



ELEVATE YOUR CUSTOMER-INTERACTION MANAGEMENT

The TouchPoint suite of customer interaction solutions helps financial institutions orchestrate business processes, sales and service for an enhanced, all-channels customer experience.

What do customers want? That's easy: just ask any teller. Customers want speedy transactions. However, if you ask your new-accounts representatives, you'll get a different answer: Customers want friendly service from a fully knowledgeable professional who is willing to take the time to explain the products and services that can meet their needs.

Then check with your contact center staff. They will tell you that customers want all of the above. Plus, they want speed, knowledgeable service and one more thing: consistency. The information they receive over the phone has to agree with what they were told in the branch or at the ATM.

As account holders embrace the Internet, the answer changes again – and gets even more complicated. For these customers, resolutions to their requests need to be more than speedy; they need to be instantaneous, accurate and consistent. Their information also needs to be private and secure.

Finally, ask your relationship managers. They will tell you that customers, whether consumer or business, want one-on-one attention and sound advice from highly trained professionals who fully understand their relationship with your institution and their unique financial needs.

THE SOLUTION: THE TOUCHPOINT SUITE

Fidelity National Information Services, Inc.'s (FIS) TouchPoint suite of customer interaction solutions helps financial institutions enhance sales and service performance through all delivery channels, including the branch, the contact center, the Internet and your network of relationship managers.

At the heart of the suite is Xpress™ Enterprise Services, the architecture that enables efficient, consistent, informed communication across all delivery channels. The module-based suite enables institutions to address their greatest needs first and then add more capabilities as needed.



XPRESS ENTERPRISE SERVICES: THE ARCHITECTURE

Like most financial institutions, you have to handle thousands of transactions that are occurring concurrently at all customer touch points. To meet this challenge, you need an architecture that provides real-time connections to back-end, line-of-business systems – and one that is capable of high performance, scalability and availability.

TouchPoint's customer-centric, front-end channel applications are linked directly to your core processing systems by the Xpress Enterprise Services layer, the foundation and hub of this multichannel delivery infrastructure.

WITH TOUCHPOINT, YOU WILL HAVE THE SOLUTIONS YOU NEED TO:

- Consolidate customer and account data so service requests can be handled efficiently and effectively
- Automate routine monetary transactions and the administration of cash and vaults
- Improve the account-opening process by simplifying data entry, managing documentation and disclosures, and automatically routing work
- Improve sales effectiveness by managing campaigns, contacts, prospects and opportunities
- Create, send and track sales referrals

TOUCHPOINT IN YOUR BRANCHES

If your branches are operating on outmoded technology, you are in good company. As the 1970s turned into the 1980s and then the 1990s, most institutions were lured by the promise of replacing their cost-intensive branches with ATMs, call centers, telephone banking, the Internet and e-mail. Consequently, technology in the branches was neglected.

As technology brought more convenience to customers, they became more demanding – but there was a surprise: They continued to use bank branches. In fact, 90 percent of customers use traditional branches, and more than half prefer the branch as their primary channel.*

Now the emphasis is on branch renewal, and you need to revitalize technology, or your market share will erode. Simply updating localized software and hardware is not enough. You need a way to streamline all your branch processes, from the front line to the back end.

TOUCHPOINT IN YOUR CONTACT CENTER

In the multimedia contact center, the clock is ticking. When the phone rings or an Internet or e-mail request arrives, there is no time to waste searching for profile screens, and there is no room for cumbersome, multilayer navigation. Your agent needs to be ready to go, fully equipped with complete customer information, to respond efficiently to the request or problem at hand.

TouchPoint enables your agents to service the vast majority of phone and e-mail requests from a single screen and quickly generate the appropriate referrals and fulfillment instructions to all areas of your institution. The solution's robust workflow management capabilities automate business processes, no matter how complex the underlying series of tasks. Your institution also can cut implementation costs by taking advantage of TouchPoint's best-practice, out-of-the-box workflow processes such as address change, check orders and research requests.

With TouchPoint, every interaction with your customers, whether by phone or e-mail, is documented – invaluable in the case of a customer dispute. Your contact center managers will have the information they need to set goals, monitor performance, gauge training needs and administer incentive programs. Real-time performance feedback keeps agents informed and motivated – thus reducing turnover.

TOUCHPOINT OVER THE INTERNET

Research shows that more than 55 percent of consumers below the age of 35 use the Internet banking channel.** Because this consumer group came of age during the dot-com explosion of the 1990s, they are conditioned to use the Internet as a fundamental vehicle for conducting day-to-day business. For many bank customers, Internet banking has become as commoditized as free checking.

