

# Advancing Mobile Banking Capabilities to Enhance Customer Intimacy and Drive Business Growth



## Capgemini's End-to-End Mobility Services for Banking

Providing customers and banking employees with advanced mobile capabilities is rapidly becoming a top strategic imperative for banks. "Internet and mobile are not mere channels, but are the new way of banking," said Virginie Fauvel, Head of BNP Paribas Online Banking where they have developed comprehensive mobility solutions.<sup>1</sup> Financial institutions that don't make mobile banking a top priority in 2013 will have fallen behind against the single largest trend in the industry.

In response to the imperative for mobile capabilities banks are investing and it is one of the key priorities for IT investments over the coming years. In fact, most banks already offer some basic mobile capabilities. Many have focused on improving the customer experience through mobile payments and customer service support such as access to account information and transaction history. However, the mobile channel has evolved from being a pure customer service tool to a tool for driving business growth. In the future an equal focus needs to be given to mobile capabilities that will drive top line growth such as mobile sales, agent interface, and mobile marketing to develop competitive advantage.<sup>2</sup>



To learn more about how mobility is influencing customer loyalty, read our World Retail Banking Report 2013



<sup>1</sup> World Retail Banking report 2013, Capgemini

<sup>2</sup> Ibid.



**Mobile banking must be integrated with other channels.**

*Consumers increasingly switch between touch points. Throughout these interactions, they expect the handoff between channels to be seamless and consistent.”*

**Forrester**

“Building Next-Generation Mobile Banking”  
Forrester Research Inc.,  
January 2, 2013

## Seizing the Mobile Capabilities Imperative

The right mobile strategy can enable financial institutions to use mobility as a multi-faceted tool with both their customers and their workforces. For customers, financial institutions can support a full range of transactions, reach new markets, and build brand loyalty. High quality, intelligent mobile banking interactions enhance the customer experience. The increased convenience of advanced self-service mobile applications and the anytime, anywhere availability of information create further loyalty. Mobile solutions can lower the cost of customer acquisition, reduce sales cycle time and provide the ability to reach the unbanked at lower costs. For the mobile workforce, employee productivity and collaboration is improved through mobile workstations, real-time access to customer information and product knowledge, and more efficient interactions.

However, banks face numerous challenges embracing mobility in a truly effective manner.

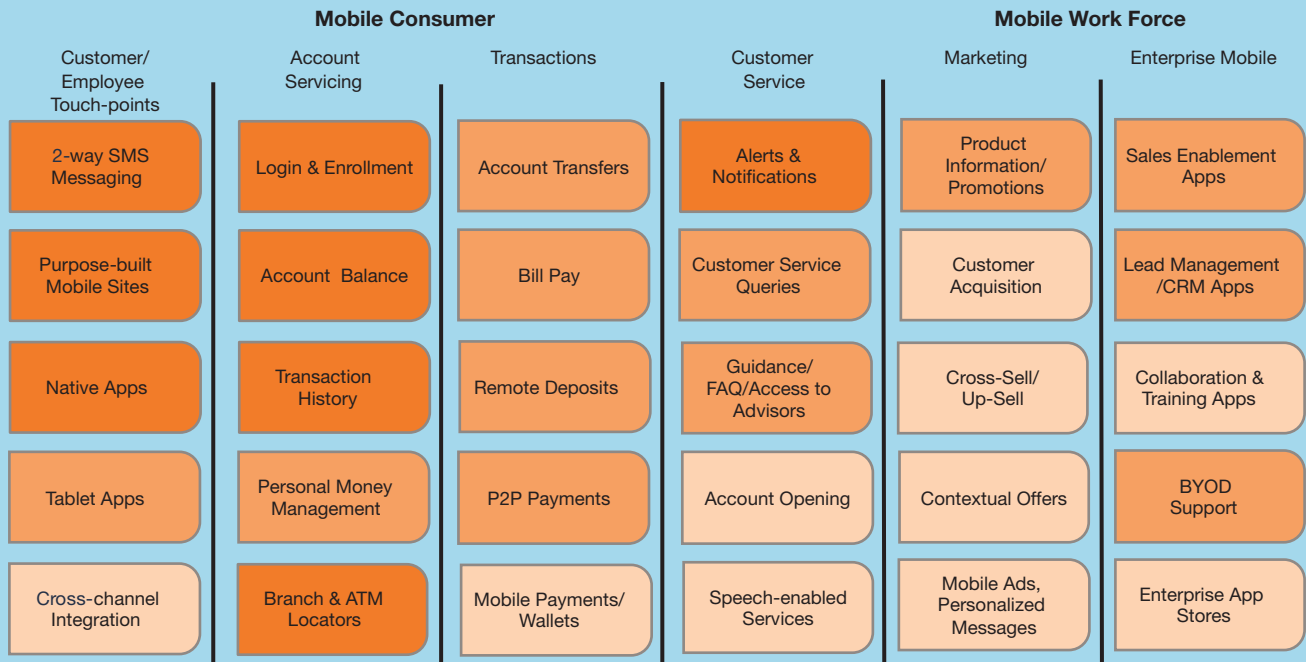
- Many existing mobile initiatives were launched as departmental projects with little thought for industrialization. Next generation mobile banking demands full integration with business processes and workflows, enabled by back-end systems. It also requires the ability to support and integrate data flowing from and to mobile devices. Also, banks need to ensure the mobile channel is fully integrated with all other channels and provides a consistent customer experience seamlessly across channels.
- Most mobile services today are an extension of the bank’s web presence or serve as a service channel. Business users, marketing and channel executives at banks need innovative ideas to identify opportunities unique to mobile to truly differentiate their mobile banking offering, such as making bank deposits off of mobile camera photos or supporting point-of-sale mobile payments.
- Mobility does not fit within a traditional silo but affects cross-functional processes. This requires a flexible strategy with a dynamic change and risk management structure and thereby an active, cross-functional governance structure.

