

## CASE STUDY



# Permanent TSB modernizes customer communications, takes it in-house with Quadiant Inspire



Permanent TSB (PTSB) is a leading provider of retail and SME banking in the Irish market. With over one million customers, they have a history that stretches back over 200 years and are one of Ireland's longest-serving financial services institutions. Their offerings include consumer and business banking, savings and investments, mortgages, borrowing, and insurance.

PTSB had already begun their digital transformation, but when the Covid-19 pandemic arrived, they accelerated their transformation, adding contact-free and socially-distanced banking, with customers moving in increasing numbers to digital options provided by the Bank.





## Challenge

Permanent TSB (PTSB) has a long-standing relationship with a third-party fulfilment partner who have for many years been responsible for the management, composition, printing, and posting of the vast majority of its customer correspondence. Aligned to the Bank's digital transformation ambitions, a decision was made to bring the management of the correspondence back in-house, which included the management and composition of letters, while printing and posting remained with the third party. This approach flowed from the Bank's desire to enable the digital distribution of its correspondence to meet changing customer needs as it provided customers with the option to complete an increasing number of journeys digitally.

Over 24 months, PTSB had an objective to increase the volume of digital correspondence it sends to customers and reduce the reliance on traditional print letters in order to enhance the customer experience, reduce costs, and help achieve PTSB's sustainability objectives.

Migrating the management of correspondence in-house using [Quadient® Inspire](#) was the first step in this digital journey.

## Solution

The Gartner Magic Quadrant directed them to Quadient, who provided them with solution capabilities to do both batch and on-demand communications. PTSB adopted Quadient Inspire Flex, specifically the Interactive, Scaler, and Content Manager modules.

## Results

Quadient Inspire Flex allowed PTSB to consolidate output, reduce the number of templates they used, and compose and produce print-ready PDF files for batch correspondence. It also enabled them to introduce omni-channel communication delivery initially for their digital accounts, with plans to extend to a wider range of customer origination and servicing journeys.



## Legacy Process

PTSB orchestrated their customer correspondence and sent them as daily files to a third-party partner who managed their composition, printing, and delivery. With limited capacity in-house to manage document templates, PTSB were reliant on the third party to make many of the changes required to the correspondence on an ongoing basis.

"Relying on a third party meant the involvement of multiple systems and no single uniform process for either document management or output," explained Venkatachalam Kasiviswanathan, Customer Correspondence Lead at PTSB.

The existing relationship with one of Ireland's leading fulfilment specialists has served the Bank well in meeting the needs of its customers over many years. However, the Bank has seen a growing demand for digital correspondence options while the costs of a predominantly paper-based process continued to climb. In addition, the Bank found its speed of change and the time it took to modify communications remained challenged as changes were often initiated by individual business units and updates were made in a silo. It was clear that PTSB would benefit from modernizing its approach with a first step being to bring the management of customer correspondence back in-house.



## Taking the reins

Coinciding with the advent of the pandemic, PTSB introduced its end-to-end Digital Current Account, the first of many new digital journeys being delivered as part of the Bank's multi-million investment in its Digital Banking Program. This was seen as the perfect opportunity to digitalize correspondence production and delivery for its new digital current account customers. Doing so would improve customer satisfaction, reduce costs, and help to achieve PTSB's sustainability objectives by reducing printing and mailing. To determine which vendors to approach for their new Customer Communication Management (CCM) solution, PTSB consulted a Gartner Magic Quadrant report where they saw Quadient occupy the top-most "Leaders" position in the upper right corner of the quadrant, displaying both the completeness of vision and ability to execute that they wanted. After analyzing the resulting RFPs, which mandated several functional requirements, PTSB entered a proof of concept with Quadient.

Before implementing the CCM platform, Quadient completed a site visit with PTSB to understand their customer correspondence landscape. Based on Quadient's recommendations, PTSB chose the Inspire Interactive, Scaler, and Content Manager modules from [Quadient Inspire Flex](#), the only end-to-end, any-premise enterprise CCM solution on the market that eliminates siloed workflows and reduces the need for IT.

The Quadient application installation and environment setup went well, and a proof of concept was kick-started for Digital Communications and Legacy Batch migration.

