

**Harris Bank**

- Chicago's third-largest private bank
- 36th-largest U.S. banking organization
- More than \$29 billion in total assets
- 150 Chicago-area locations
- A national leader in online investment and trust services
- Online banking service

**BANKING ON CUSTOMER LOYALTY AT HARRIS BANK**

Harris Bank, the 36th-largest financial services organization in the United States, needed to have a single view of the customer throughout its organization, increase customer satisfaction and capture a greater wallet and market share.

An update to technology solutions and an outsourcing partner made this happen, while improving operational efficiencies.

Harris Bank is one of the largest community bank networks in Illinois with nearly 150 Chicago-area locations, 14 additional offices in Florida and Arizona, and total assets exceeding \$29 billion. Harris is a wholly owned subsidiary of Bank of Montreal, Canada's first bank, with assets of \$162 billion and 33,000 employees.

**THE CHALLENGE**

Like most banks, Harris utilized multiple customer touch points in its retail banking strategy. Harris was striving for a consistent, high-quality customer service experience. The retail delivery channels, however, were driven by disparate software systems and were therefore unable to share customer data. Harris believed that providing standardized information to employees and customers across channels would maximize each customer service opportunity, increase customer retention and improve cross-sell ratios.

Harris' online banking service runs on Fidelity's Internet Banking application.

*"THE INTEGRATED WORKSTATION ASPECT OF FIDELITY'S SOLUTIONS ALLOWS OUR BANK TO HAVE A SINGLE VIEW OF A CUSTOMER. MANY ORGANIZATIONS TALK ABOUT A SINGLE VIEW, BUT WITH FIDELITY, WE HAVE IT."*

*- CHARLIE PIERMARINI  
EXECUTIVE VICE PRESIDENT, E-BUSINESS  
HARRIS BANK*

Harris Bank engaged Fidelity to integrate key delivery channels to support an aggressive retail business growth strategy. The strategy also called for integration of Fidelity's Information Warehouse application with Fidelity's Service Delivery suite. This has equipped

Harris Bank to segment its customer base and analyze customer propensity to buy - and then provide the customer knowledge to customer service agents across the organization during all interactions.

**THE SOLUTION**

Fidelity Information Services (Fidelity) delivered an integrated solution approach for Harris Bank that provides an enterprisewide, shared-customer contact with input points that include call center workstations, branch workstations, back-office workstations and the Internet. This unique approach, utilizing Fidelity software and services, offers Harris customers consistent information about its accounts, and other products and services, from multiple channels. As part of the total solution,

"Fidelity's Service Delivery solutions provide an agent-friendly system that allows us to focus on the customer interaction rather than system navigation," said Hilde Betts, senior vice president and manager of Harris Bank's Client Contact Center.

The Service Delivery and customer relationship management solutions from Fidelity support the ability to integrate other channels, such as voice response,

automated teller machine (ATM) or wireless, and to further standardize and enhance each customer service experience.

## THE RESULTS

Harris Bank's Client Contact Center motto, "One Phone Call is All," reflects the way the bank differentiates itself from the competition by offering its customers a single point of contact. Thanks to help from Fidelity, all workstations have access to common information. Harris Bank's contact center has seen steady growth and now handles 12 million customer interactions a year on Fidelity's software.

Approximately 85 percent of customers choose to have their inquiries handled by a voice response unit, which saves Harris Bank time, money and other valuable resources.

"Our integrated setup provides us with a very effective and scalable platform and has allowed us to grow volume in our contact center by 30 percent during the past year," Betts

said. "We enjoy strong customer satisfaction, and we are well positioned to support the bank's aggressive growth strategy."

Fidelity also provides complete software support and development outsourcing for both Fidelity and non-Fidelity applications at Harris. In addition to the Service Delivery suite, the bank also utilizes Fidelity's applications for loans, deposits and customer relationship management.

"We have been very pleased with Fidelity's solutions," said Randall Teteak, executive vice president of Harris Bank.

"With our partnership, we are maximizing the strengths and expertise of both companies to improve customer service and control costs, which benefits our customers."

Operations are smooth, according to Teteak, and the availability of accurate, timely information across the enterprise has led to greater customer satisfaction and improved efficiencies in Harris' operations.



## FIDELITY'S SOLUTION

- **Integrates call center, branch platform and Internet banking**
- **Implements Fidelity's Internet Banking solution for online banking service**
- **Incorporates data warehouse functionality into channel applications**
- **Provides application support, help desk and development services**
- **Delivers application development and support responsibility for virtually all software applications at Harris Bank, via outsourcing services**

*For more information about Fidelity Information Services, call: 800.874.7359 (U.S.) 501.220.4999 (International) e-mail: fnfis.marketing@fnf.com or visit Fidelity's Web site at www.fidelityinfoservices.com.*