Banks have to constantly evaluate and choose from a plethora of technology and tool options to keep up with rising customer expectations, a growing number of device types, fragmented operating systems and complex integration requirements. And, with various operating systems, devices and platforms in use, mobile security poses an enormous and complex challenge to banks as they work to ensure that the mobile infrastructure meets all the necessary security requirements.

To overcome these challenges and fully capitalize on the potential of mobility, banks need a clear mobile strategy and the right technologies, development and testing capabilities to propel that strategy forward.

## Trends in Mobile Banking

Most banks offer basic mobile capabilities, however many new and enhanced capabilities are quickly emerging in retail mobile banking to support both mobile consumers and the mobile work force. Consider how capabilities are evolving:



Existing Services    Maturing Services    Emerging Services

**“Many banks have only scratched the surface of mobile’s potential.**

*Most mobile banking offerings fall short of mobile banking’s full potential in simply offering a portable version of online banking accessible through a mobile device rather than leveraging mobile’s unique attributes. While most banks have developed a mobile banking offering that allows customer to access their account information, few banks have started to consider how to use mobile to support other activities such as marketing, account opening, application processing, and onboarding”*

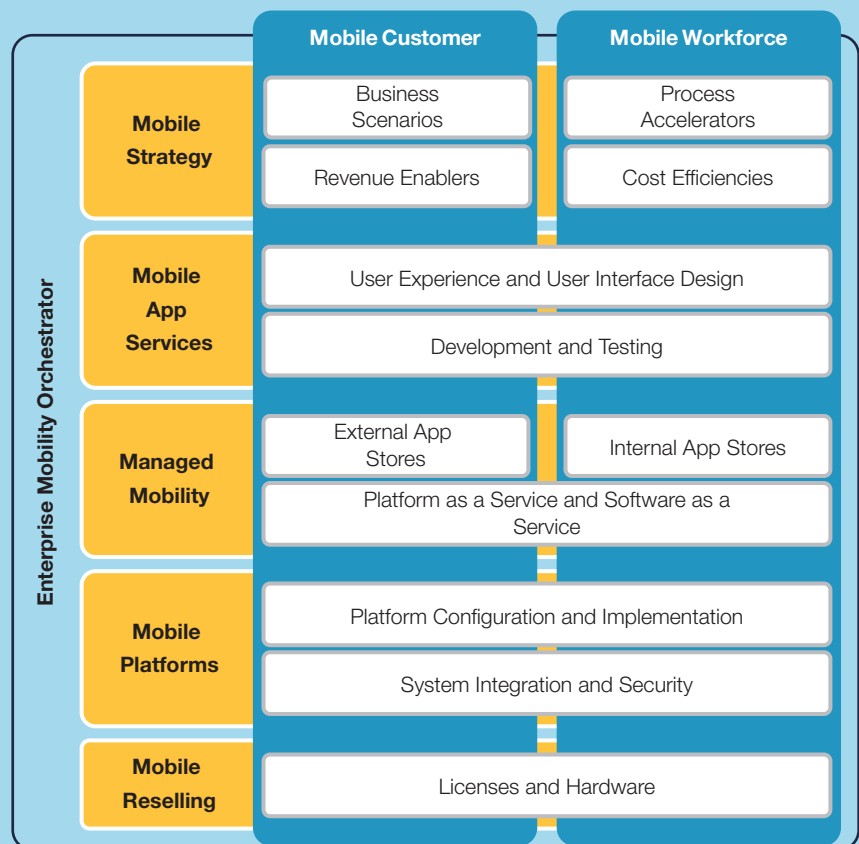
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**Enterprise Mobility Orchestrator**

