Customer Communications Management for Banking and Financial Services

Helping banks and financial institutions turn costs into competitive advantage through integrated digital publishing capabilities

Unlock the Full Potential of Your Customer Communication Management Platform

Documents, forms, correspondence, and statements have always been an important way for banks and financial services firms to interact with their customers. Over the past five years, nearly every financial institution has invested in customer communications management (CCM) systems to better manage those interactions. As print has been joined by web, mobile, and social media channels, it's become harder for financial institutions to use existing CCM platforms to support increasingly digital customers and provide a true multi-channel customer journey.

With the emergence of digital natives—Gen Y customers who were born in a digital world—banks are struggling to adapt and integrate CCM programs so they can serve current customers and evolve to meet future requirements. Financial services firms must look at investments into CCM and take stock of what has worked, what has not, and what opportunities have been missed.

In this ever-changing landscape, financial institutions need a CCM capability that does more than get work done faster—it needs to adapt to, and cascade, change rapidly. Banks need communications that conform to multiple channels from a common source and content that adapts to the customer and the conversation. This requires industrializing customer communications management to efficiently operate at scale while keeping pace with business needs and regulatory change.

Capgemini has experience helping banks and financial institutions build successful customer communication programs which serve as a foundation to a digital publishing strategy. We help banks and financial institutions reinvent their customer communications capabilities into a scalable and industrialized set of operations, eliminating legacy and establishing an **enterprise digital publishing** foundation that transforms a source of increasing cost and complexity into a means of competitive advantage. Capgemini works with our clients to unlock the full potential of digital over all channels providing for integrated up-selling and cross-communications that increase share of wallet and customer retention.

"Changing demographics, the regulatory push for transparency, and customer expectations for instant and relevant communications are added pressures. Thankfully, there may be some relief as enterprises adopt top-down initiatives to reform language and drive shared services."

—"Forrester Research Inc., Brief: Ten Trends Will Reshape Customer Communications Management by Craig Le Clair with Alex Cullen, Ted Schadler, and Elizabeth Cullen. March 5, 2015."

Set the Right Foundation from the Start

Let Capgemini help you de-construct your current CCM environment and rebuild with clear governance and industrialized operations that unlock the value of your CCM investments. We'll evaluate your CCM ecosystem to find opportunities to improve operations through consolidation, lower costs through an industrialized factory with outsourced document support, or uncover ways to optimize processes. Our services include:

Assessment and mobilization

Our advisory services help banks assess customer communication needs, develop a strategy, and prepare a team for a larger transformation project. For banks and financial services firms we perform vendor evaluations, template rationalizations, usability analysis, communication inventory, legacy content migration strategies, and capability roadmaps.

Capgemini's assessment offerings are ideal for new clients and are aligned to the needs associated with early budgetary cycles. Our mobilization offerings are geared towards risk mitigation for larger transformations in which CCM or DM is only a part of the overall solution.

Document and form solutions

Spanning both inbound and outbound document management, Capgemini's document and form solutions use established best practices and flexible methodologies to help banks implement or extend imaging, document management, and customer communications management packages. With **over 750 specialists** mobilized in over 20 countries, our FS digital publishing practice is system agnostic and builds solutions across a wide range of technologies. Building on deep experience working with legacy and modern platforms for banks and financial institutions, we help our clients solve maintenance and development challenges and bring efficiency and flexibility to their customer communications processes.

IN PRACTICE: Thoughtful design yields operational savings and improves flexibility for a global financial services company

Capgemini collaborated with a global financial services company to optimize and automate its marketing campaigns leveraging HP Exstream. A critical part of the design was the use of a special Reference file stored external to HP Exstream. This allowed for easier maintenance and lower testing efforts.

Today, changes to HP Exstream are only required when our client needs to add new fields to messages. As a result maintenance is easier, reducing the cost of operations. With minimal training, business users have learned to maintain the Reference file giving them more autonomy and agility. The new platform also increases the company's flexibility at the country level as each country can manage their marketing programs more effectively.

