

**INT.**

**Tesco Bank**  
#DigitalSuccess Stories

**INT. developed a Transforming Policy Management System for Reseller to purchase and manage travel insurance policies, and a real-time ecosystem for tracking the claims and policies by the Tesco Bank.**



Tesco Bank is one of the leading providers of banking and insurance solutions in the United Kingdom. The goal is to assist the Tesco shoppers in managing their money in a better way on a daily basis since 1997. It has 5 million customers across a wide range of insurance and banking products. The renowned products of the Tesco Bank are Insurance and finance, credit cards, and mortgages.

INT. established a Transforming Policy Management System for creating an integrated virtual platform for aiding the customers in purchasing and then managing policies of travel insurance seamlessly. INT. also made the organization capable to track the claims and policies via a real-time module.

# About The Client

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## Industry

Banking and Insurance

## Headquarters

Edinburg, United Kingdom

## Website

<https://www.tescobank.com/>

- Tesco Bank operates as a retail bank since 1997 having its headquarters in Scotland.
- It remains under the umbrella of the Tesco PLC. Insurance and financial products are the key highlights of the retail bank.
- Travel insurance, mortgages, loans, and several other services attract large numbers of customers.
- It has more than 7 million customer accounts presently and is one of the mostly reputed financial institutions functioning in Britain.
- It averages 87.7% rate in customer satisfaction.
- The Bank remains available for mobile and online banking for a 24/7 basis.
- It has four main centres from where around 4000 employees serve the customers with utmost levels of commitment.

# The Problem

## Statement

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**Tesco Bank wanted to transform the Policy Management System along with a seamless and comprehensive mobile platform with interactive user experience.**

- Tesco Bank wished for a transformation of the Policy Management System for reseller.
- It did not have a comprehensive and seamless mobile platform.
- Deficiency of an intuitive platform with interactive interface to assist the customers in purchasing travel policies.
- Lack of good user experience in the existing mobile application.
- Tesco Bank was unable to conduct real-time tracking and management of the policies and claims.
- It was looking for a comprehensive platform to track each and every query.

