



TouchPoint® in Your Branches

For a Hands-On Experience, Customers Prefer the Branch

When customers phone your contact center, their needs are typically routine and do not require a time-consuming trip to the branch. Ideally, their requests are handled promptly, allowing them to get off the phone and on with their day. Likewise, when they access your services via the Internet, they've decided before they even log on that they do not need or want human interaction.

But when they enter your branches, that's a different story. Here they seek personal, face-to-face encounters with professional bankers who are ready and eager to explore their individual needs and financial goals, thoroughly explain the options and make appropriate recommendations.

Perhaps that is why customers never abandoned the branch, despite the fact that most banks spent much of the 1980s and 1990s focusing on alternative delivery systems. The statistics speak for themselves: 90 percent of customers use traditional branches, and more than half prefer the branch as their primary channel.*

However, branches of the 21st century look different than those of the 1990s. They provide more services with fewer representatives. Those representatives have to be better at serving customers, and they must have good selling skills.

To meet these challenges, you need to leverage emerging technologies and sophisticated tools that will enable your representatives to provide expert counsel when customers are most receptive to selling messages.

*American Banking Association

The Solution: TouchPoint Suite

Fidelity National Information Services, Inc.'s (FIS) TouchPoint suite helps financial institutions enhance sales and service in the branch and 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 representatives to quickly handle transactions while identifying opportunities to deepen the relationship and strengthen your bottom line.



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Improving Sales in the Branch with TouchPoint

If your branch bankers have to manually wade through paperwork or navigate multiple screens to complete a simple transaction, it's doubtful they'll have much success in identifying sales opportunities, much less acting upon them. They just won't have time. That's why TouchPoint incorporates robust workflow management capabilities based on our deep understanding of financial services operations and our exclusive focus on the industry. With TouchPoint, business processes are automated from the point of service all the way to the back office, freeing your bankers from mundane tasks so they can concentrate on your customer's big picture needs – and your sales goals.

TouchPoint at the teller line

Likewise, if your tellers are mired in administrative tasks, they will never be in a position to spot and act upon opportunities to drive sales. TouchPoint complements traditional teller needs by automating monetary transactions, inquiries, compliance requirements and administrative functions while providing reliable back-up and recovery.

The suite also addresses compliance-related issues with a currency transaction report (CTR) system that aggregates cash transactions across the entire organization. This enterprise approach helps prevent fraudulent activity if a would-be criminal splits deposits into multiple smaller transactions at one or more branches.

TouchPoint also improves efficiency and reduces transaction time by interfacing with peripheral devices: check readers and imagers, magnetic stripe readers, currency counters, cash dispensers, PIN pads, laser printers, validators and journal receipt printers. By combining magnetic ink character recognition (MICR) readers with TouchPoint's transaction balancing, customer and teller errors are significantly reduced.

“Institutions that approach branch technology renewal from the perspective of **enterprisewide capabilities will take a favorable view of TouchPoint's expertise in this area.**”

TowerGroup

Automate your referrals so opportunities don't slip through your fingers.

When a customer is engaged face-to-face with one of your representatives, that employee is the bank at that moment. For that very reason, you've equipped your branch staff with the tools and skills they need to handle most traditional retail requests. But what happens if a customer expresses interest in a product

in one of your other lines of business? If your banker has to suggest they contact an investment, mortgage or insurance specialist, the customer is likely to feel that he's been handed off, and that may be the end of the opportunity.

TouchPoint provides an automated process by which all areas of your organization can create, send and track referrals. Opportunities cannot slip through the cracks, because an alert is generated when an opportunity has not been acted upon in a timely manner.

Because leads become part of the representative's pipeline from the inception, incentive programs can be built around the tool. Representatives and managers alike can then monitor progress toward assigned goals, allowing achievers to be rewarded and ensuring that underachievers obtain further training.

Speed up the account-opening process.

It can be embarrassing: more than 30 minutes to open a customer's checking account and order the ATM card. But if your representatives are bogged down in a sea of paperwork and relying on outdated systems, 30 minutes is optimistic. TouchPoint lets you 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 bankers can open multiple deposit products, fulfill complementary services, and generate the appropriate account titling and correspondence – all during the initial interaction.

Sales pipeline, forecasting and more – right at your fingertips

When lines are long and the lobby is full, the mission is clear: handle customer requests as quickly as possible. During less hectic hours, you want your bankers to change their focus and concentrate on ways to find new revenues. To be effective, they need sophisticated tools to locate existing customers and new prospects with financial needs, offer the appropriate products and follow up.

With TouchPoint, your representatives can stay organized with an array of tools: an online calendar that displays appointments and automatically sends reminders as activities come due; a contact management feature that tracks all activities by date and user, providing clues about each customer's behavior and preferences; and a tool that allows users to initiate and keep close track of sales opportunities.



For bankers with responsibilities for a portfolio of retail or commercial customers, TouchPoint reveals the total account relationship so they can focus on retention strategies and share-of-wallet improvement. Finally, TouchPoint provides your management team with comprehensive, timely sales-performance information to help them incent employees, optimize operational performance and adapt to changing business conditions.

Market the right products to the right prospects at the right time.

Even if you have made great strides toward a customer-centric delivery strategy, chances are there is still a wall between corporate marketing and the local communities you serve. Unfortunately, marketing is not in the best position to fully understand all of your customers' purchasing preferences. That knowledge lies with the local-market representatives, but they lack the ability to fine-tune corporate marketing programs and execute campaigns on their own. TouchPoint offers an optional module that allows corporate marketing to import sales lists and then deploy them to your branch network, where local-area employees can tailor the campaigns to better target the purchasing preferences of customers in their locales.

The module also incorporates an action-plan capability that allows local managers to create a series of activities designed to successfully execute a specific campaign. Tasks and metrics can be tied to goals, tracked for campaign effectiveness, and used to



measure and reward employee performance. The module further allows you to store and measure campaign budgets against actual costs and record best practices so one branch can learn from the success of another.

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 users 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.

Multichannel Integration with the TouchPoint Suite

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

- Consolidating customer and account data
- Categorizing, prioritizing, responding to, routing and tracking e-mail communications

- 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, allowing institutions to address their greatest needs first, then to 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 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. 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. It 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.



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