



Komerční banka - Financial Guide in New Era of Banking

The Financial Guide (FINK) application helps bank advisors of Komerční banka (KB) conduct business conversations with individual clients about the health of their finances. FINK streamlines communication and provides financial recommendations, thereby contributing to a better understanding of clients' needs and optimizing their economic plans. Unicorn has been involved in the development of the FINK tool since 2020.

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Success story

Since May 2024, the FINK application has been available, among other things, to clients in the so-called New Era of Banking, i.e., clients migrated or onboarded to KB+. Thanks to this, banking advisors can use FINK to serve all KB clients without distinction.

The FINK application has brought several significant benefits to the business process:

- Improving the quality of business conversations between bank advisors and the client by summarizing all key product information in one place.
- Creating personalized financial recommendations tailored to a specific client with specific product offerings.
- Increase in product sales, especially in insurance, investments and savings products.
- This saves time and increases the efficiency of bank advisors, who can, thanks to the automation of some tasks, focus on key client issues and manage their financial situation more effectively.
- The tool focuses on the long-term sustainable development of clients' financial stability, which leads to their greater satisfaction and loyalty to the bank.

Unicorn specialists participated in analyzing and preparing the overall application design and front-end and back-end development. The entire solution was designed to ensure the application's optimal performance and reliability and the possibility of its further expansion.

Detailed requirements analysis included both business and technical specifications, based on which the overall architectural framework of the application was designed. The user interface was created with an emphasis on user-friendliness and intuitive operation. In addition to developing the application's internal logic, backend development ensured seamless integration with existing KB systems and the implementation of server logic. Unicorn specialists continue to cooperate on production support of the application and ensure its smooth operation.

Vyjádření zástupce Komerční banky

"We have been successfully collaborating with Unicorn on developing the FINK application and other financial advisory components for many years. Unicorn specialists participated in the analysis and preparation of the overall application design, front-end and back-end development, and production support of the application. I look forward to collaborating on further versions of financial advisory components at KB."

In Prague, December 17, 2024.

Václav Čadek

Product Owner, Komerční banka, a. s.

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Komerční banka is one of the most important banking institutions in the Czech Republic and in the region of Central and Eastern Europe. It is part of the international Société Générale (SG) group and provides comprehensive retail, corporate and investment banking services.

Other companies of the Komerční banka financial group offer specialized services, which include pension insurance, building savings, factoring, consumer loans and insurance.