Mobility is not just about the creation of appealing mobile applications – It is about changing the way you run your business. As technology and mobile adoption develop, the business imperative for enterprise mobility is clear. Capgemini can create, implement and support your mobile strategy with end-to-end mobile solutions that orchestrate each step or individual element of your journey to work in perfect harmony with your business.

Enterprise Mobility Orchestrator represents all of our mobile knowledge in one scalable framework. It allows your business to benefit from our harmonized methods, accelerators and industrialized services, forming a true end-to-end offering that covers all the crucial mobility areas. By leveraging the Enterprise Mobility Orchestrator framework, we can help you define and develop your mobile strategy. We analyze your pain points and objectives (covering financial, architectural and management aspects), and optimize the connectivity that allows you to bring together mobile services to your target market. As such, the Orchestrator structure balances business objectives, technological capabilities and end-user requirements to develop a mobile strategy that is fit for purpose and evolves with your business.



## Capgemini's End-to-End Mobile Banking Services

Backed by deep experience in managing and executing mobility programs for global banks, Capgemini can help banks design, implement and maintain a mobile strategy with end-to-end mobile capabilities to enhance customer experience, identify new revenue streams, reduce costs and improve operational efficiency (Exhibit 1). We provide a wide-ranging suite of offerings – from mobile strategy to mobile application development to device management for a variety of platforms.

**Mobile Strategy** – Discovery and identification of opportunities to reach mobile customers and optimize mobile workers. Mobile strategies will essentially fall into three categories: marketing & sales and customer relationship management (CRM) initiatives to drive the top line, and self-service options to feed the bottom line. Together with the client, our team builds a business case and performs a return on investment analysis to help prioritize the investments.

**Mobile Architecture** – Capgemini helps define the solution architecture and perform detailed evaluation and assessment of tools and technologies for implementing the mobile strategy.

**Mobile Application Development and Testing** – We provide highly industrialized application development and mobile testing services including user interface development/prototyping, platform configuration and implementation, system integration with backend services and enterprise security integration. Mobile Testing services include user experience testing, configuration and integration testing, performance and security testing, location simulation and test automation. Our Development Centers have capabilities in mobile web, hybrid and native application design and application development in various technologies including HTML5, iOS, Android, BB and Windows.

**Mobile Management** – Capgemini can also support the mobile enterprise as part of an enterprise IT portfolio through managed services including a mobile “application factory”, mobile center of excellence (CoE) setup, mobile application management, mobile testing and mobile device management.






**Channel Integration** – Capgemini assists banks in revisiting their channel capabilities to incorporate mobile initiatives, leverage social media, integrate existing channels and centralize intelligence reporting. An integrated multi-distribution strategy helps banks address not only the changing customer needs, but also technical issues such as slow time to market, duplication of data and functions, non-optimal IT infrastructure, increasing demand for anytime/anywhere device service and the need for greater information security.

### Exhibit 1: Benefits of Capgemini's Mobility Services



Our ready mobile banking solutions provide a strong foundation for basic mobile banking as well as forward-looking concepts such as social banking.

