

Give your Customers Something to Love: Personalized, Experience-led Banking



People matter, results count.



Odigo: A unique solution that helps banks transform customer experience, reduce cost, and improve organizational efficiency

Customer experience is at the heart of every bank's brand. Quality of service and ease of use are primary reasons why customers stay loyal to, or leave their bank – often seen by customers as more important than interest rates, commissions or fees. In a highly competitive market where clients frequently conduct business with multiple banks, a bank that can provide an outstanding customer experience can differentiate itself, increase loyalty, become THE main bank of its clients and protect profitability. **Experience-driven** (personalized) is a trend that banks are focusing on, to be a differentiated leader.

It's no longer enough for banks to be accessible through multiple channels. To deliver an exceptional experience they need to offer excellent service consistently across all channels. But providing expert customer care in a complex, fragmented financial services business can be organizationally and technically challenging, as well as costly. To give customers the omni-channel experience they desire, banks must:

Provide a unified customer experience across a proliferation of channels and devices. Banks now need to manage customer contact not only through branches, mail and telephony (fixed and mobile), but also their websites, email, social media, apps for smartphones and other mobile devices, SMS and webchat. Banks need to right size their branches, and offer easy access to multiple channels. Across these channels customers want to contact companies knowing that they will be quickly recognized and will receive a bespoke response, no matter what channel or device they use.

Treat clients as individuals, not transactions. Banks can improve the customer experience, as well as create opportunities to right-sell and cross-sell, by adopting more personalized client interactions in their digital channels. Personalizing is a key factor to driving experience led banking. Anticipating the needs (new products) that are of value to an individual customer not only improves the experience; it also improves loyalty. This can help banks increase the conversion rate and the return on investment in the mobile channel.

Balance service with efficiency. With the variety of digital platforms available to customers, providing an omni-channel customer experience grows far more complex. This can increase cost as resources can be fragmented by channel when their particular skills may be needed across multiple channels. Routing customer contact through a single multichannel hub allows organizations to be more efficient while also improving the customer experience.

Be flexible to adapt to future needs. Too often, banks are constrained by inflexible IT architectures that are time-consuming and expensive to adapt. Implementing a new on-premise customer service system might take 12 months and require a major investment. Banks need scalable solutions that optimize cost and are able to be quickly modified for new requirements. Agile change is critical to success.

In this ever-changing environment, the goal is to keep service evolving in line with or ahead of customers' expectations, so that they are always satisfied – and often delighted – with the support the bank provides.



Introducing **odigo**

Odigo not only helps customers interact with their banks through different channels but consistently provides a great customer experience across them.

Whatever the channel, give your customers a seamless omni-channel experience they will love, using Odigo. Fully cloud-enabled and configurable, Odigo improves the customer experience with innovative capabilities for superior customer interactions while reducing costs and improving agent efficiency. Odigo provides banks with a unified, integrated platform for interacting with clients, while personalizing client interactions, providing more value-added services, and ensuring right selling of their products.

