



TouchPoint® Service

“TouchPoint gives us the ability to provide tailored sales and **service activities on a highly scalable, enterprisewide platform.**”

Pacific Capital Bancorp

Great Service and Satisfied Customers Go Hand in Hand

Once thought to be an outmoded channel of service, branch banking is, in fact, alive and well. The new challenge for financial institutions is to meet customer expectations of providing continuous, integrated high-levels of customer service across the service delivery spectrum: in the branch, on the phone and over the Internet.

As customer service becomes more complex – and more expensive – cost containment becomes paramount. Business processes have to be re-engineered, paperwork and errors must be minimized, and back-office tasks need to be streamlined. Meanwhile, competition from alternative providers is intensifying.

As you address these challenges, have you found that you lack the ability to access and view the information required to provide efficient, consistent and informed service? If so, it is likely customer satisfaction is suffering, and so are your profits. You need a solution that can help you differentiate your service – one that provides a 360-degree, customer-centric view and integrated workflow processes. You also need a partner that fully understands the financial services industry, your products and your processes.

The Solution: TouchPoint Service

Fidelity National Information Services, Inc.’s TouchPoint Service enables you to service 80 percent of customer requests from a single screen, generate the appropriate fulfillment and identify sales opportunities. The result: increased efficiency and greater customer satisfaction.

Built into TouchPoint Service is a robust workflow-management capability that automates business processes so even new hires will find the steps intuitive – no matter how complex the underlying series of tasks. Because of our deep knowledge of financial services operations and our exclusive focus on the industry, we provide best-practice, out-of-the-box workflow processes such as address change, check orders and research requests. Once installed, you will immediately begin benefiting from new efficiencies. Of course, not all organizations are the same, so your system administrator is empowered to define the tasks and steps of each business process, including routing rules, logic and correspondence required to fulfill the request.



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Each time a user initiates a business process, a case notebook is created that records and stores the activity and tracks the workflow status from inception to completion. The notebook also allows users to view general information about the case and refer to completed tasks, including correspondence generated during the process. All users have assigned queues that allow them to retrieve work cases, progress them to the next task or reassign the work to other users. Once the initial data is collected, the work is routed throughout your enterprise, based on your self-defined rules and routing logic.

TouchPoint Service Capabilities

A clear view of the entire relationship

It is impossible to provide truly personalized service unless you have a complete picture of the customer's relationship with you. TouchPoint Service's customer profile provides this comprehensive overview and makes it easy for your representatives to drill down to more complete details about the customer's accounts. Because access to information is so streamlined, your representative can focus on your customer's needs rather than a complex series of keystrokes.

Eliminate redundancy – Session data (customer name, address, account number) is extracted from your host systems and stored in a cache so it can automatically prefill subsequent work processes, thus saving time and reducing errors.

Integrate image technology – The system integrates with any image technology solution for the retrieval of transaction records.

Automate correspondence – The system integrates with document management and forms-compliant products to generate correspondence that is prefilled with customer data.

Recognize cross-sell opportunities – An opportunity management feature prompts users with next-best products to sell and allows them to generate leads.

A more global service approach

Even in your local markets, your customers and employees represent every country on the globe. Communicating in a single language or supporting a single currency does little to strengthen institutional loyalty across your diverse customer base. Through user-configurable parameters, TouchPoint Service enables you to support multiple languages and multiple currencies within a single-code base. Your service representatives can select their preferred language for all their customer interactions. In addition, you can specify the bank's default currency, an account's default currency and the currency involved with each individual transaction.

With TouchPoint Service, many business processes are automated and presented to the user, often as one-and-done (single-step) processes – eliminating the transfer of paper and minimizing your customer’s wait time. Because data for each interaction is collected, stored and routed in real time, the next service rep can quickly pick up on what was done previously when the customer returns or calls.

Enhanced cross-selling

The new breed of financial services personnel knows success depends, in part, on their cross-selling and referral skills. Unfortunately, without a comprehensive view of the relationship, it is a guessing game, and, when relying on the transfer of leads to paper and beyond, the chances of follow-through become unreliable. Ultimately, a lost lead is a lost sale. TouchPoint Service contains a central sales and prospecting database for housing cross-sell opportunities and referrals. Its opportunity management feature prompts users with next-best products for suggestive selling, and its workflow management capability enables representatives to quickly move new opportunities through the sales process.