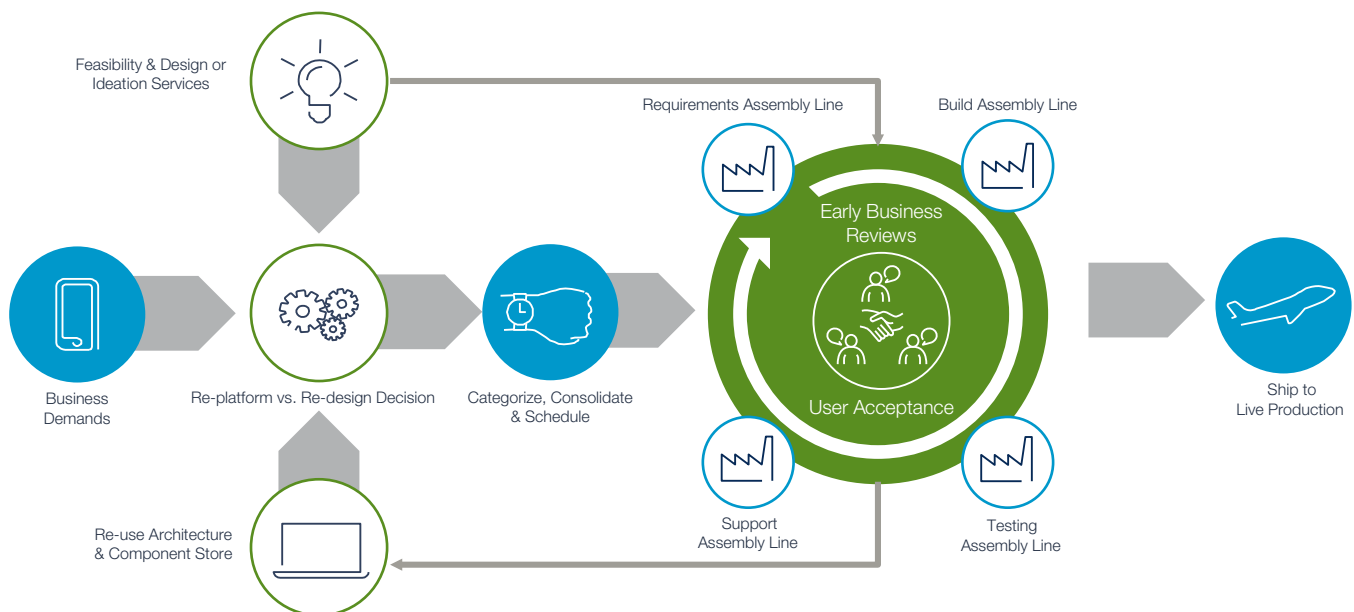# Lower Costs and Improve Productivity through Industrialization

Combining our offshore Centers of Excellence in Bangalore, Chennai, Hyderabad and Pune, India with regional virtual near shore locations, Capgemini helps banks and financial institutions industrialize the document intake or output processes, providing cost effective solutions for customer communications and imaging. Our proven Rightshore® global delivery model lets us bring together the right people in the right location with the right skills to meet your unique requirements.

Using a factory delivery approach, Capgemini can help you transform customer communication management from a capacity-based model to an outcome-based model, achieving savings in costs and productivity and improving speed to market.

Selective migration helps lower risks

Our unique approach to CCM helps financial services firms selectively migrate off legacy systems and processes, enabling one team to provide both support and development. This measured approach helps lower risks and gives business users the opportunity to rationalize existing processes and forms before moving them over to a new system. Capgemini's flexible approach to content migration is essential to eliminating legacy content and systems while delivering on key initiatives to change what and how you communicate or capture.