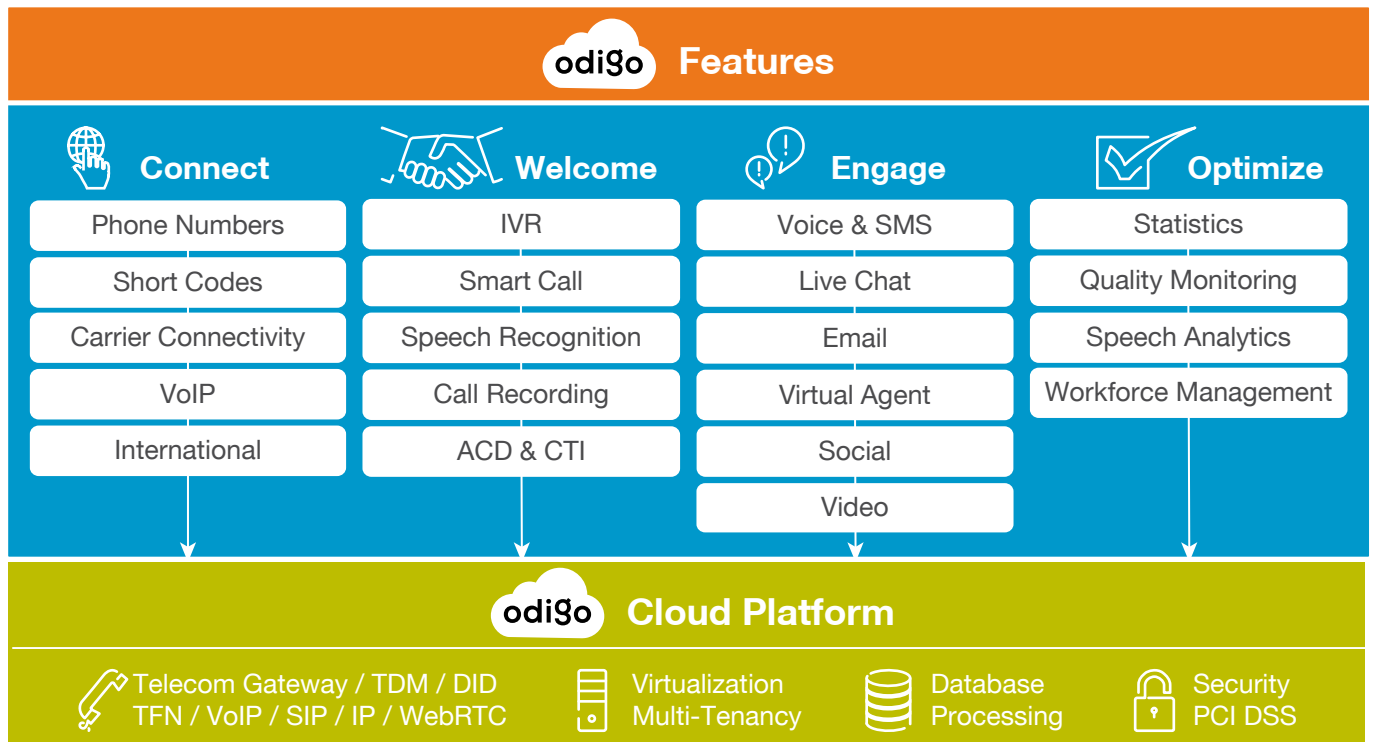
Odigo is a service that handles and distributes customer contact to the right parties within your organization, and is a first step in the process of moving toward a complete omni-channel architecture. It provides a bank with the flexibility to scale capabilities and channels as needed to support its growth and changing business needs.



How Odigo works

Customers will contact a bank using a wide range of channels, from telephone to social media, smartphone apps and web forms. Odigo works across all of these channels to qualify the nature of the customer's need in each case. This information is enriched with data from CRM systems to establish the value of the customers and the level of urgency of their requests.

Odigo determines who is best placed to handle the customer's request, whatever the channel through which it was made, and routes the request to that resource, using the appropriate application for the channel. It allows customers to originate a transaction in one channel and take it forward in another, which in some cases might be self-service functionality. In the process, the customer avoids multiple authentications through Odigo's use of biometrics or voice-based authentication. Voice is becoming the new "fingerprint".



The resources that can be brought to bear on customer requests by OdiGo do not have to be in one place. They might be working in a real or a virtual call center, or in a branch office, or at home. They might be customer service agents, branch managers, technical experts or third parties. OdiGo can support physical or virtual contact centers.

OdiGo allows for customer contact in any channel to be handled by the right person in your organization, the first time.

IN PRACTICE: La Banque Postale Financement

La Banque Postale is a leading French bank, a subsidiary of La Poste, the French postal service serving more than 10.6 million individual customers, and 446,000 businesses or organizations. Its services are available 24 hours a day, 7 days a week.

La Banque Postale was granted permission to enter the consumer credit market, and formed a new financing division to do this in partnership with Franfinance, the consumer credit business owned by Société Générale. Franfinance was already using OdiGo for its customer service, enabling customers to arrange or manage their credit using a choice of channels.