TouchPoint Service Features at a Glance

Architecture

- Employs a multitier design that separates the presentation layer from business logic
- Provides enterprise accessibility to transaction information
- Allows full scalability to support even the heaviest transaction environments
- Supports centralized and decentralized environments
- Supports multiple languages and currencies

Intuitive, easy-to-use desktop

- Configurable desktop based on user roles
- Tabbed, notebook metaphor for ‘one-click’ access to information
- Systemwide, online help

Session management

- Simultaneous handling of multiple sessions
- Systematic tracking of customer and account-level events

Customer profile

- Customer profile notebook
 - Consolidated account relationships
 - Customer alerts
 - Household information
 - Pending service and sales requests
 - Communication preferences
 - ‘Do not solicit’ indicators
- Contact history



Work management (workflow)

- Workflow definition and administration
- Workflow case tracking
- Case management
 - Case notebook metaphor
 - Stores and displays online case details
 - Automated routing based on customer value, user skill level and defined service levels

Account servicing

- General purpose account information screens
- Deposit account profiles
 - Checking
 - Savings
 - Money market
 - CD
 - Retirement accounts
- Loan and line-of-credit account profiles
 - Mortgages
 - Consumer loans
 - Commercial loans
 - Home equity loans and lines
 - Lines of credit
- Credit card account profiles
- ATM and debit card account profiles
- Safe deposit box profiles
- Account maintenance workflows
 - Place and delete stop payments
 - Date-related transfers
 - Transfer funds



- Research requests (e.g., 1099, statements, check copies, double post, encoding)
- Check orders
- ATM card request
- ATM and debit card maintenance
- Hot card
- Customer maintenance
- Address change
- Redeem and renew CD
- CD withdrawal
- Deposit account close
- Hold funds
- Product type change
- Interest disposition change
- Overdraft funding and limit
- Combined statement
- Commercial signers
- Automatic loan payment setup
- Fee corrections



TouchPoint Service Benefits

Increased customer satisfaction

Industry statistics tell us that one in five customers leaves their bank each year,* with two-thirds citing poor or impersonal service as the reason.** Even if you consider service a top priority, you're at a disadvantage if you lack a full view of your relationships.

Because TouchPoint Service shares interactions across your organization, representatives from all channels can present a unified face. TouchPoint's workflow management capabilities allow users to review recent activities in all delivery channels and reassure customers that requests have been handled satisfactorily. Further, by observing entire relationships, representatives can proactively make rate and fee decisions that are in sync with the customer's profitability – thus cementing your most valued relationships. Instead of one in five customers leaving, TowerGroup reports that, on average, satisfied customers refer two or three friends or associates each year.

**Source: Financial Insights*

***Source: TowerGroup*

Reduced costs, fewer errors

If you're still supporting nonintegrated legacy systems, you know service is suffering, because disjointed silos are rife with redundancies and contradictions. Yet investing in a full-blown

enterprise application suite is cost-prohibitive – not to mention the related expense of retraining your entire staff.

The architecture that powers TouchPoint Service does not replace existing systems, but rather integrates the information and functionality within them so all product silos and delivery channels can communicate seamlessly. No more costly data replication, no more re-keying of information that invites errors and no more inconsistencies that frustrate customers.

Training costs are minimized, too – sometimes by as much as 75 percent. The intuitive TouchPoint Service desktop has a consistent appearance throughout your organization. Further, the solution integrates with existing imaging technologies, automatically generates predefined correspondence, steps the user through each process, and routes the work where it needs to go – even if one interaction results in requests intended for multiple departments. With extremely high turnover levels, reduced training time becomes a major cost savings.

Greater efficiency

When customer service representatives focus on paperwork and struggle with the intricacies of procedures, their attention is not on the customer. About the time they're figuring out how to move the transaction to the next step, your customer is impatiently tapping his foot.





**FIDELITY NATIONAL
INFORMATION SERVICES**

E-mail

fnfis.marketing@fnis.com

Phone

888.323.0310

Web

www.fidelityinfoservices.com

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