TouchPoint® Referrals

Don't Let Sales Opportunities Slip Through Your Fingers

It doesn't sound so hard. A customer expresses interest in one of your products or services, and your representative passes it along to the person that is best qualified to follow through and make the sale. Yet if you ask any financial services executive about his institution's experience with referral programs, you're likely to hear a long story filled with frustration.

Why? According to Gartner, "enterprises routinely spend 10 to 30 percent of their revenue on marketing and sales activities, without being able to demonstrate a positive return on investment." Fundamentally, they just don't have the infrastructure that would allow them to automate the process of generating leads throughout the entire enterprise and tracking them to closure.

Part of the problem, as Gartner reports, is that "lead qualification efforts lack standard processes, and those that do exist frequently vary widely among, or even within, different business units of the same enterprise." Another common problem is the inability to prioritize referrals based on their potential value to the institution. That is because in a paper-based, non-automated environment, referrals are handled on a first-come, first-served basis.

Further, the most lucrative potential sales are often those with the most complex sales cycle. Unfortunately, those are the very leads that are the least likely to be managed from start to finish and result in a sale – and if they do, they represent a high cost to the institution.

The Solution: TouchPoint Referrals

TouchPoint Referrals is designed to help you increase your share of customers' assets and generate more fee income through qualified referrals. It is an automated and uniform process by which all areas of your organization can create, send and track cross-sell referrals. Further, it provides your representatives and their managers with reports that monitor progress toward assigned goals so achievers can be rewarded and under-achievers can obtain further training.

TouchPoint Referrals Benefits

Higher closure rate

If your representative has to manually write down a referral and then figure out who to send it to, there's a lot of room for delay and error. The value of a referral is diminished when delayed, and its worth drops to zero if there is never any follow-through.

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TouchPoint Referrals automates the process so you can be sure sales opportunities are immediately routed to the person best-qualified to progress the deal. Once the referral has reached the right department or business unit, the chances of closing the sale increase. That is because the loan officer or personal advisor has complete information about the customer's relationship with you and specific notes about the product he expressed interested in – all in one easy-to-use desktop. This organizational connectivity brings together disparate lines of business – banking, insurance and brokerage services.

Better quality leads

When a referral disappears into a black hole, your employees will hardly be motivated to generate more. TouchPoint Referrals provides a valuable management tool that tracks the number of referrals made by individuals and the ratio of leads converted to sales. By developing goals and rewarding behavior, your representatives will proactively listen for cues, generate referrals and follow their progress through the sales cycle.

An organized approach that lowers costs

Manual processes are time-consuming and paper-intensive, and that means they are costly. Worse, they're unreliable when follow-through is essential. In an un-automated environment, employees devise their own individual methods of staying organized, often a haphazard combination of bulky file folders, sticky-note reminders and well-intentioned mental notes. With the amount of responsibility most employees are tasked with, it is no wonder costs go up and hot leads so often do not make it from point A to point B.

TouchPoint Referrals allows the representative to pull up a simple electronic referral form that's pre-filled with customer data, capture pertinent information and deploy it to the right place. From there, the whole process is automated, including calendar entries, scheduled reminders and other tools for tracking the status of all referrals throughout the institution.

Greater customer satisfaction, bigger wallet share

Customers can be fickle, so any delay in responding to their inquiries opens the door for them to shop. If they interpret your unresponsiveness to mean you are not listening, they will surely stray. Conversely, if they express an interest in a product, receive a prompt call and open a new account, you may have won them for life.

Easy to use, easy to maintain

Nobody likes time-consuming paperwork, least of all your customers. TouchPoint Referrals is intuitive and easy to navigate, so reps can fully focus on their customers. Customer data prefills, so there is no need to collect the customer's information yet again. The context-sensitive online help and QuickLook panel provide additional support. A convenient toolbox allows system administrators to quickly configure and maintain the system without making programming changes.

"Comerica's continued success depends on our ability to engage all of our colleagues as sales representatives and better connect the product silos … Making the referral process easier for colleagues to use and manage is a key element … TouchPoint Referrals will help us do that. We see it as a key component to our success."

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TouchPoint Referrals Capabilities

TouchPoint Referrals, and all other modules within the suite, leverage the power of Xpress Enterprise Services, the enterprisewide architecture that allows consistent communication across all delivery channels and business units. This customer interaction management hub enables you to create, forward and track cross-sell opportunities and referrals from inception to completion.

Referral Generation

TouchPoint Referrals provides a web-based, enterprisewide referral form. This simplified form pre-fills customer data, so errors are minimized and speed is optimized. Users can simply choose from a convenient list of your products and assign referrals to the appropriate product specialists for handling. From just one form, your representatives can generate as many referrals as needed.

Referral Routing and Notification

Based on routing rules you determine, TouchPoint Referrals automatically routes the right leads to the right individual in a timely manner. Whether driven by customer value or product type, recipients of each referral are instantaneously notified. As the referral is progressed, e-mail notifications are triggered each time the status of the opportunity is updated, as well as when the opportunity is not acknowledged. This helps ensure that potential sales opportunities aren't overlooked.

Referral Tracking

TouchPoint Referrals provides online tracking that allows employees and sales managers to review the status of referrals. Both owners and originators can view all referral opportunities and sort by date, product and status. A referral tracking function lists all referrals, tallied by status, so the user can quickly manage qualified, pending and unopened referrals. As referrals are closed, TouchPoint Referrals updates sales goals with accounts sold so employees and their sales managers can monitor performance. TouchPoint Referrals can be easily integrated with incentive compensation systems so high achievers can be immediately rewarded and employees needing more help can be identified.

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TouchPoint Referrals
Features at a Glance

Architecture

- Multi-tier design separates presentation layer from business logic
- Enterprise accessibility to information
- Fully scalable
- Implementation options support stand-alone referral module or full integration with Xpress Enterprise Services

Intuitive, Easy-to-Use Desktop

- Streamlined HTML referral form for easy input
- QuickLook panel provides user dashboard for easy navigation

Referral Generation

- Prefills forms with existing customer information
- Originates referrals across all products and product categories
- Generates referrals across all delivery channels and lines of business, including retail, commercial, insurance and investments

Customer and Prospect Management

- Easy identification of existing sales referrals and opportunities
- Customer/prospect locate
- Customer/prospect profile notebook
- Consolidated view of existing account relationships
- Contact and event history
- Best time and method to contact
- Do-not-solicit indicators

Referral Distribution and Tracking

- Electronic routing and queuing of referrals across all delivery channels and lines of business
- Easy modification and reassignment of referrals
- Rules-based alert notification to key personnel

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