

# Digital touchpoints for Financial Services

**Helping our clients transform their customer relationships, achieve new levels of agility, dramatically improve productivity and generate new business**



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# Banking



## Digital Mobile Banking Transformation

**Tools & Technology:** jQuery, iScroll, HTML 5, CSS3, Mustache, Require JS, iOS, Android, Beacon , Voice, Biometric and NFC

A large global bank geared up to meet next generation customer expectations for digital mobile banking solutions and decided to upgrade their digital mobile banking offerings and lead by example to accelerate digital transformation in banking.

- Accelerate mobile banking offerings
- Innovative mobile banking solutions
- Next generation coverage

### Solution

Capgemini was selected as a partner for digital transformation program and proposed to approach the digital disruption with a factory-driven innovation model and mobile banking offering acceleration for the bank globally Key tasks:

- Created global solution standards and architecture  
Built user interface component library for the bank globally
- Achieved next generation coverage by seeding the application with features for Gen Z such as split bill, request money and social media interaction
- Added innovations including NFC contact and contactless payments on mobile banking, voice-based authentication, future-proof biometric-based authentication propositions.
- Provided functional coverage through banking use cases
- Bundled together wealth management offerings on mobile and tablet with accessibility coverage
- Supported hassle-free upgrades to the latest mobile operation systems

### Results

*Our client gained a new way to future-proof digital mobile banking which **reduced operational costs by 25%** and supports upgrades to the latest operating systems. We introduced rapid prototyping and business critical solution design using a global delivery model which reduced innovation timeframes by 50%. Overall, our client experienced higher customer retention and engagement through a global multi-channel experience.*

## Mobile Transformation

**Sector:** Banking

**Country:** United Kingdom

**Tools & Technology:** iOS, Android, USSD, Java/J2EE, Spring, Hibernate, XML, JES1.

A British multi-national banking and financial services company wanted to implement mobile banking across iOS, Android and Blackberry platforms.

### Solution

Capgemini helped our client launch an application that allowed customers to review account summaries, managed emails, and transfer money. A localized version of the application was implemented across four Western European countries with zero defects on language changes. By using a native unified user interface architecture, we minimized development effort across iOS and Android. The application uses personalized, interactive menus and has ATM and branch locator functionality which is integrated with Google maps. Built-in security features include:

- Username, password and security question are required to access the app
- An auto-lock function locks the application after three minutes of inactivity

### Results

After launching the new app, our client had a 30% increase in store rating and achieved an **80% reduction in call time**. Customers can use the new app to receive feature-rich services, review product information, and perform real-time banking transactions.

## Retail Mobile Banking Application

**Sector:** Banking

**Country:** Netherlands

**Tools & Technology:** Windows Phone 8, Windows 8

A major Dutch bank was looking to port an existing mobile application on iOS, Android and Blackberry platforms to Microsoft Windows 8 platform for phone, tablet and desktop. In addition, the bank was looking to enhance the banking app on iOS, Android and Blackberry platforms to improve productivity and customer satisfaction. The current app lets customers conduct day-to-day banking activities while on the move.

### Solution

Using Agile, Capgemini worked closely with our client to enhance the B2C mobile banking application to support both touch and non-touch features on Blackberry, OS 5, 6 and 7. We deployed a cross-platform mobile banking architecture to support parallel development on Windows Phone and Windows 8 which uses cryptographic encryption/decryption of data for secured communication.

### Results

The updated app lets customers perform easy fund transfers, check balances, view account transactions, and access checking and savings accounts 24/7. Our client **improved customer loyalty and gained a new revenue stream** by making the app available on Windows 8 across devices. Within two hours of launch, the Windows 8 version had over 150 registrations with positive reviews.

## Omni Channel Experience

**Sector:** Banking

**Country:** Netherlands

**Tools & Technology:** Backbone, Java script, jQuery, Require JS, Knockout JS, Angular JS.

A leading Netherland bank was looking to launch a solution which provides a seamless customer experience across multiple channels. The bank wanted to improve customer satisfaction by offering an outstanding user experience across all devices and digital channels through an omni-channel banking experience for both customers and employees.

### Solution

Capgemini worked closely with our client to deliver a new architecture for digital channels, including new employee and customer portals, to build the online bank of the future. We implemented managed social media solutions, optimized online performance and made multiple services accessible to customers across all digital channels: internet, mobile and social media. Our solution was powered by Backbone.