La Banque Postale's new entity had to allow customers to arrange any kind of credit using the channel of their choice – face to face in any of 17,000 post offices, or via phone or Internet. OdiGo was chosen so that customer service could be optimized across the different channels.

For La Banque Postale Financement, OdiGo was implemented with a standard IVR, computer telephony integration (CTI) between OdiGo and their CRM system, outbound call functionality and email integration. The addition of a Recording Module is planned. Today, 300 agents in La Banque Postale Financement conduct 6.5 million minutes of telephone conversations annually using the platform.

Optimizing interactions as easily as getting online

Because it's provided from a shared cloud, the only prerequisite for using Odigo is an internet connection and a phone number. Users do not even have to install components to allow it to run. It makes minimal demands on your IT support, and it can be used in any location and on any device.

As an open system, Odigo integrates seamlessly into the applications and technologies the bank has already selected, including CRM systems. Your agents can benefit from a complete view of a customer's details and activity on a single screen during each interaction. Configuration of the cloud service is simple. Typically, it can be up and running in two to three months, bringing a time-to-market advantage. For those banks that prefer to keep applications in house, Odigo can also be implemented on a private cloud. We are happy to provide more information on this option upon request.

Bringing you flexibility

Without any need for development, Odigo can be adapted in line with the multichannel strategy adopted by your organization. It can be set up to support any number of users, customers and communications channels in multiple locations internationally. We can deliver Odigo in any country and in any language.

The platform gives you the ability to manage and adapt business rules without being dependent on external support. These rules determine how the bank handles different types of requests, or customer segments. For example, you might choose to give priority to calls from higher value customers, or to route them to a dedicated team of specialists. If resources are under pressure in one team or location, peak time calls could be routed elsewhere.

Odigo is provided on a software-as-a-service basis, with a largely pay-per-use business model. Since you pay per interaction (e.g. per minute of a call), your costs vary in line with the scale of your business, and you minimize capital expenditure. Depending on your volume of customer service activity and need for support, you might opt for fixed monthly fees for prepaid managed services.

It comes with pre-built adapters to help banks integrate their applications and transforms existing channels into sophisticated digital experience thereby improving their return on investment. Because Odigo is a module-based platform, you can easily implement it in a gradual manner over time. This enables your bank to achieve a complete customer contact center transformation globally and across all channels, but at a pace that works for your organization.

In addition, Odigo can increase revenues and profitability by reducing time to market for launching new products and services and most importantly their distribution to customers.

Guaranteeing winning performance

We don't just host Odigo – we are customer service experts who provide a complete end-to-end service to enhance your business. Our project directors and account managers support the implementation and running of your platform. We operate a 24/7 technical support desk to resolve any issues you may experience.

As a standard, Odigo offers a high degree of availability, with strong SLAs. Thanks to the fact that we run the Cloud platform on our own state-of-the-art infrastructure, we are able to ensure that you'll avoid the occasional system downtime or unexpected interruptions to service, which occur with some other technologies.

We also offer free upgrades and new versions as part of the service with four releases per year. As they are provided via the cloud, they are free from downtime or implementation risks associated with system upgrades to on-premise infrastructure. If you have specific requirements that Odigo does not address.

Integrating with existing infrastructure

Banks don't need to replace their telephony-PBX or infrastructure to get the benefits of features that improve the customer experience. With Odigo, you can capitalize on one or more digital capabilities at a time and add value to your customer experience exactly where you need it most.

Odigo seamlessly integrates with most CRM systems including Salesforce, Pega Systems, MS Dynamics and Oracle. For example, Odigo's call features can be embedded directly into the Service Cloud interface in the fully cloud-based Salesforce.com.

A contact center agent will be able to make and take interactions with the softphone including click to dial, pickup, disconnect, hold, transfer, conference and record without any need to switch to another interface, while Odigo handles the distribution of your calls and other incoming customer contact to the right agents.