## Exhibit 2: Jumpstart Your Mobile Initiatives with Our Reusable Frameworks and Proof of Concepts

 <p><b>Mobile Banking Framework</b></p>	<p>An extensible &amp; reusable framework to provide basic mobile banking capabilities:</p> <ul style="list-style-type: none"> <li>• Registration/Enrolment</li> <li>• Account Balance &amp; History</li> <li>• Payments/Bill Pay &amp; Customer Service Contact</li> <li>• Customer Login</li> <li>• Account Transfers</li> </ul>
 <p><b>Easy Pay</b></p>	<ul style="list-style-type: none"> <li>• Reduced ordering /check out time at quick serve restaurants, super markets, entertainment venues etc.</li> <li>• Easy to use SCAN – PAY – ORDER process to speed up transaction; available for iPhone &amp; Android phones</li> </ul>
 <p><b>Single Customer View</b></p>	<ul style="list-style-type: none"> <li>• Single point view of all customer's holdings viz. Loan &amp; Mortgages, Business Insurance, Savings and Current Accounts, and overall exposure of Customer, recommendations based on the customer's portfolio, calendar view functionality etc.</li> </ul>
 <p><b>Social Banking</b></p>	<ul style="list-style-type: none"> <li>• High-value, personalized mobile financial utilities and an enhanced context-aware, real-time mobile services enabled e-Commerce platform along with mobile banking and social networking</li> </ul>
 <p><b>Merchant On-Boarding App</b></p>	<ul style="list-style-type: none"> <li>• Merchant, Store &amp; Terminal Setup: Provides the Merchant Setup features with the facility of uploading documents and signature capability, features for creating /approving the store, terminal approval etc.</li> </ul>

Our services can be delivered individually or through optimized and synchronized mobility orchestration (See "Enterprise Mobility Orchestrator"). Capgemini offers all its mobile knowledge under one scalable framework, forming a true end-to-end offering that covers all the crucial mobility areas.

### Why Capgemini: Deep Capabilities, Mobile Excellence

Capgemini's mobile capabilities are backed by unique differentiation that results in reduced risk and more rapid time-to-market for our clients. We have deep experience in building **major banking functionalities** from account servicing and transactions to enterprise mobility stores (Exhibit 3). From mobile strategy, visualization and conception, to app development, testing, device and app management, Capgemini can assist with all aspects of **end-to-end mobile enablement**.

**Our expansive partner ecosystem includes** a comprehensive group of partners and vendors complementing our offerings and spanning all aspects of the mobile lifecycle (IBM, Kony, SAP, Sybase, Adobe, Perfecto Mobile, Shunra, and more). These relationships provide Capgemini with deep knowledge of cutting-edge technologies and enable us to bring an utmost understanding of these technologies to our mobile solutions, efficiently and effectively complete product integrations, implement packaged solutions, develop platform-specific applications and perform robust testing.



### Social Banking for a Global Bank







A global bank wanted to expand beyond the typical mobile banking transactions and enhance the overall customer experience by participating in the customer lifestyle and providing social interaction touch points (such as Facebook) as an extension of mobile banking applications.

Capgemini developed an app that delivers high-value, personalized mobile financial utilities to end customers and allows them to instantly resolve their day-to-day needs directly on their tablet computer. The app provides enhanced, context-aware, real-time mobile services enabled by an e-Commerce platform along with mobile banking and social networking. The self-adaptation mobile application bundles multiple interaction points into a single, intuitive interface to provide a streamlined and integrated user experience. Multi-function interaction allows financial institutions to reach all of their customers, not just those participating in online banking.

A combination of **comprehensive mobile lab environments, reusable frameworks and deep banking domain expertise** enable projects to get jumpstarted in days instead of weeks and accelerate time-to-market of mobile solutions.

- Our **Mobile Centers of Excellence (CoE)** launch hundreds of apps and mobile solutions every year. These CoEs are equipped with an industry-defining set of mobile devices, emulators and simulators that provide the necessary infrastructure to design and develop mobile applications across platforms and frameworks. The Centers provide the “start-up touch and feel” to foster innovation while bringing best-in-class industrialization to banking application development.
- Our **Mobile Testing Labs** enable us to perform concurrent, multi-device testing, reducing testing effort by up to 30 percent. We perform all forms of mobile testing including interrupt, network carrier, performance, security, installation testing, and more. We utilize our Testing Enterprise Application Mobility (TEAM) methodology and CAFÉ framework for testing, test case creation and automation. We house more than 400 non-functional test cases and more than 200 device specific test cases. Our Testing Labs are so comprehensive that we offer **testing as a cloud-based managed service**.
- Our **development accelerators** include a proprietary Enterprise Mobility Benchmark tool to assess mobile capabilities and readiness. Our Rapid Design Visualization (RDV) methodology and tools for mobile user experience (UX) prototyping and simulation reduce UX rework by up to 50 percent. We bring mobile reference architectures, reusable mobile banking solution frameworks and pre-built proof of concepts for various banking applications that help us ensure rapid time to market for our clients, often speeding development by up to 20 percent.

