



## **CUSTOMER-ORIENTED BANKING AND ACCOUNT ORIGINATION**

### **Target Valuable Customers with Real-Time Customer Insight**

The SAP® for Banking solution portfolio helps banks attract, support, and retain customers while reducing costs and increasing revenue. With these solutions, you can distinguish your most valuable customers and deliver personalized products and service to them – enhancing your value to your customers and in turn, their value to you.

### **Increase Profits and Customer Loyalty**

The decline in customer satisfaction and loyalty of recent years has put a great deal of pressure on financial institutions, which face numerous other challenges as well. You must cut costs and boost revenue while responding quickly to changing market, customer, and regulatory requirements. Because attracting, serving, and retaining loyal and profitable customers are keys to future success, you must identify and increase product sales to your most valuable customers by delivering individually tailored products and personalized service.

But your bank, if it's like many others, may operate complex, disparate systems that run a myriad of processes and store volumes of customer data – much of which is difficult to access. With operational excellence and efficiency growing in importance, you must deploy capabilities for business process management and enterprise-wide workflow to integrate front- and back-end functionality. You need flexible, process-oriented user interfaces to simplify employee tasks and reduce errors. You must also consolidate customer data from all channels to give employees access to consistent information.

Managing the customer relationship thus poses significant obstacles to executives in financial institutions of all sizes and types, such as the following:

- Marketing executives must identify their most profitable markets and customers and meet their needs with the right products and sales campaigns.
- Service executives must operate profitably while delivering appropriate services to all customers across all service channels.
- Sales executives must identify customers with the greatest profit potential and provide their sales forces with the data and equipment they need to engage those customers.

- Finance and IT executives must deploy and maintain standard, cost-effective technology solutions that support their banks' business needs and ensure corporate compliance with government regulations and accepted accounting principles.
- Interaction center executives must enhance customer-oriented services and support.
- Loan origination officers must employ business intelligence to identify valuable customer relationships so they can increase product penetration with those customers.

As banks increasingly tailor products and services to meet customer demands, they must also boost revenue. The customer relationship management (CRM) functions in the SAP for Banking set of solutions let you focus on the issues most critical to your business. You can target your most profitable customers with real-time insight that helps you drive revenue, increase profitability, and build long-term and efficient relationships with those customers.

SAP for Banking helps increase loyalty and wallet share by letting you develop ideal financial product portfolios for each customer segment and target relevant offers to individual customers. You can provide premium service to your most valuable customers and deliver a consistent and personalized experience across every interaction channel. You can also optimize profits by gaining immediate access to critical information across all touch points to deliver the right service to the right customer at the right time.

### **Seamless Connections**

Powered by the SAP NetWeaver™ platform, SAP for Banking solutions deliver end-to-end business processes that connect your organization seamlessly and help you maximize efficiency. You grow top-line revenue through the solutions' support for marketing, sales, and service strategies for acquiring new customers, retaining the customers you have, and increasing customer wallet share.

Integration with the mySAP™ Customer Relationship Management solution helps you support business needs across your operation. Finance executives can ensure compliance with government regulations. Loan originators gain support for the complete financial services consulting and sales process – with functionality that helps them analyze, select, and offer products, and evaluate and finalize loan applications.

### **Efficient Interaction Centers**

An interaction center application provides easy access to information that helps customer service and call center executives with administration, maintenance, and reporting tasks. Such data helps them manage efficient interaction centers that optimize staffing levels and agent performance while increasing customer satisfaction.

Customer service agents can seamlessly handle inbound and outbound service, sales, and marketing transactions via telephone, e-mail, fax, and Internet. Employees can readily attain all the information they need – including customer data, financial account status, and product-related information.

### **Accurate Forecasting and Analysis**

With the forecasting and analysis functions of SAP for Banking, you can employ embedded intelligence capabilities that help you understand and forecast key customer and product trends. You can measure performance in such areas as financial accounting, cost controlling, and risk management. It's easy to access data from legacy systems, which helps you identify your most valuable customers.

### **Automated Marketing Capabilities**

You can automate all your marketing efforts – including planning, budgeting, and the execution of marketing programs. Product offering capabilities let you promote the right financial products to individual customers across interaction channels such as contact centers, direct marketing, field sales, telephone, fax, Internet, and face-to-face visits.

Your employees gain easy access to all the data and systems they need to close contracts with customers. After-sales follow-up and service functions let you manage back-office tasks on an integrated operational platform that places the customer at the center of each transaction. Whether information resides in an SAP®, legacy, or third-party system, SAP for Banking lets you use predefined, banking-specific, analytic content to track and assess all data related to your customers, product portfolio, and business transactions.