Exhibit 1: Capgemini's Factory Delivery Model

Feasibility & Design or Ideation Services

Business Demands

Re-platform vs. Re-design Decision

Categorize, Consolidate & Schedule

Requirements Assembly Line

Build Assembly Line

Early Business Reviews

User Acceptance

Support Assembly Line

Testing Assembly Line

Re-use Architecture & Component Store

Ship to Live Production

Accelerate the Transition with Proven Tools & Frameworks

Our collection of assets for customer communication management systems is based on best-practices learned from over eight years of delivering CCM solutions to banks and financial firms through our offshore Center of Excellence. These tools and accelerators help Capgemini quickly understand requirements, ideate and design solutions, manage change effectively, and perform efficient work intake. They include:

Digital Connect Frameworks

Powerful pre-built frameworks for leading technologies including HP Exstream, GMC, Filenet, OnBase, and Documentum which help **reduce integration efforts by 40%.**

Capgemini's Click Communicate Platform

An open source, cloud-based or on-premise solution, Click Communicate offers a central repository for communication applications and supporting documentation, work intake, workflow, and task based monitoring for all document work. The platform lets our financial services clients directly access Capgemini's consistent set of standards for design and drives high quality development with increased efficiency and reduced project start-up costs in the on-going maintenance of all communications.

The platform includes more than 1,000 out-of-the-box pattern-based designs including statements, quotes, policies, claims, and notices and a growing set of more than 600 forms built for financial services. These assets **reduce efforts by up to 35%** while eliminating redundant project start up fees.

Providing a front end for our Rightshore® delivery capabilities, Click Communicate is scalable in response to your needs. This gives banks and financial institutions a solution committed to change and NOT capacity**.**

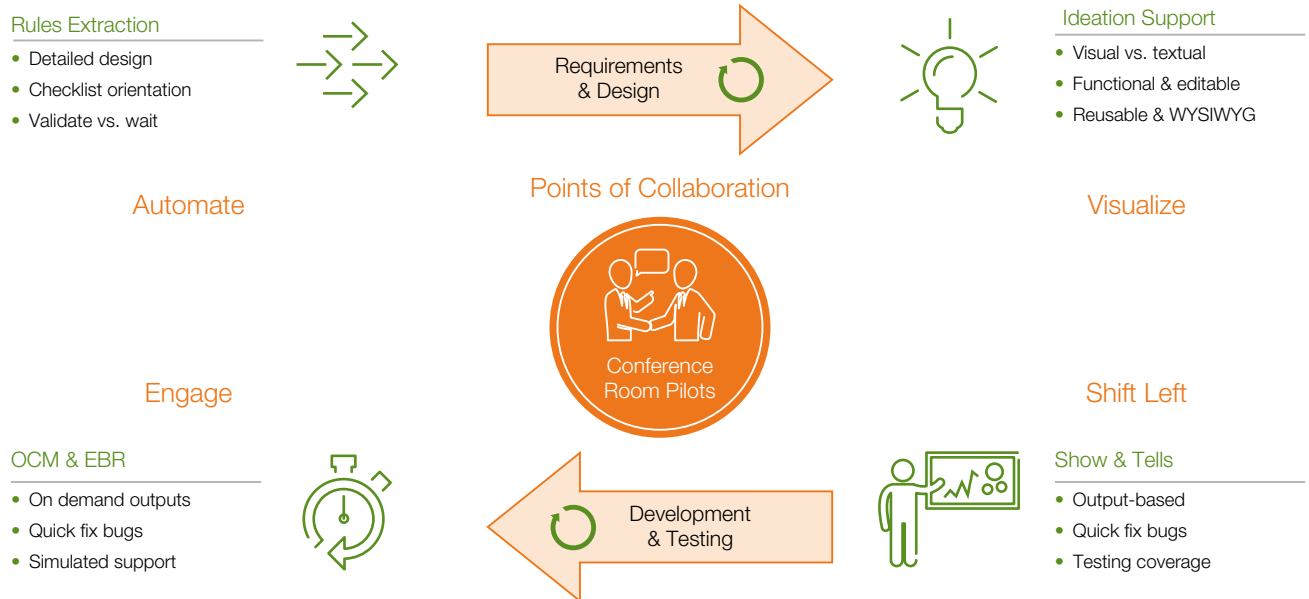| 5 Reasons to Industrialize Customer Communications Management	
1	Reduce operational costs by consolidating into an enterprise customer communications platform
2	Improve time to market allowing more agile marketing and responsive customer service
3	Gain market share while building profitable business processes using interactive documents and forms
4	Make the move to digital gaining insight into your customers while opening new channels for customer acquisition and servicing
5	Take control of your content allowing multiple stakeholders to own their content and participate within the digital publishing process