### Results

The new architecture allowed the bank to **reduce time-to-market for new and updated offerings by 50%** which provides an opportunity to respond quickly to customer behaviors, responses and inputs. Customer and employee interactions were optimized by 20% with the new app and customers reported satisfaction with new channels to significantly enrich the customer experience. By standardizing front and back office processes, the bank improved operational efficiency by 70%.

**Results**

Using the offshore testing lab, our client achieved greater than 99% defect removal efficiency and increased test coverage by 80% when testing mobile applications. By using Perfecto Mobile, testers find defects earlier in the project which has resulted in a **50% cost savings**. Additional cost savings were attained by lowering test efforts by 20% using Capgemini mobile testing accelerators such as non-functional and device-specific mobile test case repository and toolkits.

**Mobile End-to-End Application Testing****Sector:** Banking**Country:** United States**Tools & Technology:** Perfecto Mobile, Neoload, CHAMP, BurpSuite

One of the largest direct banks in the U.S. was bogged down with redundant application testing and test environment problems which was impacting costs and schedules for mobile apps especially across multiple devices and data account. The bank wanted to lower overall testing costs while still providing functional, performance and security testing for all mobile apps.

**Solution**

Capgemini deployed an offshore testing lab using Perfecto Mobile, a cloud platform for manual and automation testing. Through the testing lab, test professionals could execute mobile testing on real devices not simulators. The testing lab model also allowed us to streamline processes to support optimal compatibility for required applications, networks and locations.

**Results**

Through the new digital solution, the bank's customers can securely access business accounts, manage finances, and approve payments. Customers gained enhanced visibility into payments and iOS platform coverage which **improved customer retention by 60%**. The bank reduced maintenance costs by 30% and saved 40% of primary storage capacity by implementing an internet-based solution.

**Mobile Banking Application****Sector:** Banking**Country:** Netherlands**Tools & Technology:** iOS, Webservices, XML

The mobile banking website for a leading Dutch bank was not popular among users. The lack of an app or mobile version of the site was impacting customers, operational efficiency for the bank, and profitability. The bank wanted a solution that could display customer account info and chronological transaction details and provide easier navigation to other bank websites through the use of a dedicated internet tab and digital solution which included an iPhone app.

**Solution**

Capgemini designed a mobile solution with plug in screen settings to allow customers to set or reset an auto login feature that remembers credentials. Basic banking functionalities from the website were retained in the app. We conceptualized and implemented internet-based solutions which were incorporated with handy links to the bank's main website, mobile banking website and customer service website.



# Wealth Management



## Market Research Application

**Sector:** Wealth Management

**Country:** United States

**Tools & Technology:** Sencha Touch, HTML 5.0, Advanced CSS, JavaScript, iOS, Android, Android Java SDK, REST Services using Java, CXF and Spring, Big Dog, Eclipse IDE, Eclipse Android Simulator

A U.S. based multinational financial services provider wanted to launch a portable app for easy access to market research resources such as risk/reward essentials, market intelligence, or user debates on stocks. The application would provide research reports on topics like securities, industries, economics, and currencies based on customer requests. The resources needed to be available both online and offline.

### Solution

To meet portability requirements, Capgemini developed a hybrid app with core functionality inside the web application and thin platform-specific native shell that wraps the web component. This first of its kind market resource app was developed quickly by reusing some existing back end infrastructure to meet tight delivery deadlines.

### Results

The new hybrid app **generated significant interest among institutional clients** and opened up new channels from consumers who were unfamiliar with the company's research and market analytics. Since the app was available in iOS and Android app stores, it attracted new customers and improved the company's brand name. Additionally, our hybrid approach helped our client save costs on development and maintenance.

## Retirement Application

**Sector:** Wealth Management

**Country:** Canada

**Tools & Technology:** HTML5, jQuery, CSS3, JavaScript, Java, Weblogic, JSON, POI

A leading Canadian financial services firm wanted to provide mobile and tablet support for customers considering retirement options. The existing solution didn't provide an easy way for customers to review retirement portfolios, get portfolio analytics, evaluate annuities, and view an account dashboard with account options.

