

Building an Enhanced Customer Interaction Platform

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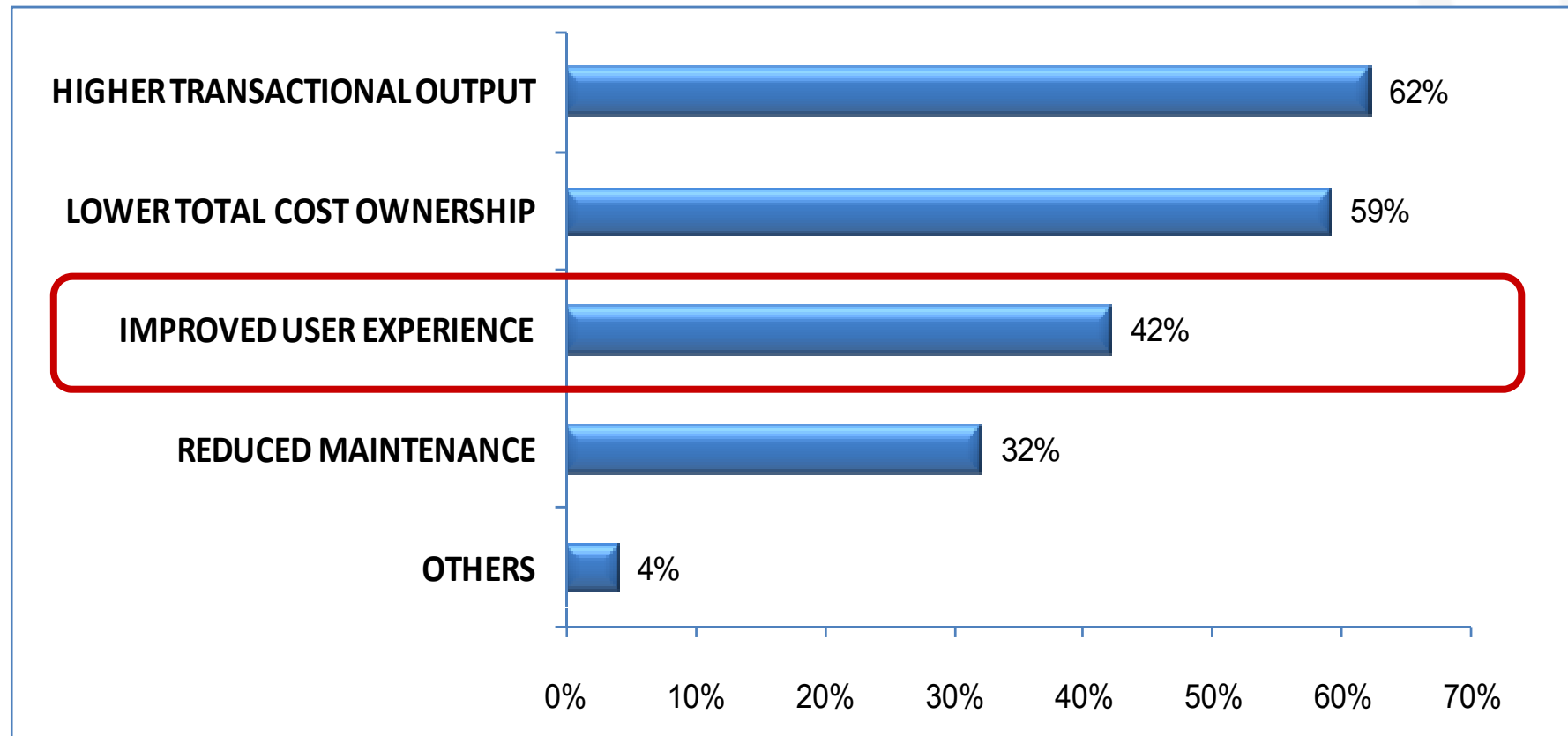
Business Challenges Facing Banks Today