In another instance, Capgemini integrates Pega's unified Digital Enterprise Platform with Odigo to enable contextual insight, with 360° views of customer data, processes and buying intentions. With the integration of Odigo and Pega, Capgemini's Customer Interaction Efficiency (CIE) guides the agents through complex interactions, while providing real-time visibility and control over the entire process.

Offering full security and meeting banking regulations

Odigo is fully secure and handles only interaction data, not customer data. Capgemini securely hosts sensitive government and banking applications, including payment processing solutions and offers private cloud hosting for sensitive applications. We have been ISO 9001 certified since 2005 for the quality of our services. We have been PCI DSS compliant since 2010 for the security of our payment offering and have been ISO 20000-1 certified since 2012 for the quality and security of our Odigo cloud solution.

Making agents more efficient and reducing cost

Odigo consistently provides the best customer and agent experience irrespective of whether the customer is contacting the bank via web, email, phone or social media. Odigo allows customers to seamlessly interact with their relationship managers across the globe, helping those managers to right-sell products and achieve better outcomes. Self-service IVRs reduce unnecessary human interaction and routing increases efficiency in customer handling. All customer information is available to agents in real time, improving agent productivity. The secure Cloud-based platform, which requires no hardware cost, and the pay per use model reduce total cost of ownership while offering scalability to keep pace with the bank's changing needs.

Video: Delivering Seamless Customer Interaction Efficiency with Odigo and Pega



Typical benefits captured by Odigo customers

- Customers reach the right destination with 98% accuracy
- Abandoned calls reduced by as much as 50%
- Average handling time of customer calls reduced by 25 to 30%
- Incoming contacts on low value-added requests reduced by 20 to 50%
- Re-sent emails reduced by up to 25%
- Operational efficiency increased between 15 and 25%

The Cutting Edge of Customer Service in Banking

Video: The Odigo Experience - Give your customers something to love



Susan, the customer, is interested in retirement planning and wants to connect to the right person in the bank right away, without waiting. And she hates having to repeat herself.

When calling the traditional way, Susan will be welcomed by a human like IVR. She will express herself using her own words. Odigo's natural language technology understands complex sentences, multi-string words, abbreviations, slang, misspellings, fragments, and all things that make up a real human conversation.

Natural language technology has been shown to help reduce abandoned calls by up to 50%.

For more than 190 organizations, Odigo is at the heart of a multichannel customer contact operation that enhances customer experience while making operations more efficient and cost-effective. Banks can deliver innovative customer interactions through Odigo's features that provide a superior banking experience.

Banking Voice Portal for Unified Branding

The Banking Voice Portal provides common branding across all channels and efficient and modern customer service. Unified Telephone Number is used to access all services and branches, taking advantage of innovations in natural language, speech recognition and text to speech.

Natural Language to Optimize Routing

We all know how it feels to make a phone call and listen to a series of options on a traditional IVR system. When we have more than one menu of options to select from before speaking to an agent, the experience can be even more frustrating. Natural Language is an innovative alternative. It brings a human touch to the IVR system and allows a highly improved qualification and strong return on investment thanks to first call resolution.

Speech and Sentiment Analytics to Establish Caller Mood

Traditional IVR systems may establish what a customer wants when they call, but not how that customer is feeling, and what it might be like to interact with them. If that information was also known to a business, the customer service they receive could be made more intelligent. This is where speech and sentiment analytics come in. By analyzing their tone of voice, the words they use, and the way that they speak, Odigo can establish their mood, whether they are receptive, relaxed, angry or frustrated. This allows you to tailor your customer service accordingly. Your agents might use different scripts or tactics, and alternative music or messages might be played to each waiting customer. The customer service strategy is yours to define, ours to implement.

Voice Biometry

Voice biometry enhances the authentication rate with customer satisfaction and security to access sensitive information.

M-banking to Enable Mobile Customers

Banks can offer a choice of voice and online contact options through the common portal of a mobile app or a mobile website, all of which can be routed appropriately through the multichannel engine in Odigo.

