

Digitalizing Customer Acquisition Processes



THE PROTAGONIST

BCC Rent&Lease is a financial company belonging to the Iccrea Cooperative Banking Group and specialized in leasing goods for professionals, micro-businesses and SMEs. It has a portfolio of over 3,500 suppliers including manufacturers, distributors and dealers throughout Italy. BCC Rent&Lease operates throughout the country, thanks to its direct offices in Milan and Rome, the branches of Iccrea BancaImpresa and a selected network of agents.

BRINGING CUSTOMERS INTO THE TRANSFORMATION

Sole proprietorships, micro-businesses and SMEs in Italy make up over half of the entrepreneurial fabric of our country. Within this large group, the level of digitization varies greatly, depending on investment opportunities and also on the sector.

BCC Rent&Lease has decided to digitize its customer acquisition processes by taking this heterogeneity into account, offering customers new digital solutions and supporting the transition, highlighting the benefits.

IDENTIKIT

Nome BCC Rent&I ease

Mercato Leasing of goods

Necessità

Reduce contract closing times

Obiettivi

Facilitate the acquisition of new customers





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The collaboration between our internal skills and Intesa's experts was fundamental. They not only provided technical skills, but also brought a real digital-oriented "culture" to the company.

Roberta Campanelli, General Manager of BCC Rent&Lease.

THE COLLABORATION WITH INTESA

BCC Rent&Lease chose Intesa to digitize the signing of leasing contracts, which involves a particularly complex workflow: in fact, a triangulation of the contract is required between BCC Rent&Lease, the suppliers of the goods and the end customer.

In the solution designed for BCC Rent&Lease, therefore, in the first phase a magic link is sent to the end customer by BCC Rent&Lease to access the signing of the contract proposal, the request for a qualified signature certificate, the privacy policy and the anti-money laundering form. After the advanced electronic signature (Advanced Electronic Signature) of the end customer, the anti-money laundering module and the request for the qualified signature certificate are forwarded to the supplier, who will affix a Advanced Electronic Signature. Finally, Intesa will affix the Qualified Electronic Signature to the document package and proceed with the conservation according to the law.

BCC RENT&LEASE TODAY

The implemented solution allows BCC Rent&Lease to conclude transactions in a short time, so that end customers can obtain the goods as quickly as possible. BCC Rent&Lease has also obtained significant savings in the control and archiving of practices, as well as an improvement in the security of the management of documentation and data, with greater protection in the event of litigation.

THE SOLUTION

Intesa has created for BCC Rent&Lease an electronic signature platform for leasing contracts capable of managing the triangulation of documentation between the supplier of the good and the end customer.



01

BCC Rent&Lease sends documents to customer

02

Customer signs with Advanced Electronic Signature

03

BCC Rent&Lease receives signed documents

04

BCC Rent&Lease sends documents to supplier

05

Supplier signs with Advanced Electronic Signature

06

Intesa creates a conservation package

BENEFITS



Improved customer experience



Speed of contract closing



Elimination of рарег



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Time savings in controls



Compliant digital archiving



Increased regulatory security



TORINO | MILANO | ROMA

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Intesa, a Kyndryl Company is an Adaptive Solution Provider in the area of business process digitization and trust services and a Certified B Corp. For over 35 years, we have been offering modular solutions adaptable to the needs of any market on a global scale. Our services meet the requirements of digital regulations and ensure technological stability and security, while taking business sustainability into consideration.