- ❑ **Increasing client expectations**
 - More self-service capabilities available 24X7
 - Multiple delivery channels
 - Just-in-time information
- ❑ **Shift from vertical to horizontal information needs**
 - Due to a customer-centric focus
- ❑ **Grow revenue and income**
 - In a difficult economic climate
- ❑ **Speed time to market**
 - To remain competitive
- ❑ **Address compliance issues cost-effectively**

NEW 2009 China Survey: IT Technology and Trends

Expected Benefits of IT Projects

CCIDConsulting



(554 Respondents, April 2009)

Global Retail Banking

- Customer Service & Loyalty
 - Universal customer view
 - Multi-channel customer interaction
 - Real time customer offers
- New service offerings
 - Service Oriented Architecture
- Credit Risk Management
- Back office process automation

Retail Banking



Private Banking



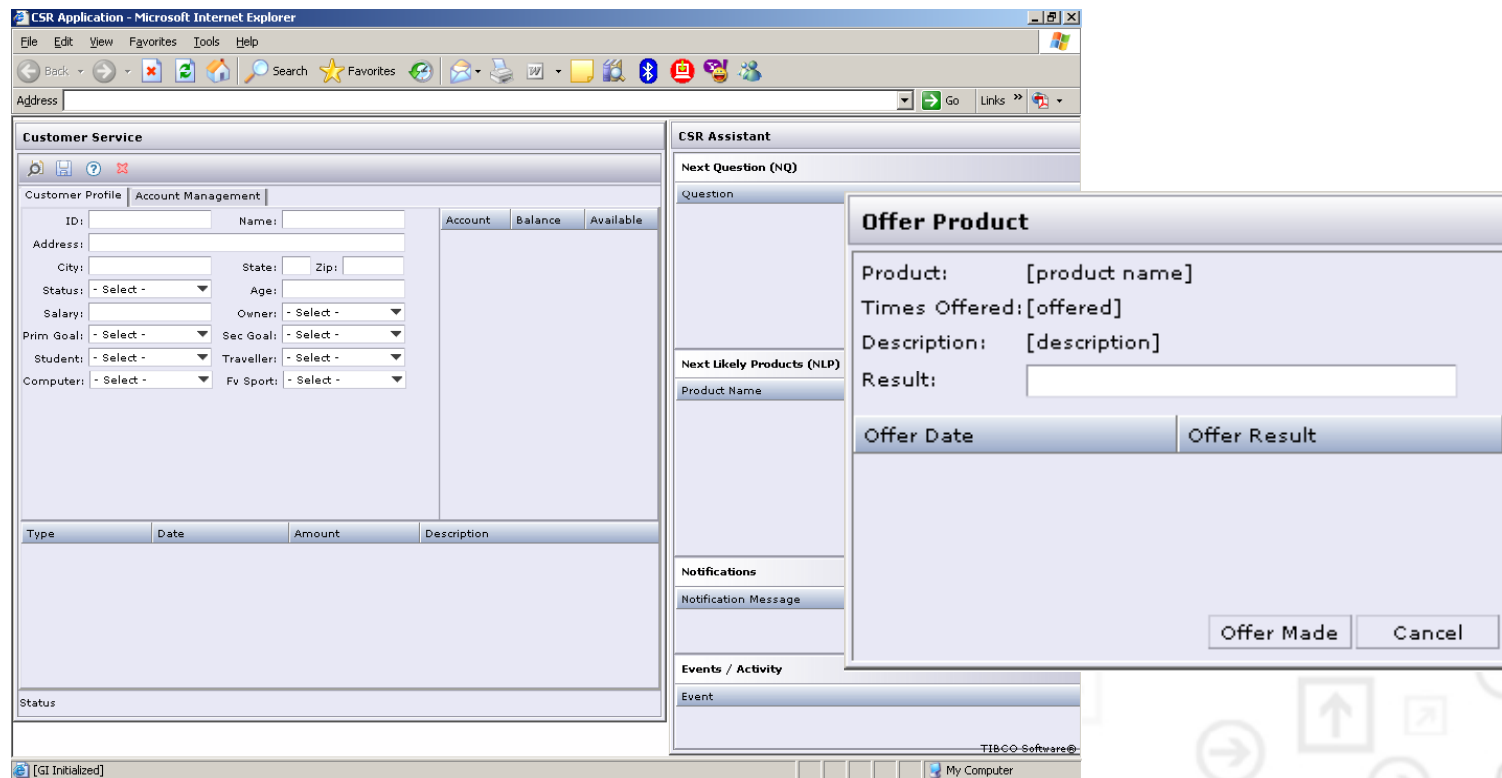
Power of Now in China



Predictive Customer Interaction Management



- To provide relevant (cross-selling) advice to customers while they interact with a company through various channels



Predictive Customer Interaction Management



□ Relevant

- Requires knowledge of customer, current financial status, history of interactions, soft-data (e.g. life events)
- This information must be readily available either in real-time or as batch

92% Reduction in Time to Market
21% Increase in Customer Spend in the First Month

- Relevant advice must be generated while the company has the customer's attention
- In real-time within attention span (e.g. while customer is on the phone, on-line, etc.)

□ Across multiple channels

Colossal Retailer's Banking Subsidiary

Challenges

- Restrained by the legacy architecture of the parent company, their core banking system runs on a mainframe and is very expensive to maintain and extremely difficult to extend.
- Their new market is extremely cost sensitive. The amount of customization required to the existing system and the cost of implementation would be prohibitively expensive.

