

connected

consistent customer experience
through every banking channel



Banking customers are changing...

The rise of the mobile smart device has changed everything. For more and more customers the only time that really matters is right Now. For banks, this presents a special challenge. Customers now want to access their banking services where, when and how it suits them. This is not just a mobility issue, or even just a smart mobility issue: now it's all about Omni-Channel.

Most people now have a smart mobile device with them throughout the day. As a direct result of this, people now expect to access services and information at anytime and anywhere. This evolutionary process is changing the relationships between retail banks and customers fast and permanently.

- ▶ **Customers now use a combination of different channels, including online banking, contact centers, face-to-face meetings and smart mobile devices to make payments, check balances, apply for loans and manage investments**
- ▶ **Customers now move between channels quickly and intuitively: research online, go to a store to test a product, review comparison sites and social media for information costs and performance, call an expert for an in-depth discussion or negotiation and then go back to an online site to complete the transaction**
- ▶ **On a larger or smaller scale, this is now becoming normal. The best retailers ensure that every channel or platform used for customer contact will interact, interconnect and deliver the same experience at all times.**

Banks are retailers of a specialized kind, and they too need to be confident and effective in the way they use the potential of Omni-Channel.

The importance of Omni-Channel

There is always a 'next big thing' in the retail market. For retail banks in the past 5 years, for example, focus has moved on from mobile banking to smart mobility, which uses contextual data to deliver better targeting of relevant and appropriate services. This permits banks not only to deliver conventional mobile banking but also to act as service brokers within a retail ecosystem; improving their own service to customers while opening up new sales opportunities for themselves.

Mobility and smart mobility remain key components of a retail banking service, as they enable 24/7 service access and delivery at comparatively low cost, while fostering a self-service approach (combining convenience with cost efficiency). Yet customer loyalty is now under pressure, almost certainly because there is less direct contact between customers and banks, as most customers do not visit local branches regularly.

The challenges to banks are: how to maximize the benefits of speed, efficiency and reduced cost-to-serve associated with the self-service approach, how to improve customer satisfaction, foster loyalty and open up new sales opportunities; all at the same time.

The simple answer is Omni-Channel. Both mobile and smart mobile services now form part of a broader go-to-market approach, in which all channels fit seamlessly together within an Omni-Channel strategy. Getting this strategy right is a very important priority for banks.



The Atos vision for Omni-Channel

Atos has developed a clear vision for how retail banks can gain competitive advantage within the world of Now, with an advanced, effective Omni-Channel value proposition at its heart

Omni-Channel is the essential key to driving closer engagement and higher satisfaction levels for retail bank customers. Within the Atos Now Banking vision, Omni-Channel plays three distinct roles:

- ▶ **It provides an integrated method of gathering customer data, insights and priorities, which can be collected within a single knowledge repository**
- ▶ **It enables intelligence, driven by Big Data analysis of this customer information, to be applied at every subsequent contact point with customers, ensuring that sales and service agents understand customer profiles, preferences and context at every contact point**
- ▶ **It helps customers to do business with and via their bank in exactly the way that suits them best: moving from one channel to another in a highly flexible manner, while receiving a consistent experience and never having to restart transactions unnecessarily.**

Atos Omni-Channel permits a bank to deliver one experience all the way through each transaction, making it possible to maintain a full picture of the customer and their interactions at all times. Customers no longer feel that different channels, such as online and telephone, are different departments, or even in some cases different organizations. They don't waste time having to re-explain their need or go back to square one with a transaction.

Omni-Channel effectively creates just one macro-channel, with the ability to switch between different modes throughout a transaction.

Omni-Channel in practice

Omni-Channel is key to the development of customer experiences that are at once highly efficient to deliver (being largely based on customer self-service), very convenient (fitting into the customers' preferences), always accurate (as the most up-to-date information is available at each contact point), and satisfying (by constantly learning from each contact, enabling a more proactive approach to service delivery).