*Source: American Banking Association

**Source: Financial Insights

Yet the power of online banking has grown beyond simple service functions, balance transfers and bill payment transactions. Today's top-tier institutions are embedding the Internet in their sales and service strategies and investing to create more robust online capabilities. These institutions view the Internet as a key vehicle for increasing wallet share and attracting new customers.

TouchPoint combines a robust set of information and transaction services with the power of a common platform that can be easily integrated with other delivery channel applications and core, back-end systems. Because of its ability to connect with other customer touch points, TouchPoint enables institutions to extend their single-customer view strategy to the valuable Internet channel – and optimize those interactions back across the enterprise.

TOUCHPOINT FOR YOUR RELATIONSHIP MANAGERS

If you expect your relationship managers to nurture those high-value customers, you have to foster teamwork across all channels and lines of business. After all, your commercial banking managers, treasury management officers and private bankers cannot do it alone. They need a support system that works together to craft appropriate account strategies and deliver the right combination of products and services that add lasting value – for you and the client.

TouchPoint offers a best-of-breed, sales force-automation and contact-management solution that empowers

relationship managers and employees across all lines of business to manage, grow and retain customer relationships. The suite's portfolio-management feature enables users to view and manage their books of business and understand the full sphere of influence for each relationship. Further, it establishes an accountability trail that focuses on retention and share-of-wallet improvement.

TouchPoint's opportunity-management capability fosters collaboration across the organization, enabling employees and teams to initiate and manage sales opportunities, create notes, profile customer needs, schedule reminders across the enterprise – everything necessary to work together toward closing accounts and building relationships. All opportunity-activity information is tracked in a common database so employees at all touch points can identify and act upon opportunities when interacting with customers.

TouchPoint is easily configurable, which means sales processes can be tailored to support the unique sales methodologies of each line of business. In particular, needs-assessment worksheets, sales

stages and account-planning tools can be configured easily to meet the diverse sales environment of each franchise in the enterprise, which helps optimize sales performance and strengthen customer satisfaction.

OTHER TOUCHPOINT MODULES

Other stand-alone modules available with TouchPoint enable relationship managers to:

Gather profitability metrics at a variety of levels, including customer, relationship, officer portfolio or an entire organizational unit; assess profitability trends; and establish relationship strategies that maximize the profit potential of each client

Quantify and analyze profitability for complex corporate and high-wealth customer relationships; using system-generated reports, users can drill down to the fine details at the account level to determine what is behind each number



ABOUT THE TOUCHPOINT SUITE

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The suite is available in modules, enabling institutions to address their greatest needs first, then add more capabilities as needed.

TouchPoint Account Analysis

combines a sophisticated and highly flexible billing engine with a best-of-breed relationship-management platform that offers comprehensive management reporting, relationship modeling, and a variety of tools for managing customer, officer, organization and product noncredit revenues.

TouchPoint Account Opening

re-engineers and expedites the deposit-account opening process; supports the cross-sell of complementary products and services; manages documentation and disclosures; and routes tasks to appropriate areas.

TouchPoint Online Banking

combines a robust set of information and transaction services with the power of easy integration to other delivery channel applications and core, back-end systems, enabling institutions to extend their single-customer view strategy to the Internet channel.

TouchPoint Marketer

enables the sales force to target the right product to the right customer at the right time, based on local market needs and opportunities. Corporate lists are systematically deployed, and campaign success is tracked throughout the institution. It also enables employees and sales managers to track performance, learn from their successes and quickly share best practices with others.

TouchPoint Profitability

which includes TruABC and TruPROFIT, enables institutions to better understand and manage their business, their products and their customers. TruABC helps determine the true costs of providing and delivering products and services, through robust, activity-based management and statistical analysis. TruPROFIT measures and reports customer, product and organizational profitability and enables institutions to access and analyze profitability information.

TouchPoint Cross-Sell Manager

automates and streamlines the entire referral process from start to finish, and enables representatives to originate referrals for all products, regardless of line of business, and track their status through completion. TouchPoint Cross-Sell Manager recommends the next-best product and intelligently routes opportunities, based on configurable rules, to the appropriate location and user for additional sales efforts and/or fulfillment. TouchPoint Cross-Sell Manager also tracks previous offers and calculates when/if to re-present.

TouchPoint Sales

helps financial institutions identify, track and close sales, with prospect, opportunity, portfolio and contact management features.

TouchPoint Service

consolidates customer and account data so service requests can be handled efficiently and effectively; provides a customer-centric view with contact history, account relationships, current work in progress and cross-sell opportunities; and includes ready-to-use, account-specific profiles and workflow-enabled business processes.

TouchPoint Teller

simplifies teller and branch operations. It enables users to perform monetary transactions, administer and manage cash and vault drawers, leverage cash dispensers and other peripheral devices, perform administrative tasks for managing the teller system and staff, and report on all teller- and cash-related activities.



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