### Solution

Capgemini developed a mobile app with a friendly user interface that lets users select values using pre-defined variables and provides real-time analysis on portfolio and annuity income. The solution middleware uses third party libraries to decipher Excel objects for display and pixel-based interactive graphs using jQuery.

### Results

The financial services firm now has a mobile and tablet solution that **uses highly visual charts** to let users evaluate the impact of higher income and lower market risk on retirement income through real-time analysis on portfolio and annuity income. A demo tool lets wealth advisors illustrate how annuities can provide a positive impact which helps improve advisor productivity and lower costs.

**Results**

The investment bank now has a BYOD solution which helps **reduce infrastructure costs by 40%** by allowing employees to use their own mobiles or tablets. By deploying a hybrid solution in line with the bank's mobile device management approach, we were able to lower or remove licensing costs, increase customer adoption, and improve customer experience and retention.

**Conflict Management****Sector:** Investment Banking**Country:** United States**Tools & Technology:** Sencha Touch 2.3.1 with Java script framework, phone gap using existing APIs

A large North America investment bank needed an internal conflict management application available on desktop, web and Blackberry devices for use by different business units. Due to the popularity of iOS products, the bank was looking for a solution to support bring your own device (BYOD) so users could access business and collaborative applications when not using company devices.

**Solution**

Capgemini proposed and deployed a hybrid solution using Sencha Touch to support conflict reviewer requests on iOS devices. We created a reusable infrastructure and templates so the bank could reduce the overall development time to add functions. We delivered the project during a short timeframe using industry standard methodologies to support reusability.

**Results**

With the new ability for customers to trade on the move using a seamless mobile app, the bank saw a **5% increase in trading volume** the first quarter after launch. The solution has enhanced security features and has become the platform of choices for the bank's younger customers.

**Account Mobile Application****Sector:** Capital Markets**Region:** Asia-Pacific**Tools & Technology:** iOS, Code Fusion, Android Studio and Xcode 6

One of Asia's largest banks wanted to offer its customers a market analysis mobile app to perform analytics on data from different companies and market analysis from various markets in real-time. An existing app hadn't been updated to work with the latest iOS version and needed structural changes in the back end. The bank also wanted customers to be able to view downloaded reports offline to support greater portability.

**Solution**

Capgemini provided a standardized solution to improve compatibility with later iOS versions and allow the app to sync with the bank's new website structure. The solution supports iOS 7 and 8 devices and follows iOS standard protocols to support future iOS versions. We focused heavily on the usability and user experience for the app to support the bank's requirements for ease of use for new customers. We also created an Android prototype version of the iOS app to illustrate how the same design and functions can be transferred to other devices.

**Results**

The bank's users can now trade on the go using the new app which has resulted in increased revenue from new accounts, fees and commissions. The highly user friendly interface has increased the bank's reputation and helped acquire and retain customers. For the bank, the mobile framework **decreased time to market** for launching the app from 18 weeks to 8 weeks while **lowering operational costs** for development by 40%.

**Trading Application****Sector:** Capital Markets**Region:** Europe**Tools & Technology:** Kony Mobile Framework 5.0, Java/J2EE, Webservices, Android Emulators, MySQL, iOS

A large European bank wanted a mobile trading application that let users visualize real fluctuations in prices or exchange rates, view stock analysis and perform other functions to support trading activities. The solution needed to work in iOS and Android and provide plug in functionality.

**Solution**

Capgemini deployed a mobile app using the Kony mobile framework with push notifications. We designed and integrated over 20 Kony forms for iPhone, iPad and Android platforms and implemented functions including user portfolio, alert messages, and favorites list. The alert message functionality was integrated with Google Cloud and Apple Cloud.

# Insurance



## Dental Services Application

**Sector:** Healthcare

**Country:** United States

**Tools & Technology:** Kony, Javascript, Java, web services and Tomcat server

A health provider in the U.S. wanted a mobile app that allowed patients to find the nearest dentist across the U.S. and Puerto Rico, plan coverage, understand claims, and view their ID card. The current process required a large amount of paperwork for new patient forms and required complex and costly maintenance for interlinked legacy applications.

### Solution

Capgemini designed a mobile solution with a single codebase covering both iPhone and Android platforms. The application includes a full 360 degree view of the patient with summary, account and contact information.