Atos has teamed up with industry specialist BackBase and a range of other partners to build the most advanced Omni-Channel proposition available. Its aim is to ensure complete consistency as customers switch from one channel to another, often during the same transaction.

The Atos Omni-Channel portal gives access to a Customer Experience platform, which sits on top of the bank's existing services. Normally these are still arranged in silos to reflect the underlying business units within a bank. Acting as an integration and presentation layer, the portal collates input from customers and content from existing business systems to deliver a consistent experience.

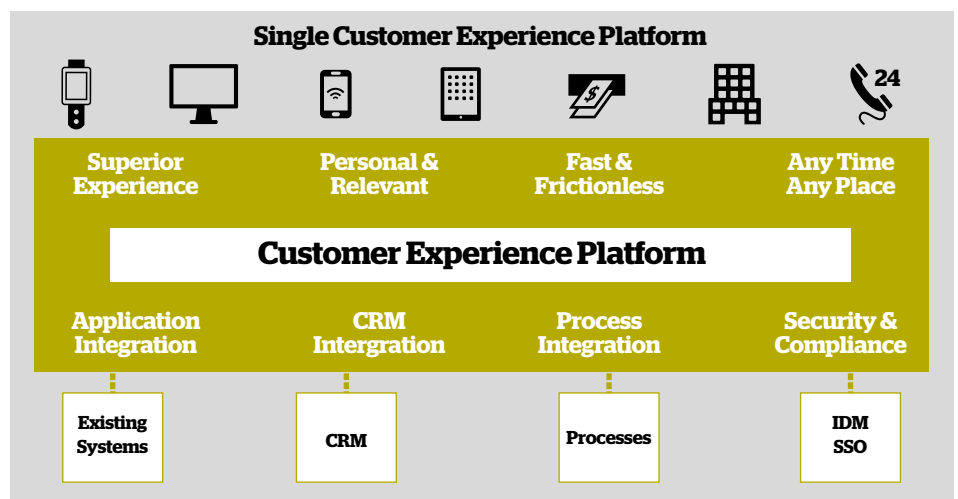
All based on real-time data and high quality interfaces, no matter which channel a customer happens to be using at any given moment.

With the Omni-Channel portal driving a consistent and seamless experience across all channels and platforms, customers can now have complete freedom to engage at the time and in the ways that suit them best. That raises satisfaction levels because it makes their bank easier to do business with.

For banks, it helps to drive competitive advantage, as it provides insights about their customers' needs and preferences, to adapt their business model and apply intelligence at every contact point, thereby raising satisfaction levels and loyalty.

Only a true Omni-Channel strategy can do this, because it dynamically and in real-time gathers knowledge from customers across all channels, while delivering precisely targeted fulfilment to customers; creating a virtuous circle that improves both efficiency and satisfaction at the same time.

Atos believes the Now Banking vision and strategy is the future for retail banks, and Omni-Channel is the key driver for Now Banking.



How the single customer experience platform integrates existing systems within a single customer experience.



Atos has worked with its partner BackBase to deliver one of the world's most advanced Omni-Channel solutions within a leading Middle Eastern bank. The solution brings together access by tablet, mobile and online, with a special portal for pre-paid cards. The entirely widget-based approach makes this a build once, deploy many times approach, with over 100 different functionalities. After high-speed design and build the solution is now operational in three countries.

Omni-Channel and Now Banking

An effective Omni-Channel strategy can be a key factor in building closeness and loyalty between customers and their banks.

Part of an integrated new vision from Atos for banking, called Now Banking, Omni-Channel enables a more proactive relationship between banks and their customers, aimed at driving higher customer satisfaction, lower cost to serve and improved value per customer.