Odigo's mobile banking enables customers to check balances, transfer funds between accounts, locate ATMs and branches, schedule appointments with representatives, exchange private messages with account managers and more – all from the convenience of their smartphone or any other digital device. Odigo's mobile site supports any device including iPad, iPhone or Android. Odigo Social enables banks with social CRM capabilities to interact with its community through social channels.

Mobile Private Messaging and Video Calls for One-to-One Interactions

Mobile Private Messaging makes it easy for a high value customer to interact with their dedicated advisor through a mobile device. On opening the mobile app, the customer can place a call directly to the advisor or to others in the business, send a message, or use the chat function. Documents and images can also be exchanged using messaging and chat, and where necessary the agent can share his / her calendar with a customer and invite them to select a time for a face-to-face meeting. Customers can also place video calls and the WebRTC technology allows smooth video experience between customers and advisors with no plugin.

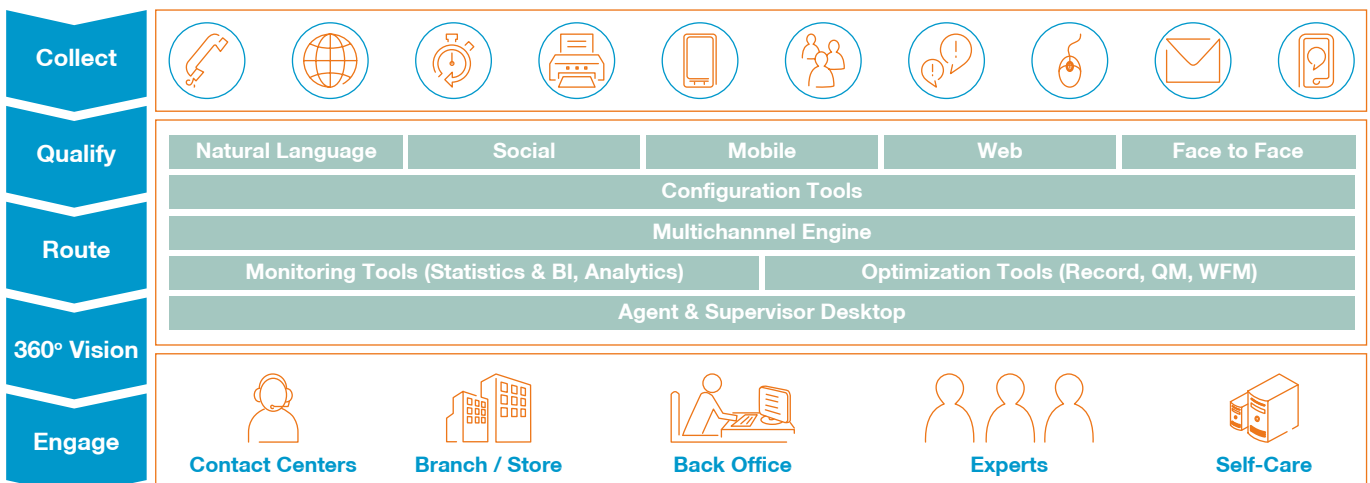
Smart Call for Conversational Mobile Apps

Smartphone apps show us so much in real time, from live train departures to the weather forecast. Why not call waiting times as well? Using Smart Call, organizations can allow their customers to see the current waiting times to speak to an agent and join the queue without having to wait on the phone. While waiting, the customer incurs no cost and is free to use other apps on the phone. An alert is generated when the customer's turn has come, inviting them to place a call and speak to an agent immediately.

Betty, a financial advisor within the bank, wants to know who is calling, and for what, before picking up the phone. She also wants to be useful, getting just the high added value calls.

Betty will know before receiving her customer Susan's call the choice she made in the IVR, the number she called, and her actual waiting time. Betty can take notes, record, or transfer the call. Using mobile private messaging she can send an SMS to Susan at any time to, for example, confirm their next meeting to review retirement planning options in greater detail.