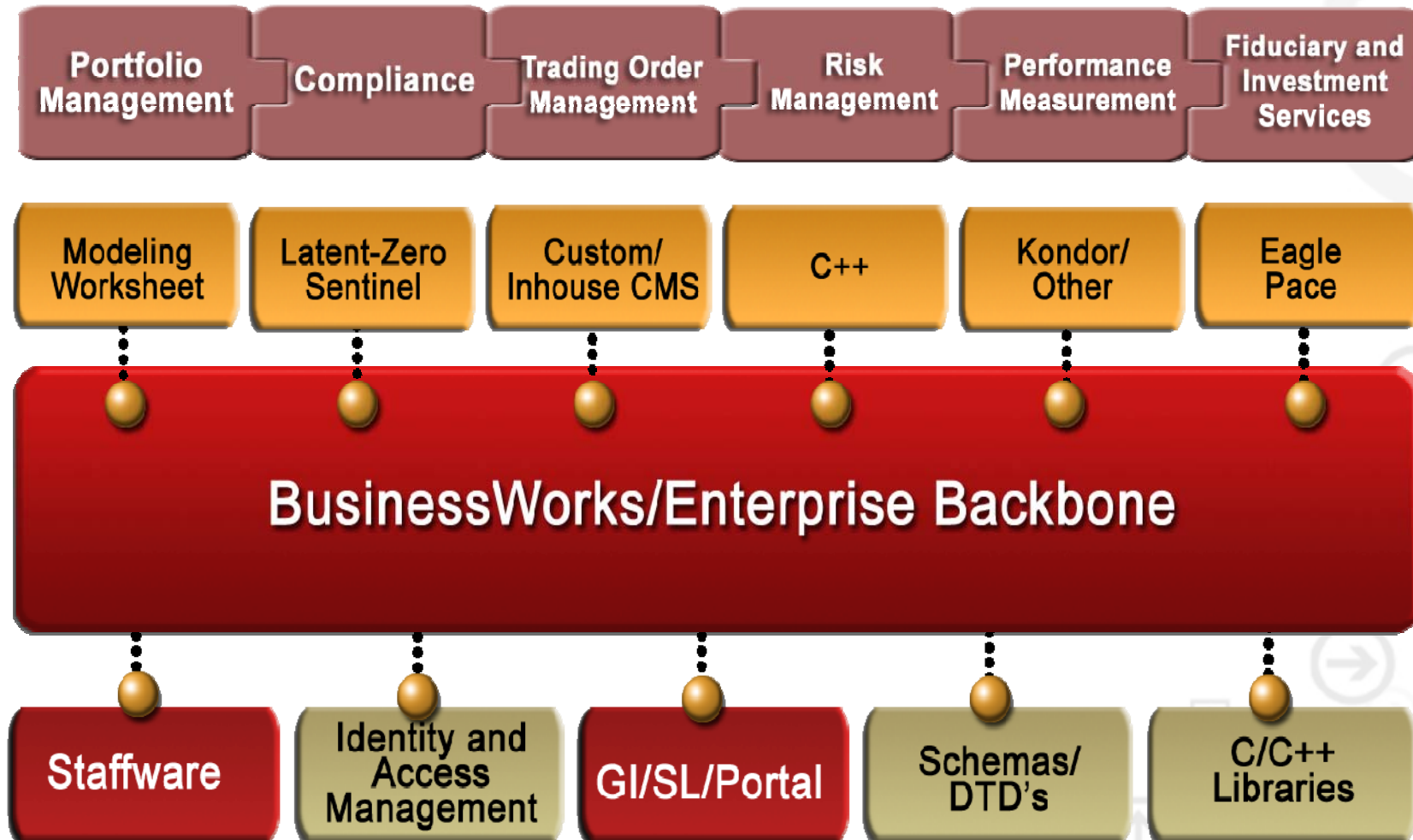
Solution

- Move away from mainframe to a fully distributed Services Oriented Architecture
- Employ tools to integrate with existing retail systems
- Deploy advanced policy management architecture and governance application

Benefits

- Sizeable reduction in operational costs
- Substantially enhance their ability to quickly deliver new business functionality and integrate with existing in-house applications
- Increase system security and decrease operation risk

Putnam's TIBCO Solution for Asset Management



TIBCO Spotfire Enterprise Analytics

Spotfire offers an interactive analytical platform that enables business users to achieve fast and meaningful insights into their data



Asset management, algorithmic trading, and execution analysis

Selected by CoE for enterprise deployment



Used in on-boarding clients and optimizing service offerings

Interactive analytics and reports for prime-brokerage clients



Trade monitoring, security selection, HR

Channel partner delivering premium analytics to subscribers



STATE STREET

Regulatory capital and risk reporting

"Spotfire has incredibly broad appeal for a range of applications because of its dynamic querying capabilities, powerful visual representation and tremendous time savings."
- Hedge Fund analyst

Asia Responses to Improving Customer Experience

- **“Our TIBCO powered Central Offer Palette gives us real time centralized offer and services management capability. We are able to deliver this with speed and simplicity across channels and all relationships with our customers.”**