In this context:

- ▶ Atos Omni-Channel management gathers information from customer contact points
- ▶ Data is stored within a single Big Data Lake in its original form, delivering actionable intelligence and insights through analytics
- ▶ New concepts, such as Customer DNA, builds rich profiles that enable current patterns to be identified, together with areas of both future opportunity (for new sales) and concern (discontent that might lead to churn)
- ▶ Finally, these insights drive proactive intervention, in which a bank can reach out to its customers, either individually or as larger groups, in order to take effective action to sell or safeguard the business relationship.

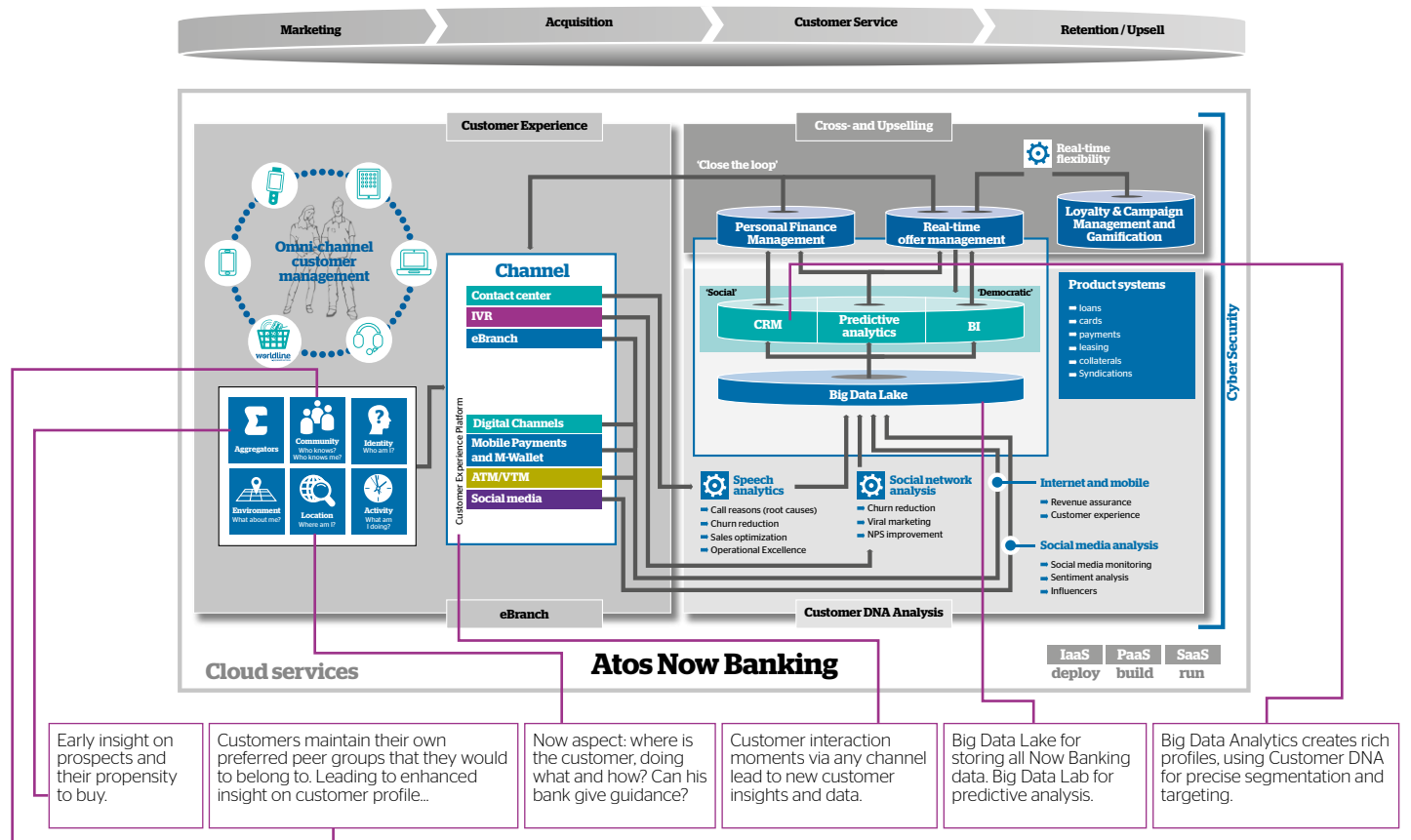
Driving targeted fulfilment to customers

