



DeVision «Retail Banking»

universal front-office of the Bank

The success of the Bank is based on constant, dynamic development - fast release of new products on the market, offering unique services to ensure business competitiveness, as well as speed and easiness of customer service.

In the same time the current state of the banking market shows that simply expanding or updating the product line is not enough. The modern customer becomes more fastidious and requires full satisfaction of his needs for a comprehensive and high quality service.

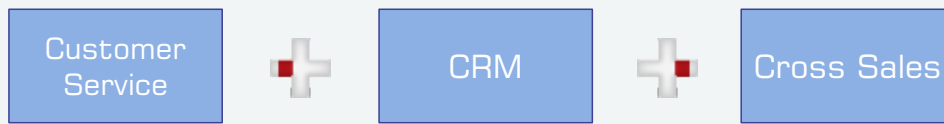
MARKET



SOLUTION To address these challenges we offer front-office solution DeVision "Retail Banking" – a comprehensive solution for the sale of banking products and operational customer servicing.

DeVision "Retail Banking" is focused on achieving the objectives of Banks seeking to expand their branch network, improve the efficiency and quality of services offered to retail customers, increase the customer database through a qualitatively new model of customer relationships.

DeVision "Retail Banking" - unique front-office for the Bank's products sale and Customer service



DeVision "Retail Banking" integrates with any IT-system of the Bank

The core of our solution is the "single window" technology ensuring the effectiveness of operational work. "Single Window" provides the Bank's employees with consolidated access to all customer information, including personal data, the range of its banking products, a complete relationship history with the customer. Due to this DeVision "Retail Banking" allows to:

- increase the speed and quality of customer service
- perform customer operations on all its products, and to recommend new products and services from the area of customer interests and preferences
- respond to any request and desire of the customer, upon registration of his request and its direction to the appropriate department for the processing
- apply a proactive rather than reactive approach to customer service, to focus the main efforts and attention of the Bank's employee on providing services to the customer, rather than on carrying out routine operations in the information system of the Bank

Based on CRM and cross-selling ideology, "Retail Banking" automates the full cycle of interaction with the customer, both during the sales as well as customer service, enabling business growth of the Bank by:

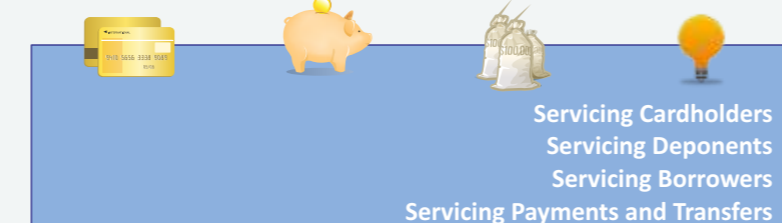
COLLECTION AND ACTUALIZATION OF INFO ABOUT THE CUSTOMER

DeVision "Retail Banking" ensures consolidation of information about the customer in a "single customer file." Any Bank employee in contact with the customer can supplement and update the information on the Customer:

- customer's personal data; Important dates of the Customer;
- list of addresses and means of communication with Customers;
- information about the current and the previous jobs of the Customer;
- customer electronic dossier (possibility to attach any documents and files: a copy of the Identity Card, applications, contracts, photo, signature, etc.);
- information about family members, affiliates, related and authorized persons of the Customer;
- information on the Customer's debts, of the presents provided to the Customer, discount and club cards, discounts;
- information on the Customer profiles on the basis of which the Customer belongs to the corresponding segment;
- Customer's indicators: the average balance of the customer's accounts, turnover for the period, the pledge amount, the ratio of the pledge to the loan amount, period of cooperation with the Customer, Customer ratings, value of the Customer for the Bank that is calculated based on the profitability of the Customer for the Bank, etc.;
- list of actions planned for implementation referring to the Customer;
- other information about the Customer.



- increasing customer profitability due to the automation of the processes of up- and cross-selling
- increasing conversion in sales, controlling the "sales funnel" at all stages of work with the customer
- increasing customer loyalty as a result of quality management of customer service



EXECUTING OPERATIONS WITH CUSTOMERS' PRODUCTS

DeVision "Retail Banking" focuses on complex service of Bank customers related to any of its products in any department, by automating all operations referring to the issuance and maintenance of plastic cards, servicing of deposit contracts, all of retail lending operations (starting with the consultation of the customer until monitoring and repayment of debt), as well as all transactions on payments and money transfers.

CUSTOMERS REQUESTS PROCESSING & ADMINISTRATION

DeVision "Retail Banking" provides the possibility:

- to register Customer's applications referring to additional Bank products and services: receiving a plastic card, opening a safe deposit box, getting the loan, internet- or SMS-banking, etc.;
- to register any claims, wishes, requests, questions and complaints of the Customer and to transfer them automatically for processing to the relevant departments;
- to monitor the current status of customer requests and the task execution status while processing the requests;
- to register the tasks assigned to the Banks employee in order to perform certain actions with the Customer; to monitor and record the execution of actions with a further registration of the results;
- to keep a CRM – diary reflecting the customer relationship history: the history of customer transactions, history of customer orders and requests, history of new Bank products and services offered to the customer, history of deliveries, meetings, correspondences with the customer, etc.