- D K Sharma, Head of Citi's International Technology Organization
- **“To be a leading market player, we must act quickly to take advantage of market trends and to seize new opportunities. TIBCO enables us to implement strategic initiatives that would have been too expensive in the past.”**
- Richard Anderson, Managing Director, Information Technology Group, DBS Bank
- **In a year and a half, we will have built and deployed approximately 500 Web services and we estimate that 80% of them will be used by multiple consumers within the bank. Most of the savings IT contributes to the corporate goals of reducing costs and increasing productivity will come from our SOA implementation.”**
- Alan Magargel, Vice President, OCBC Bank

Improving Customer Experience on all Levels

1. Reduced mortgage origination time by 50%
2. Increased auto finance book by 12%
3. Sped time-to-market for multi-channel integration projects and reduced the total cost of ownership by more than 50%
4. Improved call center performance so that 95% of customer inquiries are resolved immediately
5. Reduced corporate credit card provisioning from two weeks to two days
6. Reduced customer servicing costs for events like an address change by 25%
7. Reduced new account opening time up to 75%
8. Reduced the time to process credit card chargebacks by 30%
9. Deployed BPM to ensure credit processing consistency to address Basel II requirements
10. Improved customer loyalty by 15%
11. **VISIT US AT BOOTH 7 TO FIND OUT MORE**