In the Now Banking vision, each different element works together to deliver competitive advantage. Banks start to monetize the benefits of Omni-Channel, together with Big Data Analytics, when they combine to drive more targeted and proactive customer fulfilment. This is where superior service levels start to build greater loyalty, closer engagement and more sales opportunities. This is especially important when individual bank customers go through their own key decision points: or moments of truth.

These can range from going to university, marriage, buying a house, having a child, moving house, changing jobs, making investments, through to serious illness, divorce or other less pleasant events. All of these decision points have financial implications and require input and support from a bank. Increasingly, these services will be delivered proactively, rather than at the instigation of the customer. This matters to banks because it is the key to reducing churn, maintaining loyalty and maximizing value from customers.

Proactive engagement can be sparked off in many different ways:

- ▶ A customer goes to an ATM and receives a message informing them that they are paying more for their electricity than their neighbors, leading to a call with a banking adviser
- ▶ An executive about to receive a major promotion starts to browse luxury cars and luxury houses online, prompting a message from private banking for a review of investment and payment options
- ▶ A non-customer walks in off the street to look at an eye-catching display showcasing new insurance products and starts to browse without an existing customer log-on. That prompts an approach from a bank employee
- ▶ A sales agent builds a proactive outreach campaign, based on analysis of customer buying patterns and priorities
- ▶ A customer is looking on retailer sites and the bank proactively pushes a message to them concerning options for payment and other places they might look for comparisons.



In all these cases, Big Data Analytics reveals key patterns. Monitoring customer interactions across all channels makes it possible to identify significant patterns of behavior, including contact preferences. The bank can then connect with the customer in any way that suits the individual concerned: in branch, via phone, pop-up message on a website, email and conference on smart TV. The same intelligence and the same experience goes across them all, thanks to the power of Omni-Channel in its Now Banking context.

Today banks are increasingly able to predict customer needs; making suggestions and providing help almost before customers know they need it. The market is becoming more competitive than ever, and it is the banks with imagination and proactive capability that will come out on top.

In the world of Now, consumers expect retailers to be proactive, to provide an excellent experience at all times and via all channels, and to act as their own champion in making exactly the right choices. Consumers also expect to have second thoughts and change their mind as much as they like, they will compare their banks with the best retailers, many of which are extraordinarily flexible and inventive.

Now Banking, powered by digital transformation

The Atos Now Banking vision provides a clear blueprint for how to make the transition from today's reality to an emerging future state.

To stay successful into the future, banks not only need to change their vision and key methods, they need a Digital Transformation of their entire business, enabled by technology.

This is a new way of looking at banking services and customer experiences, leading to a business model that reflects true customer desires and drives measurable competitive advantage.

Why Atos?

Atos brings together Omni-Channel customer experience, Big Data Analytics, practical use of social media insights and the ability to drive proactive, targeted services to millions of customers, who are profiled and known in depth as individuals.

In the Omni-Channel world, there will be seamless interconnection between channels and platforms, consistency and quality in the customer experience end to end and the ability to deploy the most advanced consumer technologies to differentiate and achieve competitive advantage.