Video: Smart call, for conversational mobile apps



With Smart Call, Dan, the customer, can reach your bank in a new easy way, by using your mobile app.

In a few seconds he browses through the visual IVR in the app. Once he has made his choice from the menu, his waiting time is displayed. With a simple touch he can register himself in the queue, without actually calling. Then he is free to leave the application. And when his turn comes, he is notified by Odigo.

For Dan, it means no more time wasted, and waiting time is free of charge.

Paul, the bank's call center manager, needs to have real-time supervision metrics to have a global vision of the quality of the service the bank is providing.

Through Odigo Touch Screen Monitoring, Paul knows the traffic and queues on the various sites, skills and entities of his virtual contact center. He has real-time supervision dashboards and can take action, by listening or recording a conversation.

Furthermore, Paul gets statistical reports from which he can effectively monitor quality and manage his workforce.

Virtual Assistant to Provide a Human Touch

Virtual assistants provide a human touch where it is most needed: at the points in an online process where customers are most likely to experience problems or give up, costing the business a sale and the loyalty of the customer.

Though fully automated, virtual assistants can be programmed to interpret a customer's needs through intelligent analysis of web chat, and to offer a response that is most likely to help. Otherwise, the virtual agent can offer a call back or other form of support to the customer, again demonstrating convergence between web and voice. In addition, when detecting a high value request for your organization, the virtual assistant can escalate to a live chat with an agent.

Mobile Touch Screen to Monitor Service Performance

Managers need to be able to monitor the performance of their contact centers in real time and react quickly to capacity or performance issues before they cause problems for more customers.

Touch Screen mobile app allows them to do this remotely using their smartphone or tablet. Delivered through a mobile website, it displays the key metrics for customer contact handling across channels in real time, or for any past period you select, to enable you to track performance.



Delivered by an End-to-End Partner

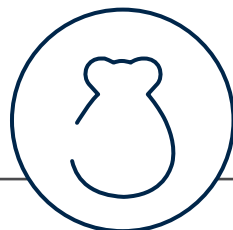
Capgemini is a proven banking system integrator having delivered more than 1,000 projects in the banking industry. We have deep banking process knowledge built from over 20 years of banking advisory and technology experience. We currently serve eight of the top 15 global banks. Our global systems integration experience enables banks to fully leverage Odigo and transform the customer experience, creating a winning outcome for the bank and its clients quickly and efficiently.

Combining software, hosting and operations, Capgemini offers banks one-stop implementation, which simplifies the service relationship and results in stronger SLAs due to single supplier accountability. We bring deep expertise in cloud orchestration, consumption models and integration and an agile change management approach. Our global scale and reach enables us to implement Odigo anywhere you need it.

IN PRACTICE: A European Bank's Customer Service Optimization

A large national bank with more than 10,000 employees and 400 branches implemented the Odigo Voice Portal and Outbound notifications. Contact center resources are able to focus on high value interactions while new automated services with speech recognition drive appropriate transactions to self-service. The bank has logged more than three million minutes per year of self-service IVR in areas that bring the greatest efficiency including authentication, credit card activation, branch locators and account balances. It has also recorded more than 600,000 SMS providing stock market alerts, balance threshold alerts, security access code notifications and other time sensitive messages.

Of greatest significance is the impact improved customer service has had on the caller experience. The bank now offers modern, fast and simple interactions through a single TFN entry point of contact and speech recognition. Qualification and allocation ensure that callers are routed to the right destination whether that is self-service, IVR, branch or contact center.



You can gain first hand experience of Odigo capabilities by requesting for a no-obligation demonstration of any one or more of our Odigo solution features.

[Register today for a no-obligation demo.](#) Within just 20-30 minutes, this demo session can illustrate how with Odigo you can put the “wow” factor back into how you service your customers.

Contact Us

To learn more on how Capgemini can help your organization leverage Odigo to transform customer experience and create a win-win for the bank and your customers, contact us at banking@capgemini.com or visit us at www.capgemini.com/odigoforbanks.



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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