users choose from an assortment of components that automate and accelerate tasks common to the financial industry, such as customer risk scoring, dynamic pricing, loan origination and credit authorization.

“Our Digital Onboarding Anywhere feature is really popular right now because of COVID-19,” notes Sile. “Customers don't like to travel. And if they do come in, branch capacity and working hours are limited, so they end up standing in long queues near the front of the building.”

Rather than requiring in-person appointments to set up accounts, CLEVER uses custom algorithms and advanced AI to scan through copies of government-issued identification cards, voice samples and footage from video conferences to verify identities and help combat fraud. And once an identity has been

confirmed, business logic powered by IBM® Business Automation Workflow and IBM Operational Decision Manager technology oversee the automatic processing of the account setup.

And these automated rules management functions are replicated across a number of modules—risk management, credit limit management, loan approvals, marketing segmentation and even insurance sales.

In addition, CLEVER uses IBM API Connect® software to simplify integration with third-party payment systems as well as other banking platforms, such as mobile apps. And to better streamline overall deployment, JFORCE chose to deliver the suite of IBM tools under an ESA.

“With the ESA, we are more flexible,” notes Sile. “We can deliver on cloud or on prem. We can give you a managed service or give you more control. We can deliver what the customer wants, how they want it.”

## Work smarter not harder

Thanks to the automation offered by the CLEVER platform, users have noticed greater efficiencies and time savings across several banking processes.

“For example, with CLEVER we have minimized the time needed in a video conference to confirm an identity to less than 90 seconds,” notes Sile. “We’ve seen many banks in the market with other video systems that might need a 20-minute conference to do the same thing. So just using their mobile phone, a bank patron can get their identity verified and their loan approved in around a minute and a half.”

And by transferring many of these operations to a self-service model, customers receive faster support, yielding higher satisfaction. Meanwhile the banks themselves can free up staff to focus on more critical operations or on providing targeted support to patrons that are experiencing complex issues or challenges.

The CLEVER platform also streamlines the bringing to market and delivery of new banking offerings, particularly those that use micro-segment pricing or targeted sales. As Sile explains: “Along with better service, banks want to tailor

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products and prices to each individual. With CLEVER they can price their operational fees, credit or debit rates or insurance fees based on AI-driven recommendations.”

Altogether, JFORCE is pleased with its choice to power the CLEVER platform with IBM technology. As Sile notes: “We’ve been using IBM software with some of our largest banking and insurance customers for over ten years now. And we haven’t

experienced any outages so far, so it made sense to build CLEVER with IBM.”

And with the ESA in place, JFORCE has realized a newfound simplicity when bringing on new banks or financial institutions to CLEVER. “We are a solution company,” explains Sile. “We don’t sell products—we don’t want to challenge any products that banks already have. With the ESA, whatever technology we are using in the background, it doesn’t matter. We don’t have to talk to our customers about what rule platform we’re using. We just talk to them about our business solution.”

## Solution components

- IBM API Connect®
- IBM® Business Automation Workflow
- IBM Operational Decision Manager

### Take the next step

To learn more about the IBM solution featured in this story, please contact your IBM representative or IBM Business Partner.

To explore how to use IBM technology to build a solution for your clients, please visit: [IBM Build Partner Program](#)

To explore if an IBM Embedded Solutions Agreement is right for your organization, please visit: [ESA](#)

To learn more about its CLEVER solution and what JFORCE Bilisim Teknolojileri A.S. can do for you, please visit: [CLEVER](#) (external link)

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