QUADIENT'S SUITE OF PRODUCTS OFFERS A ONE-STOP SOLUTION FOR CCM WITH DATA ORCHESTRATION, TEMPLATE COMPOSITION, POST-PROCESSING, AND DELIVERING COMMUNICATIONS ACROSS OMNI-CHANNELS. WE WERE PARTICULARLY IMPRESSED WITH QUADIENT'S DATA ORCHESTRATION FEATURES AND THE FACT THAT THEY HAVE A LOCAL IRELAND/EUROPE FINANCIAL SERVICES CUSTOMER BASE. QUADIENT'S MARKET-LEADING POSITION CEMENTED OUR DECISION TO SELECT INSPIRE AS OUR CCM SOLUTION.

— Venkatachalam Kasiviswanathan,  
Customer Correspondence Lead at PTSB

## Future-fitting the business with modern CCM

As part of the migration to [Quadient Inspire](#), PTSB analyzed their entire catalog of letters and grouped them into categories for migration while removing duplicates and updating and standardizing the content.

PTSB now compose and produce print-ready PDF files for batch correspondence. It has allowed them to significantly reduce the number of files that go to the third-party partner while enhancing the controls and reconciliation that is in place, reducing risk.

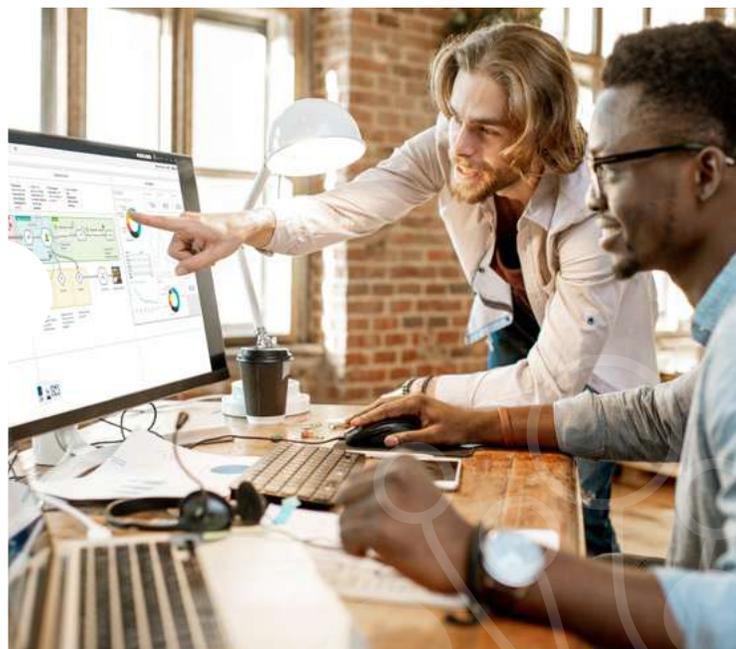
PTSB's customers benefit from PTSB's ability to compose, personalize, format, orchestrate, and deliver content across a variety of channels, including print, email, SMS, and the Web. They support on-demand digital journeys by delivering welcome emails, collateral, and anti-money laundering reports in real time while continuing to deliver legacy correspondence over existing print channels alongside the digital journeys supported by CCM.

Planning ahead for future digitalization, batch templates are developed in Inspire Interactive and archived with meta data. Digital communications are integrated through an API capable of delivering on-demand communications over email and other digital channels. With a highly flexible data design and powerful scripting structure, PTSB is fully in charge of their communications. For further future-proofing, they are also exploring Quadient's cloud-based offerings, such as Messenger and Quadient Digital Advantage Suite for a low-code digital experience platform to develop personalized mobile and web experiences.

With the Digital Current Account journey off to such a good start, the Bank is keen to leverage its investment in and commitment to Quadient as their strategic communication platform to drive digital transformation over the years ahead.

**Quadient has been instrumental in supporting our digital journey, with Inspire being at the center of this change supporting our digital offerings and the customer's journey with us. Quadient's suite of products and consultants who possess strong technical expertise were immensely helpful in building and implementing our customer communication management solution.**

— Venkatachalam Kasiviswanathan,  
Customer Correspondence Lead at PTSB



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Quadient is the driving force behind the world's most meaningful customer experiences. By focusing on Intelligent Communication Automation, Parcel Locker Solutions and Mail-Related Solutions, Quadient helps hundreds of thousands of customers worldwide simplify the connection between people and what matters. For more information about Quadient, visit [quadient.com](#).