With account origination functionality, you gain a customer-oriented capability that connects front- and back-end functionality – from inquiry to acceptance. SAP for Banking helps you evaluate customer data and objectives, calculate and create customer-specific offers, underwrite loans, assess and validate risks, and create contracts.

### **Customized Employee Portals**

SAP for Banking delivers customized portals for bank employees such as customer relationship managers and administrators. They attain quick and easy access to all relevant data and transaction information – even if it resides in different systems and sources – from a single point of entry.

To acquire new customers and maintain and extend existing relationships, customer relationship managers need access to data about your customers, your products, and your competitors' products. They need to display, change, and create documents easily, and may be responsible for customer care, product promotion, and consulting as well. To optimize the sales process, they must work with specialists from other departments. Administrators must help these managers process loans, schedule appointments, maintain calendars and internal databases, and communicate with customers.

Customer value support functions in SAP for Banking provide complete views of all your customers and their portfolios. Account planning, relationship management, cross-selling, and up-selling capabilities help you turn every customer interaction into a selling opportunity.

SAP for Banking provides customer service agents with easy-to-use, single-screen access to detailed data, including the following:

- Customer profiles that include names, addresses, and customer value indicators, and data that identifies members of a customer's household and their relationship to the customer, as well as a record of the customer's interactions with bank officers
- Account information such as product or package type, balance, and most recent transaction data
- Ongoing service requests – including price quotations, applications, complaints, disputes, and marketing interactions

Contact management functions help you integrate contact profiles for persons or companies with list creation and management, business activity, Rolodex, and calendar processes. Configurable processes for account applications and openings integrate with your bank's core banking systems.

### **Create Valuable Customers**

SAP for Banking can provide significant value for you and your customers in the following ways.

#### **Improve Customer Satisfaction**

With SAP for Banking you can quickly deliver tailored services, product offerings, and bundled product offerings. You get a unified view of each customer that consolidates customer value data, product advice, application process data, bank account information, interaction histories, and service requests. The solution helps you foster customer loyalty by ensuring consistent interactions through all channels.

### Control Costs

Through the open standards-based technology of SAP NetWeaver, SAP for Banking can help reduce implementation costs and total cost of ownership by providing real-time integration of customer data with the following business processes:

- Core banking processes, loan, deposit, and lease account applications, and account administration systems
- CRM capabilities, including the combination of enterprise-wide customer information files and prebuilt processes for master data management
- Billing, financials, and human capital management processes

Through a configurable, standards-based process framework, the solutions help you make the most of existing IT investments by integrating your CRM solution with your core banking capabilities and third-party applications, such as those for document imaging and management, and credit bureau interfaces. The solutions can easily accommodate current and future lending, deposit, and risk management systems.

### Tight Integration

A single Web-based front-end application gives employees consistent access across all channels to information about your products, offers, prices, conditions, and business partners. SAP for Banking delivers a seamless front-end connection to core financial service applications.

### Process Efficiency

SAP for Banking can improve efficiency with workflow processes across multiple applications. Preconfigured analytical capabilities enhance decision making. Integrated case and record management functions reduce paper output. Automated credit scoring and other processes improve efficiency by reducing process steps.

Additional benefits include the following:

- Effective incentive and compensation programs and commissions contracts that help build employee satisfaction
- A decrease in sales fulfillment cycles through the streamlined product advice, account application, and underwriting and risk analysis processes available in account origination framework of SAP for Banking
- Reduced operating costs and response times through customer self-service options straight-through processing of marketing, sales, and service interactions, and mobile capabilities for field sales agents
- Increased cross-selling of additional banking products through insight into customer needs and product profitability
- Improved abilities to manage complaints, resolve disputes, and analyze account-specific and product-related business processes

### A Competitive Advantage You Can Bank On

Since bank customers have a wide variety of banking choices, stronger customer relationships are critical to your long-term success. The CRM functions in SAP for Banking help you build a solid customer base now and for the future.

By helping you identify and target your most profitable and valuable customers, SAP for Banking can help you increase revenues and profits as you become more operationally efficient. For more information on how SAP for Banking can help your financial institution become more competitive and customer-oriented, please visit the SAP Web site at [www.sap.com/banking](http://www.sap.com/banking).

### Powered by SAP NetWeaver

SAP for Banking solutions are powered by the SAP NetWeaver platform – the open integration and application platform that provides the best way to integrate all systems running SAP or non-SAP software. SAP NetWeaver unifies integration technologies into a single platform and is preintegrated with business applications, enabling change and reducing the need for custom integration.