

Turning Customer Onboarding into Competitive Advantage for Retail Banks



Deliver
the right
message
to the right
customer at
the right time

Unify your communications, streamline your operations

In a hyper-competitive environment, retail banks scramble for every advantage. All aspects of banking operations are under the microscope in a quest for industry dominance.

Customer communications management (CCM) acts as a powerful weapon in the battle to win customers' hearts and minds to streamline operations and fend off the competition. The most beneficial solutions enhance the customer experience and increase back-office efficiencies while elevating growth and decreasing costs.

But many banks suffer from outdated technology, inconsistent messaging across channels and competition for scarce IT resources. Departmental silos, heavy regulatory burdens and high customer expectations create even more complexity.

Quadi^{ent}'s comprehensive suite of CCM solutions bridges the gap between offline and online communications, leverages data for personalized messaging and optimizes both the customer experience and back-office efficiencies.



Experience
Over 6,000
customers worldwide



**Backed by
the experts**
Ranked a Leader by
Gartner & Forrester



**Future-proof
technology**
Fastest release rates
in the industry



Proven results
95% customer
satisfaction rate



Our business solutions at a glance

Customer Communications Management (CCM)

- Consistent omni-channel communications
- Output and compliance Management
- Business user empowerment
- CCM platform consolidation

Digital Experience

- Personalized digital experience (PDX)
- On-boarding
- Mobile & web applications
- Rapid mobile application development (RMAD)



Customer Journey Mapping

- End-to-end journey mapping
- Real-time collaboration
- CX visibility across silos
- On-going CX enhancement)

Data Quality

- Single Customer View
- Data cleansing & consolidation
- Data enrichment
- Data security & compliance

Manage CX seamlessly

Brands such as ride-sharing app Lyft and e-commerce site Zappos have set a high bar for customer experience, and customers are holding banks to equally high standards. Not only do many of today's customers expect a rapid and seamless banking experience, they also frequently change their communications delivery preferences. And some customers still prefer in-person and paper communications. In such a variable environment, banks must be sure they are meeting every customer's expectation to build loyalty and minimize churn.

Quadient's CCM suite seamlessly unifies messages across paper and digital communications. A pioneer in the online account-opening arena, Quadient helps banks manage the arc of the customer experience through onboarding, cross-selling and beyond, creating satisfied and loyal customers. Happier customers are more likely to stay put and share positive experiences with others.

Our solutions easily integrate with your existing technology and meet your requirements for

flexibility and scale. With the solutions in place, build complex components on a single technology platform that display across multiple mobile-responsive channels. Personalize data for onboarding, cross-selling and up-selling by creating appropriately targeted offers across your customer base.

Connect front-line with back office

At many banks, there's a disconnect between technology investment for customer-facing solutions versus back-office solutions. An experience may look seamless to the customer, but back-office personnel must deal with clunky, manual processes, resulting in inefficiencies, delays and unnecessary errors.

Automating processes through CCM and online account-opening platforms removes time-consuming and often mind-numbing manual processes, reducing processing time and costs, such as document handling and storage, as well as human touch time.

By digitally transforming *all* aspects of the customer journey, Quadient expedites processes, enabling staff to focus on higher-value tasks.

Leverage online account opening

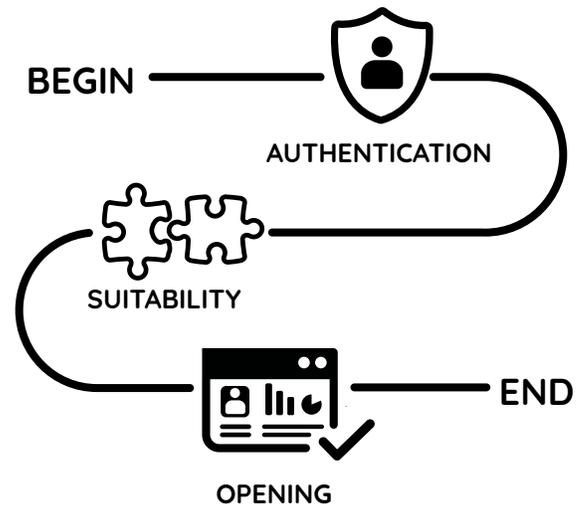
In order to protect themselves from fraudsters, banks hesitate to simplify their online account-opening applications. These apps are layered with authentication and verification barriers that require multiple customer interactions before an account goes live. In addition, back-office processes meant to ensure regulatory compliance often stretch out go-live dates even longer.

Imagine a universe in which the account-opening process takes just hours, not days, all while facilitating the collection of necessary data and performing required verification tasks. By leveraging the Quadient platform, banks offer customers a simple, seamless account-opening experience, regardless of whether it takes place on a mobile device, desktop or laptop.

Through automation, back-office procedures take place efficiently and effectively. Our platform:

- Digitizes all documents, automatically storing sensitive personal information in the appropriate secure location
- Integrates with artificial intelligence via scripting to create a smarter identity verification and authentication experience for both the bank and the customer
- Leverages digital signature technology to streamline the completion of the account-opening contract through a tablet-based signature in the branch or a check box for digital channels

Simplifying the customer online account-opening experience



“BMO’s digital reengineering of its onboarding process has greatly improved its user experiences and operational and process efficiencies. The introduction of a paperless digital eSignature and eForms platform has simplified and modernized the customer and employee user experience. It is important to the banking industry that BMO can onboard a customer for a new banking account in less than eight minutes.”

— *Celent Case Study: BMO - Digital Transformation in Personal Banking*

Capabilities at a glance

- ✓ Digital on-boarding
- ✓ Interactive account statements and bills
- ✓ Digital forms and processes
- ✓ SMS and mobile push notifications
- ✓ Personalized up-sell and cross-sell promotions
- ✓ Interactive welcome kits and contracts
- ✓ Client correspondence
- ✓ eSignature integration

\$16.8 BILLION:

Amount fraudsters stole from U.S. consumers via identity theft in 2017

— Javelin Strategy, *2018 Identity Fraud: Fraud Enters a New Era of Complexity*, February 6, 2018

Banks are overwhelmed by a data tsunami.

90% of the data that exists today has been created in the past two years.

The pace of data creation will only accelerate in the future.

Source: IBM Marketing Cloud, 10 Key Marketing Trends for 2017

Leverage high-quality data

There's no shortage of data for banks to slice and dice. However, banks need to work smarter, not harder, in leveraging their data for the customer insights necessary for competitive advantage.

For example, one person's identification information might be stored by a bank's systems in several ways:

- **System 1:** C. Smith
- **System 2:** Caroline Smith
- **System 3:** Cary Smith
- **System 4:** Carolyn Smith

Quadient's Data Quality Suite organizes internal and third-party data into formats, creating order out of chaos. The system unifies the data and associates it with the appropriate customer. Then, use that data to target offers and provide communications in the most appropriate format for that specific customer.

The case for Quadient

Quadient's award-winning CCM platform, Quadient Inspire™, helps banks quickly and compliantly create, manage and deliver timely, personalized and relevant communications across paper, digital and mobile channels.

We offer best-in-class professional service and support, along with an extensive network of global partners. Our solutions are flexible and designed to integrate with existing systems. Quadient's applications scale along with banks — select specific applications or adopt an entire suite of products.

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quadient
customer experience. activated.

Quadient, a Neopost company, provides technology that enables organizations to create better experiences for their customers through timely, optimized, contextual, highly individualized, and accurate communications for all channels. Our solutions are used by thousands of clients and partners worldwide to activate their organizations in the name of customer experience.

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