

Create Positive Customer Journeys with a Unified Omni-Channel Experience



An All Channel Experience (ACE) for Banking that empowers your staff and delights your customers

Bankers understand the dynamics of customer satisfaction, retention rates and revenue growth in retail banking. They want to create positive customer journeys and experiences that will delight customers and create a true 360-degree view of customer data and activities that empowers their staff. But banks, perhaps more than any other business, face challenges: siloed lines of business; stand-alone systems and stand-alone functional areas. Banks that overcome these challenges and connect traditional channels, digital channels, and stores in a seamless way—employing a single flexible system of customer engagement—gain a significant competitive advantage.

The Capgemini All Channel Experience (ACE) for Banking solution will make the difference. It provides a configurable, end-to-end, omni-channel solution that unites all customer platforms and front-end customer engagement systems. It gets the front-, middle- and back-office systems and staff working in concert to deliver on customer expectations and create cross-sell and up-sell opportunities.

Easily Configurable for Your Processes



ACE for Banking is a highly configurable solution that creates a comprehensive omni-channel system of engagement, designed specifically for retail banks. It leverages the market-leading Salesforce Financial Services Cloud in support of the common operations, processes and channels found in retail banks; enabling banks to deliver truly amazing customer experiences – consistently.

ACE for Banking can be configured to support business-specific needs and customer-channel preferences. Capgemini Financial Services has developed:

- An enhanced **integration framework** and **workflow framework** designed to maximize process configurability, and
- Complete **integration to core banking systems**, and external applications and services.

These capabilities mean that ACE for Banking offers clients the quickest time-to-market and fastest return on investment of any comparable product or solution.

Empowering Staff

ACE for Banking will support your staff in their effort to know their customers and respond quickly to their needs with individualized service and support. Some key examples:

- The **Next Best Action** module helps bankers advise the customer on relevant bank offerings.
- The **Co-Browsing** module speeds call-center assistance to self-service customers with phone-number recognition and links published to bank webpages.
- The **Social Intelligence** module employs unstructured data analytics to help staff monitor social media channels for actionable customer comments.

SOLUTION BENEFITS

ACE for Banking: *Powered by Salesforce*

Improvements in Key Operational Metrics:

- 44%** Customer Satisfaction Increase
- 39%** Retention Rates Up
- 33%** Top-Line Revenue Growth

This powerful cloud application can deliver measurable ROI of **45%** after 15 months.

Exhibit 1. ACE for Banking Omni-Channel Capabilities

Omni-Channel Solution							
Branch Advisor		Self Service			Call Center		
Origination (Checking, Savings, Credit Card, Auto Loan, Personal Loan, Mortgage)							
Customer 360		Account Interaction			Customer 360		
Accounts Administration		Transfers/Payments			Co-Browsing		
Next Best Action		Balances			Account Administration		
Auto Identification		Statements/History			Next Best Action		
Guided Workflow		Next Best Action			Guided Workflow		
Responsive Design	Mobile Platform	UI Configuration	Workflow Flexibility	eSignature	Knowledge Management	Collaboration Tools – Chatter & Live Chat	Core SFDC Platform Services (Security/ Sharing/ Availability)
Universal Features							