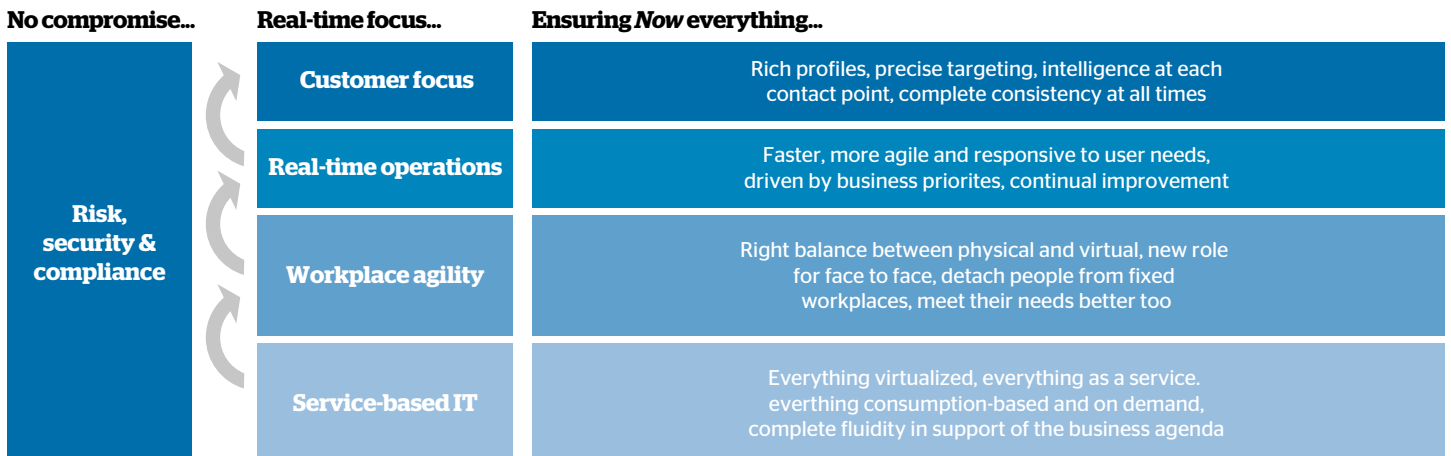
Atos is a proven innovator and leader in the use of emerging technologies to transform the cost, quality and competitive position of banks in a changing marketplace. We are one of the world's strongest providers of IT services to the financial industry, with a proven ability to drive digital transformation through a combination of business optimization, applications transformation, channel integration and Big Data Analytics.

These capabilities are delivered in an integrated and seamless way through our Now Banking solution set, supported by the innovative power of our Scientific Community and Innovation Centers, which can be mobilized to help design exactly the right strategy for an individual bank.

Backed by our growing ecosystem of world-class technology players, we are able to deploy proven best practice enhanced by ground-breaking innovations to drive business transformation leading to profit growth and higher value per customer for banks.

The Atos vision covers change at 4 levels:

- ▶ Driving higher levels of loyalty and satisfaction through the use of an integrated customer experience platform and better targeting through Big Data Analytics
- ▶ A new approach to business operations, driving higher levels of efficiency through use of automation and self-service techniques
- ▶ Moving fast towards a 'Liquid IT approach', with Platform, Infrastructure, Software and Business Processes delivered as services, leading to a significant reduction in fixed costs and immediate increase in speed and agility
- ▶ Moving to a workplace approach that is virtualized and not based on fixed locations. This makes the entire organization more flexible, drives higher productivity and reduces costs
- ▶ Flexible, behavior-based security and compliance processes ensure that all information about customer interactions is protected and secured across all Omni-Channel data sources, so that no vital or personal information can be lost.



About Atos

Atos SE (Societas Europaea) is an international information technology services company with 2013 annual revenue of €8.6 billion and 76,300 employees in 52 countries. Serving a global client base, it delivers IT services in 3 domains, Consulting & Technology Services, Systems Integration and Managed Services & BPO, and transactional services through Worldline. With its deep technology expertise and industry knowledge, it works with clients across the following market sectors: Manufacturing, Retail & Services; Public sector, Healthcare & Transports; Financial Services; Telco, Media & Utilities.

Atos is focused on business technology that powers progress and helps organizations to create their firm of the future. It is the Worldwide Information Technology Partner for the Olympic & Paralympic Games and is quoted on the NYSE Euronext Paris market. Atos operates under the brands Atos, Atos Consulting & Technology Services, Worldline and Atos Worldgrid.

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