



TouchPoint® in Your Contact Center

Can your Contact Center Deliver Fast Service and Sales Results? You Bet.

If your contact center is strictly focused on customer service, the clock is always ticking. Customers do not have time to wait in queue, and they will abandon the call if response time is slow. So when a request arrives by phone, e-mail or Internet, your agents do not have time to navigate through cumbersome systems to find customer information, account data and company procedures.

Your agents also need back-office support areas that process service requests with lightning speed. There is no tolerance for outmoded processes in which paper crawls through the organization or falls through the cracks.

If your contact center also has cross-sell revenue responsibilities and goals, your agents must fully engage the customer to identify selling opportunities – a time-consuming undertaking that directly competes with the need for speed.

To optimize service or maximize sales – or both – you need a solution that consolidates customer and account data and provides a customer-centric view so your agents have the ability to provide fast service while identifying selling opportunities.

The Solution: The TouchPoint Suite

Fidelity National Information Services, Inc.'s (FIS) TouchPoint suite helps financial institutions enhance sales and service through all delivery channels and lines of business. At the heart of the suite is Xpress™ Enterprise Services, a common enterprise architecture that delivers a 360-degree view of customer relationships and activity. This allows your contact center representatives to quickly resolve multiple requests from a single screen and, at the same time, spot opportunities to deepen the relationship and strengthen your bottom line. Further, every interaction with your customers, regardless of channel, is captured and stored – invaluable data in the case of disputes or sales opportunities.

Improving Contact Center Service with TouchPoint

If you do not know where service delays are occurring, you cannot fix them. That is why TouchPoint offers best-practice, out-of-the-box workflow processes that are based on our deep knowledge of financial services operations and our exclusive focus on the industry.

With TouchPoint, you can establish and manage service levels down to the individual task level, understand exactly how time is being spent, pinpoint the bottlenecks and take measures to correct them. TouchPoint also allows you to delegate the more time-consuming fulfillment activities to the back office so your customer-facing employees can stay fully focused on the account holder's needs.

Because access to information in TouchPoint is so streamlined, your agents can service the vast majority of phone, e-mail and Internet requests from the initial screen. If a customer has an issue with one or more accounts, your agent can instantly drill down to the account level to view the details and arrive at a resolution. In fact, the agent can access the customer's entire



contact history, no matter where the transaction or inquiry originated. Both you and your customer benefit from an efficient, one-and-done experience.

E-mail volume overwhelming? We can lend a hand.

With e-mail becoming the service channel of choice, e-mail volume is mushrooming. Yet most financial institutions are not ready to deliver the prompt answers and security customers justifiably expect. The TouchPoint suite includes a solution to help you categorize and prioritize requests, respond promptly to senders, route them to the right place for handling, and track and store them.

Because most information shared between you and your customers is confidential, you need to leverage the power of the Internet while still protecting their privacy. That is why TouchPoint also offers a module that stores sensitive communications in a private inbox that the customer views with a Web browser.

Reduce turnover with better management tools.

Because staffing is always an issue in the contact center, TouchPoint provides your managers with the information they need to set sales and service goals, monitor performance, gauge training needs and administer incentive programs. This performance feedback can go a long way toward keeping agents informed and motivated – thus retaining employees and improving performance.

Enhance support for your diverse customer and employee base.

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 enables you to support multiple languages and multiple currencies within a single-code base. Your agents 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.

Enhancing Contact Center Sales with TouchPoint

It is expensive to operate a contact center; there's no doubt about that. But if you are tempted to control costs by placing the emphasis strictly on speed, think twice. You may be doing a good job of getting the customer off the phone quickly, but at what sacrifice? When customers reach out to you, it is the perfect time to offer them another service or product. "About half of our sales from our phone centers start as customer service inquiries at our call centers," says Book Booker, senior vice president for SunTrust, one of the nation's largest commercial banks, with \$175 billion in assets.

The TouchPoint suite, with its 360-degree view of customer relationships, is specifically designed to help you drive long-term earnings growth. Team members in your contact center and throughout your institution have a consistent picture of each customer's total relationship.

TouchPoint can help you improve performance by allowing referrals to be captured, routed to individuals and business units and tracked across the enterprise. In fact, Comerica reported that about 70 percent of its insurance unit business came from internal bank referrals.*

*Source: TowerGroup, "Bringing 'Connectivity' to Comerica: TouchPoint Referrals Supports Growth"

From inception, leads and sales opportunities become part of the agent's pipeline. Opportunities cannot slip through the cracks, because an alert is systematically generated when an opportunity has not been acted upon in a timely manner.

TouchPoint's referral management capabilities are further enhanced by its integrated opportunity management feature. Employees in your contact center and teams across your entire organization can initiate and update sales opportunities and manage all the details as they work together toward closing accounts and building relationships.

Speed up the account opening process.

If a prospect contacts your center to open a new deposit account, TouchPoint can turn the experience from an ordeal into a breeze. The solution streamlines data entry, manages documentation and disclosures, and automatically routes pending work to the appropriate area for handling. Because information is prefilled and manual tasks are automated, processing time goes down, and customer satisfaction goes up.

With TouchPoint, your agents can simultaneously open multiple deposit products within a single new-account session and fulfill complementary services such as check orders, ATM/debit cards, account linking, scheduled transfers and combined statement/pricing. The agent can fully create the deposit account(s) and generate the appropriate account titling, correspondence and fulfillment – all during the initial interaction. When the fulfillment process cannot be completed during the initial request – for example, if you need the customer to visit a branch to fund the account or fulfill Patriot Act requirements – TouchPoint allows agents to capture and store the data online. This information is available to users throughout the enterprise to retrieve later so they can proceed with the account opening process.

Multichannel Integration with the TouchPoint Suite

Find out how TouchPoint can help you enhance sales and service in the branch by:

- Consolidating customer and account data
- Automating routine monetary transactions
- Streamlining the account opening process
- Improving cross-selling
- Automating the referral process

Find out how TouchPoint can enable your online customers to:

- View account information
- Initiate service requests that are routed to your host systems
- View, print and download time-critical information on all banking products and services
- Initiate a wide variety of financial transactions

Find out how TouchPoint can help your relationship managers:

- Foster collaboration across the organization to manage sales opportunities
- Gather profitability metrics at a variety of levels and access profitability trends
- Price lending proposals based on the value of the relationship

About the TouchPoint Suite

Our TouchPoint suite of customer interaction solutions helps financial institutions enhance sales and service through all delivery channels, including the branch, the contact center and the Internet, and through 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 suite is available in modules, enabling institutions to address their greatest needs first, and then add more capabilities as needed.

- **TouchPoint Sales** helps financial institutions identify, track and close sales with prospect, opportunity, portfolio and contact management features.
- **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. TouchPoint Marketer also enables employees and sales managers to track performance, learn from their successes and quickly share best practices with others.
- **TouchPoint Referrals** automates and streamlines the entire referral process from start to finish. It enables representatives to originate referrals for all products, regardless of line of business, and track their status through completion.
- **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 Internet 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 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, allows users to perform monetary transactions, administer and manage cash and vault drawers, leverage cash dispensers and other peripheral devices, perform administrative tasks for managing teller system and staff, and report on all teller and cash-related activities.
- **TouchPoint E-mail** categorizes and prioritizes e-mail messages, automatically responds to senders, routes requests to the right place for handling, and tracks and stores them.



FIDELITY NATIONAL
INFORMATION SERVICES

November 2007
B086