Conference Room Pilots

Capgemini's framework for driving solutions while optimizing for subject matter expert bottlenecks, conference room pilots are a tangible example of our proven Collaborative Business Experience at work. We help you create a target operating model built for change, but considerate of ongoing content support. This key approach provides the delivery framework for adapting our services from waterfall to agile to hybrid to outsourcing.

By leveraging our conference room pilot framework, your critical stakeholders are engaged regularly to improve quality, reduce documentation issues, and improve ownership. The approach reduces the time to extract legacy form requirements and helps to deconstruct projects of large scope into smaller iterations.

For financial institutions, this enables early use of a low-cost factory approach and helps set up your own Center of Excellence **within 12-16 weeks**, reducing the capacity strain on critical resources, strengthening CCM product knowledge, supporting scenario exercises and resolving initial solution defects.

Improve operations through consolidation, lower costs through an industrialized factory with outsourced document support, and uncover ways to optimize processes

Exhibit 2: Capgemini's Best Practices Drive Delivery Excellence

Rules Extraction
- Detailed design
- Checklist orientation
- Validate vs. wait

Ideation Support
- Visual vs. textual
- Functional & editable
- Reusable & WYSIWYG

Requirements & Design

Automate

Points of Collaboration

Visualize

Conference Room Pilots

Engage

Shift Left

OCM & EBR
- On demand outputs
- Quick fix bugs
- Simulated support

Development & Testing

Show & Tells
- Output-based
- Quick fix bugs
- Testing coverage

Why Capgemini?

Capgemini is the leading digital publishing and enterprise content management implementation and service partner for financial services clients worldwide. With domain practices dedicated to banking, financial services and insurance, our globally integrated teams unleash the Power of One to deliver one client experience across geographies, technologies, and areas of specialization.

Our digital publishing team is dedicated to financial services and includes over 750 specialists distributed over seven delivery centers and over 18 countries. We are the leading ECM implementation and service partner for financial service clients worldwide for both inbound and outbound customer communications.

Our Rightshore® global delivery model provides follow the sun support, and the ability to add capacity according to need. Through Rightshore®, we can deliver the right balance of people, skills and locations to meet your business goals and flex with your needs. The hybrid Agile delivery approach used across the network reduces overall project costs and time to production.

Capgemini has experience delivering EMC solutions to financial services companies across a variety of platforms including HP Exstream, GMC,Thunderhead, and ISIS Papyrus. We were named Partner of the Year and have won innovation awards for our enterprise content management solutions from EMC.

With over 750 specialists averaging over six years of experience, Capgemini is a leader in digital publishing & collaboration solutions for banks and financial institutions.

IN PRACTICE: Large retail bank achieves high quality and compliance under aggressive timeframes

One of the largest U.S. retail banks wanted to launch a new line of credit cards in association with a retail chain in Canada. It had already scheduled the product launch and was struggling to deliver the campaign under stringent timelines.

Capgemini collaborated with the bank to outline the right development processes within time constraints that would help ensure delivery quality. Our team analyzed business requirements required by regulatory and legal standards and modified coding logic to accommodate all display rules. We added a language layer to create French and English versions of a single statement instead of creating separate statements.

By using overlapping frames, our team provided a dynamic structure to templates based on template types. To reduce time and effort, we reused existing templates as much as possible and utilized Agile methodologies to lower defects in testing and implementation. Against a fixed product launch date, we worked with the bank to deliver a quality product on time to help ensure campaign effectiveness and customer satisfaction.

Get started today

by visiting us at **www.capgemini.com/CCMforbanks** or
contacting us at **banking@capgemini.com.**

About Capgemini

Now with 180,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion.

Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness.

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

People matter, results count.