### Results

The new app allowed our client to **increase patient retention by 40%**, reduce paper work and operational risk by 60%, inform patients about offers and appointments through push notifications, and increase subscriber footprints. Patients can now quickly access new services through secure functionality.

## Quote to Payment

**Sector:** Insurance

**Country:** United States

**Tools & Technology:** ASP.net, JQuery, Mobile JQuery, 51Degrees Mobiframework, existing website

An U.S. insurance company was struggling to track customer information and payment activity via the existing website. There was pressure from customers to launch an integrated mobile solution as a competitive differentiator. A mobile solution could also help support product, compliance and premium rate revisions based on business and regulatory requirements.

### Solution

Capgemini worked with the insurer to create mobile optimized pages that reused business logic from existing pages. We built controls that inherit the desktop controllers, but control only mobile page flows and implemented alternate web analytics specific to mobile. We also introduced a 51Degree mobile framework to identify and re-route the traffic to mobile optimized pages when browsed from a mobile device.

### Results

The insurer gained a solution that is portable, flexible and can be easily updated or maintained through a standardized framework. Since our solution was built off existing business logic, our client was able to save costs over building new pages from scratch while also supporting an expanded set of devices through HTML 5. Overall, the insurer saw an **increase of over 250% in payments made over the digital channel** after launch.



## Results

The bank now has an optimized and automated sales process from prospective customer acquisition to close available across devices and platforms. Results included:

- 20% increase in insurance product sales
- Reduced cost of sales by 35%
- Increased customer satisfaction and accelerated the sales process
- Simplified information management for new prospects

## Sales Application

**Sector:** Insurance

**Country:** Hong Kong

**Tools & Technology:** ASP.net, JQuery, Mobile JQuery, 51Degree, Mobiframework

A bank in Hong Kong needed a paperless sales solution to support their mobile sales applications and be seen as a mobile innovator by customers. The existing solution had problems with incomplete forms and information delays which was slowing down the new application process. In addition, the existing solution didn't let users perform financial needs analysis, understand benefits, or use eApplication functionality to support sales. The bank was looking for a web-based solution to support common mobile and tablet platforms including iOS and Android which could be used on or offline via an app.

## Solution

Capgemini designed and developed a highly scalable HTML 5 solution which can be deployed on multiple platforms and devices and supports online/offline mode. We chose a solution architecture that is based on open source, open standards and SOA to help lower total cost of ownership. Our solution was built using strong quality practices including test-driven development, continuous integration and automated build processes to minimize errors without slowing down development.



# Retail



## Guest Mobile Application

**Sector:** Retail  
**Country:** United States  
**Tools:** Kony One Studio, Social Media integration libraries

A large North American restaurant chain wanted to increase returns on their mobile menu investment with a user friendly mobile application. The existing application was inconsistent with the company's branding style guide. The chain was looking for an innovative mobile solution to improve customer retention with features that provide offers, booking, and location-based services.

### Solution

Capgemini created an accelerated mobile app for both Android and iPhone using the Kony platform. We designed the app with a single code base for both platforms to support easy maintenance. The app connects to our client's mobile gateway which further interacts with web services via Kony middleware.

### Results

With the new app, the restaurant chain increased visits and frequency of use with 55% returning visitors, 28% increase in repeat customer bookings, **65% increase in mobile phone orders**, instant push notifications, GPS directions and business information display. The application links with social media channels such as Pinterest and Facebook.

## Mobile Social Platform

**Sector:** Retail  
**Country:** United States  
**Tools:** Kony One Studio, Social Media integration libraries

A U.S. based restaurant chain wanted to better meet customer demand with a mobile social platform. The chain was looking to enhance customer service, improve response times and provide easy access to menus, locations and offers. Our client wanted to redefine the functionalities of an existing mobile app to better connect with guests.

### Solution

Leaders from our Mobile Center of Excellence worked closely with our client's industry business experts to develop a mobile app for both Android and iPhone using the Kony platform. We designed the solution to have a single codebase for both platforms for easy maintenance. The app connects directly to our client's mobile gateway which interacts with web services via Kony middleware.

### Results

The mobile app helped the restaurant increase the visits and frequency of use by their customers with 55% returning visitors, **28% increase in new customers**, and 30% of the reservations were made through the mobile app.





**For more information:**

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## About Capgemini

With almost 145,000 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 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.

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