Unique Customer-Aware Capabilities

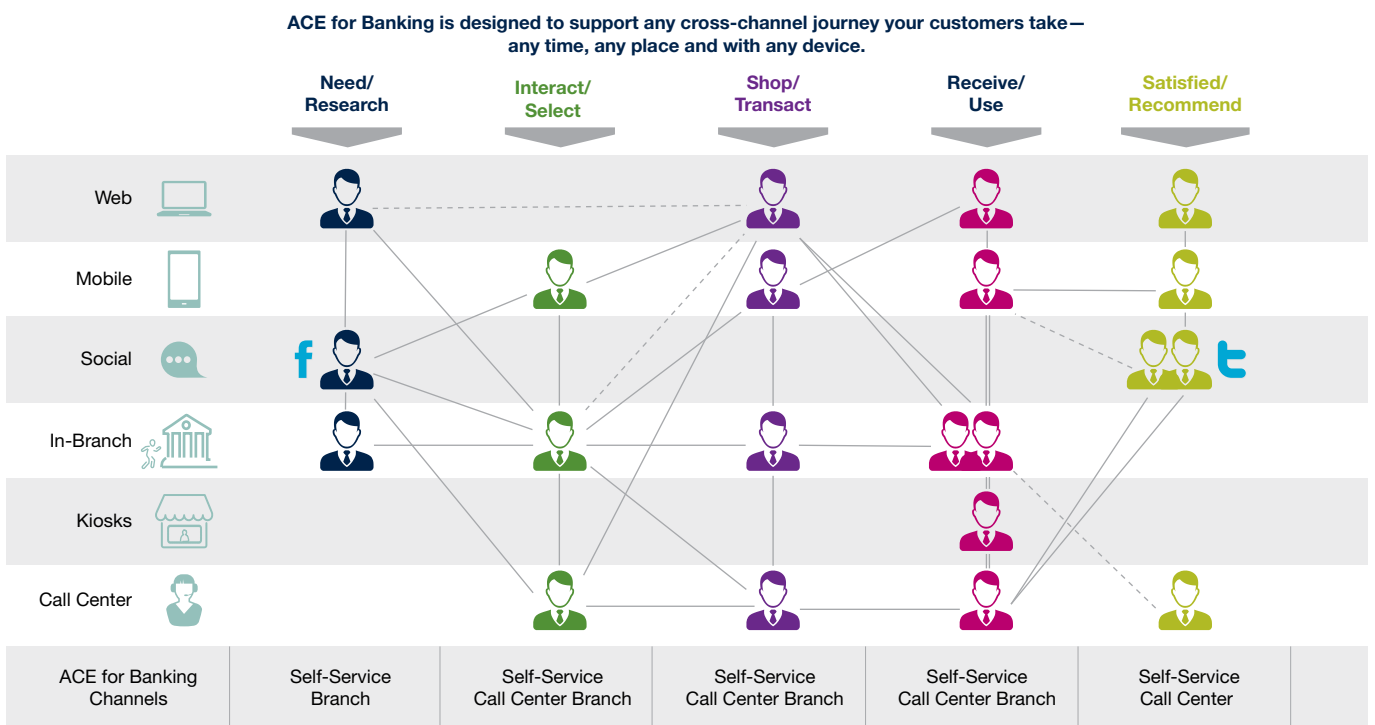
Delighting Customers

When it comes to positive customer experiences, bankers know that they are not competing with each other, or simply with start-up FinTechs. They are competing with the consumer goods retailing and consumer hi-tech firms. The expectations bar is high and will only get higher. Customers expect a consistent experience across their channels of choice—mobile or online self-service, branch or call center—at all stages, from initial investigation through product selection and related account services. To deliver this experience, there must be a complete and common customer view and simplified processes across all of a bank’s channels and contact points. Some key examples:

- **Customer-Centric Optionality** employs analytics to present the best product/ service options to a self-service customer
- Cross-channel **Application Continuation** allows customers to start, stop and resume applications for products and services
- Comprehensive **Account Interaction** provides anytime, anywhere, any-device access for time-sensitive information and consumer-banking services.



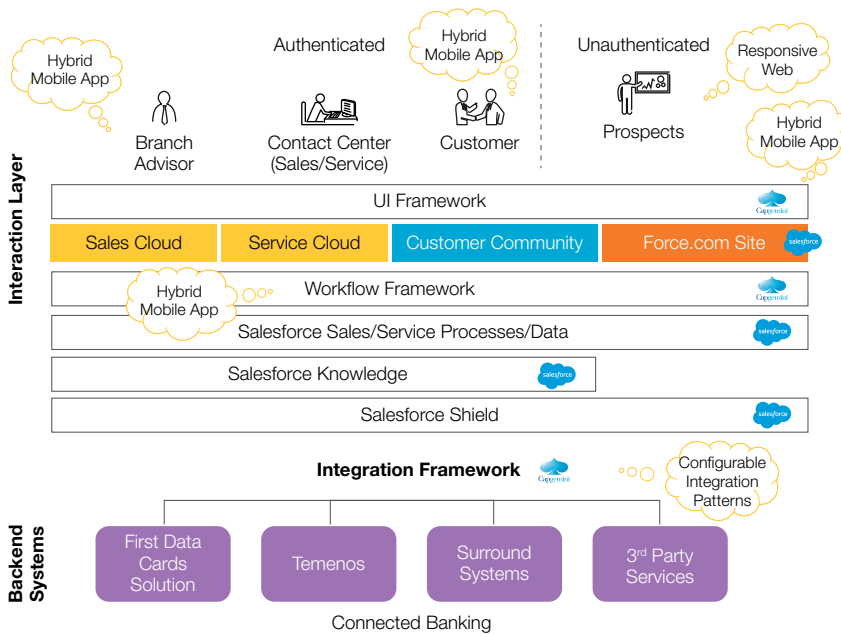
Exhibit 2. Facilitating Positive Customer Journeys



Cloud Architecture

Powered by Salesforce, ACE for Banking is comprised of a suite of ready-to-install application modules that are designed from the ground up for retail banking. Banks gain rapid access to market-leading technical capabilities at scale and with a low cost-of-entry. ACE is a single integrated solution that encompasses all the capability needed to provide a seamless customer experience and manage a digitized workforce (see Exhibit 3).

Exhibit 3. ACE for Banking Architecture



About Capgemini

With more than 180,000 people in over 40 countries, Capgemini is a global leader in consulting, technology and outsourcing services. The Group reported 2015 global revenues of EUR 11.9 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.

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