Exhibit 3: Capgemini has Deep Experience in Major Banking Functionalities

Account Servicing	Transactions	Customer Service	Branches / Relationship Managers	Marketing	Enterprise Mobile
 <ul style="list-style-type: none"> <li>• Offline customer registration</li> <li>• Customer sign-in using one-time-pass-word (OTP), etc.</li> <li>• View account list and balance</li> <li>• View/modify user information and preferences</li> </ul>	 <ul style="list-style-type: none"> <li>• Bill payments</li> <li>• Funds transfer to other accounts</li> <li>• Remote deposit capture</li> <li>• View recent transactions</li> <li>• Mobile payments</li> <li>• Mobile wallets</li> <li>• Mobile coupons</li> </ul>	 <ul style="list-style-type: none"> <li>• View / file requests and complaints</li> <li>• ATM / branch locator</li> <li>• Get financial information from third parties</li> <li>• Help / FAQ / demos</li> <li>• Check book management</li> <li>• Loyalty programs</li> <li>• Alerts</li> </ul>	 <ul style="list-style-type: none"> <li>• Product catalogue</li> <li>• Customer on-boarding solutions</li> <li>• Comparators</li> <li>• Portfolio tracker</li> <li>• Feedback &amp; complaint registers</li> </ul>	 <ul style="list-style-type: none"> <li>• Promotional deals &amp; merchant offers</li> <li>• Messaging center</li> <li>• Up-sell rules definition, based on customer profile, txn-history</li> <li>• Merchant offers definition and analysis</li> <li>• Collection &amp; receipt generation</li> <li>• Merchant &amp; agent on-boarding solution</li> </ul>	 <ul style="list-style-type: none"> <li>• Enterprise mobile stores</li> <li>• Mobile field worker solutions</li> <li>• Dashboards &amp; control panel</li> <li>• Travel, expense &amp; timesheet systems</li> <li>• Employee on-boarding &amp; training</li> <li>• Knowledge networking</li> <li>• Managed mobility Services</li> </ul>
<b>User Touch-Points</b>	<ul style="list-style-type: none"> <li>• SMS – Mobile Messaging Solutions</li> <li>• Mobile Web Solutions</li> </ul>			<ul style="list-style-type: none"> <li>• Native Applications (Phones/Tablets)</li> <li>• “Hybrid” Mobile Solutions</li> </ul>	

## Taking Action

Mobile solutions deliver to banks new ways of engaging with customers as well as reducing operating cost, improving productivity and increasing revenue. Providing advanced mobile capabilities to customers is no longer optional; customers expect it and competitors will do it. Capgemini helps banks minimize the complexity and risk of developing and implementing a mobile strategy consistent with their enterprise goals and objectives. The industrialized nature of our business allows us to leverage our resources quickly to fulfill evolving requirements and customer demands. Indeed, Capgemini has the flexible yet comprehensive reach and experience to meet your development needs and power your mobile and multi-channel strategies into the future.

### Single View of High Net Worth Customers

A financial services institution wanted a mobile tool to assist wealth managers of high net worth individuals by providing them with a single view of all the financial holdings of the customer.

Capgemini followed the agile development methodology to develop a hybrid mobile banking application using a single page model for quick navigation and page loading purposes. The app provides wealth managers with quick access to a single customer view as well as recommendations based on the customer's portfolio. It also shows the customer's risk history and personal details and assists the manager through calendar and meeting scheduling.

For more information, visit us at [www.capgemini.com/mobilebanking](http://www.capgemini.com/mobilebanking) or contact us at [banking@capgemini.com](mailto:banking@capgemini.com).



## About Capgemini

With more than 125,000 people in 44 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2012 global revenues of EUR 10.3 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at [www.capgemini.com](http://www.capgemini.com)