MANAGEMENT OF CUSTOMER SEGMENTATION

DeVision "Retail Banking" enables the segmentation of current and potential customers of the Bank based on certain social, economic, demographic or other characteristics. Thus, within the system it is possible to:

- set up different profiles of Customers: "students", "retired persons", "government employees", "just married", "housewives", "entrepreneurs" etc. Customers are assigned a particular profile, either manually or automatically, based on customizable business rules;
- set up the packages of Bank's business-products: possibility to create set of bank products and services that meet the interests of the corresponding target Customers profiles;
- set up the target segment of Bank Customers: "social segment", "VIP-customer segment" etc. Each segment is assigned a target customer profiles (customer focus groups) and the corresponding sets of business products (product focus groups).



UP- AND CROSS-SELLING MANAGEMENT

DeVision "Retail Banking" ensures active work to perform up- and cross-selling of Bank products and services, based on the customer segmentation mechanism and business strategies for Customer relationship:

- when identifying the customer served, the interface of the Bank's employee displays the packages of business products that correspond to the profile of the given Customer;
- the Bank employee can quickly formulate an offer of the new products, of the improved products for the Customer aiming to perform up- or a cross-selling;
- informing the customer on the new Bank products, services and tariffs.



MANAGING BUSINESS STRATEGIES ON CUSTOMER RELATIONSHIP

DeVision "Retail Banking" provides the possibility to set up various strategies of customer relationship depending on the events occurring in the system:

- configuration of business rules and conditions for business strategy accomplishment upon the events occurring in the system;
- configuration of actions and activities planned to be carried out according to the strategy set forth (phone call, meeting, letter, SMS, e-mail);
- configuration of automatic messages to the customer sent via SMS or e-mail according to the strategy set forth.

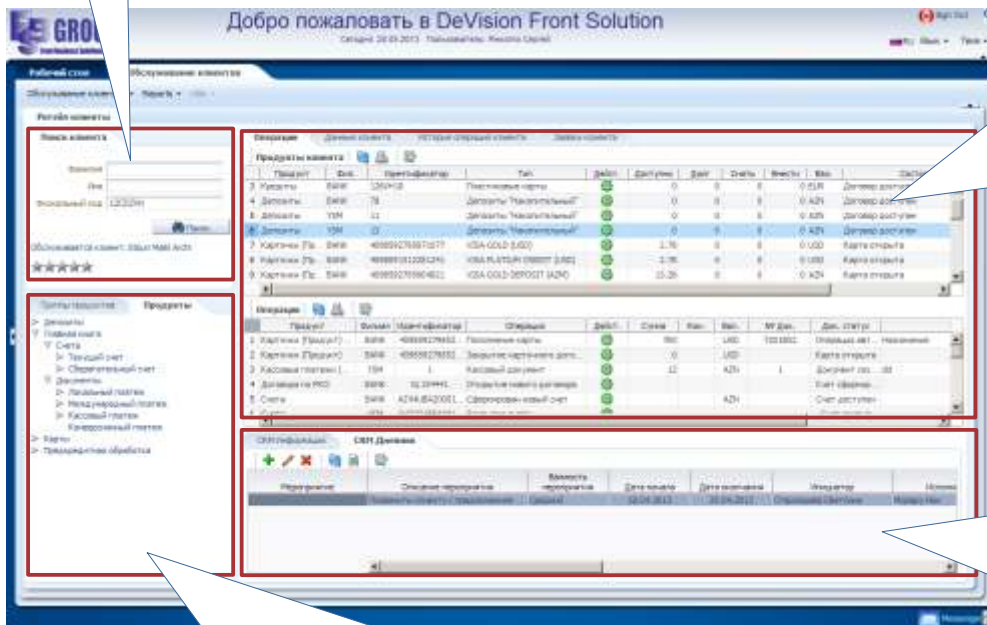


BENEFITS

Implementation of front-office solution DeVision "Retail Banking" provides the Bank with the following features and benefits:

- ➔ increasing the speed and quality of customer service due to execution of all operations in the "single window" mode where complete information about the customer is consolidated
- ➔ possibility to communicate with the customer at the right time and via appropriate means; reduction of communication costs with the customer due to the use of less expensive means (e-mail, SMS)
- ➔ reduction of the number of lost customers because of poor service
- ➔ increase of revenue per customer due to automatic mechanism of up- and cross-selling
- ➔ unification of banking products and business-processes in all points of presence of the Bank, centralized management of product line
- ➔ reduction of the complexity and cost of the operations executed
- ➔ decrease of investments and faster launch of new points of presence of the Bank

CUSTOMER SEARCH AND IDENTIFICATION



CROSS SALES

The range of Bank's products for up- and cross- sales according to the customer profile. Based on segmentation mechanism for each customer profile, the product mix is adjusted according to the preferences and interests of the corresponding customer profile. During the service, the Bank employee offers the customer a new or an additional product or a group of products.

CUSTOMER SERVICING

products used by the consumer, including the entire history of operations performed

customer personal data (address, contacts, important dates, means of communication, presents, debts, customer profiles, related persons, indicators, etc.)

customer electronic dossier (electronic copies of documents, agreements, applications, photo, signature, etc.)

registration of customer requests for additional Bank's products and tracking the status of their accomplishment

CRM

A common information environment to interact with the customer:

registering the claims, requests, questions with further transfer for processing to the appropriate department

calendar of all planned and accomplished activities with the customer with registration of the results: correspondence, phone calls, meetings

reflecting the suggestions and recommendations of new products, services and Bank tariffs offered to the customer

Always in progress!

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