# Business Solution

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## Technology Stack

Java

Enlighten

Bootstrap

JQuery

Modernizr

Knockout.js

Mustache

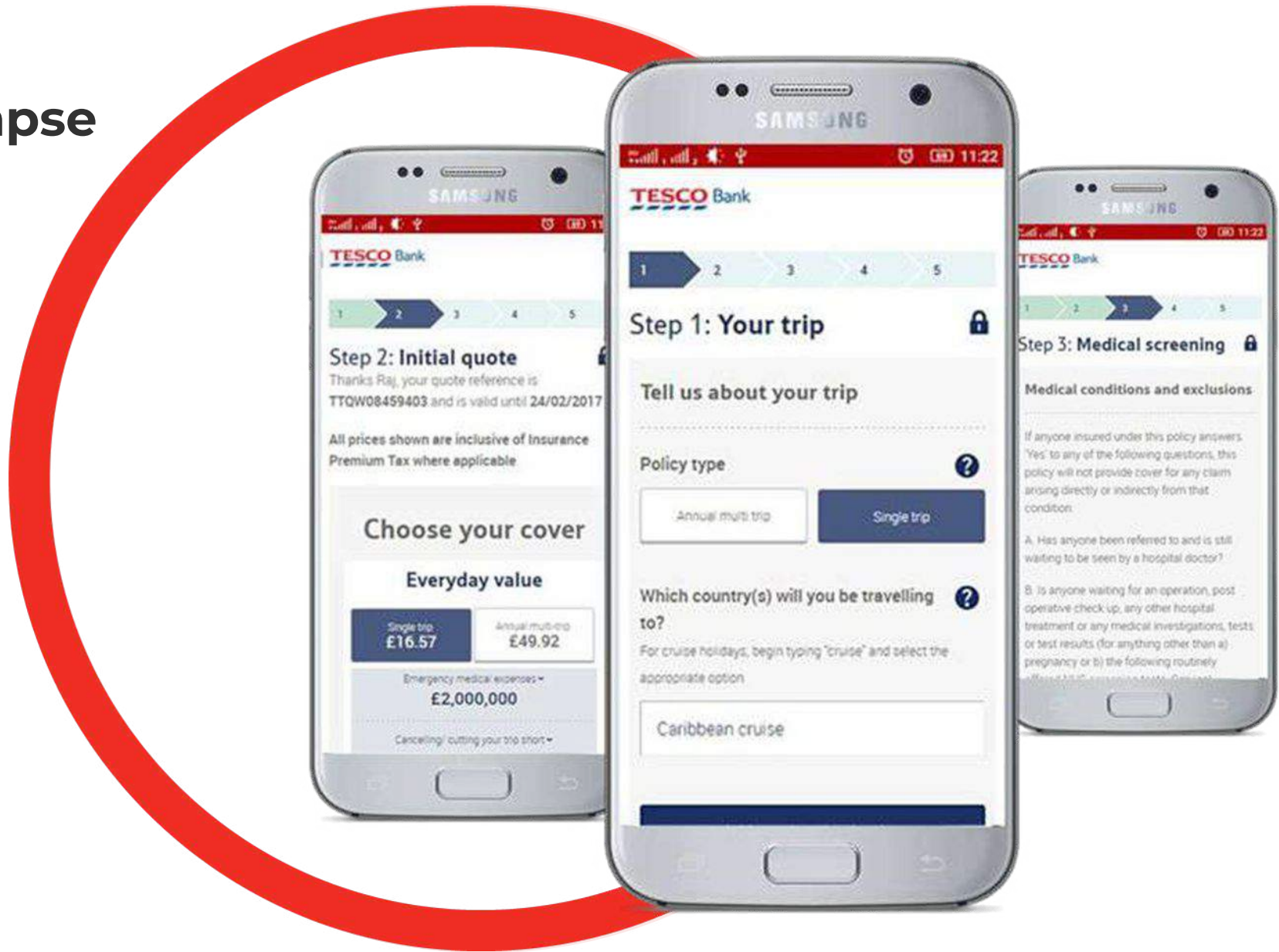
- INT. provided a **scalable and robust mobile application**.
- The application is integrated with an impressive **UI/UX design**.
- Robust **core integrated backend procedure** is developed.
- **Seamless platform** for customers to purchase and manage the Travel Insurance policies.
- Key features in the **Tesco Bank Travel Insurance App**:
  - Quick overview of products.
  - Premium payments.
  - Efficient quoting and buying.
  - Updating payment account.
  - Travel insurance alerts.
  - Insured policy summary and trip details.
- INT. developed and managed a secure **Centralized Card Payment System (CCPS)**.
- **Encryption and protection of Credit Card details** by incorporating the **PCI-DSS standards to the CCPS**.

# The Impact

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- Increase in the number of customers buying the policies through the advanced mobile application.
- Improvement in use experience.
- Reduction in insurance buying time.
- Decrease in claim processing duration.
- Enhanced security and seamlessness in operations.
- Real-time tracking of the policies and claims and efficient and secure sharing.
- 1000+ sale of Travel Insurance Policies within very short time span.
- Tesco Bank achieved a better competitive position in the market after the launch of the Tesco Bank Travel Insurance App.

# Product Glimpse





We Deliver  
#DigitalSuccess

INDIA | UK | USA | AUSTRALIA | SINGAPORE

**25+**  
Years

**750+**  
Professionals

**11k+**  
Projects

**6m+**  
Hours

We are a full-cycle product engineering company, helping some of the fastest growing enterprises, start-ups and agencies across 20+ countries. With our unique approach and expertise in product thinking, we've been successfully delivering innovative software solutions and engineering excellence to our customers for over two decades.