

# maximising retention and value

by using data-driven insight to exceed customer expectations

Digital Customer Experience Transformation for Financial Services, now available as a cloud-based digital service from Atos

## The Challenge

**The Financial Services sector is going through intensive disruption.**

**Digital natives - who spend their waking hours interacting with technology - have higher expectations of their customer experiences and customers are much more likely to move between financial services suppliers than previous generations.**

**Financial Services organisations are actively focusing on building greater traction with their customers by delivering sharper insights. We believe that failure to achieve this will result in customer attrition.**

## The Financial Services lag

Technology is now shaping the landscape rather than simply forming a way of interacting with it. Traditional financial services institutions are lagging behind their more innovative competitors in their ability to reach, engage and retain their customers.

Data is frequently managed in silos. This makes it difficult to get a comprehensive and timely view of the customer, whereas applied customer insight through data integration and analytics, can now enhance and create a stream of opportunities for better service and new sales.

Meanwhile, systems and operations reflect internal structures rather than on what the customer needs. As a result, channels are often managed and tracked independently. This makes life harder and less attractive for customers, who want to use multiple channels to transact their financial affairs, seamlessly and on demand.

## Customer loss

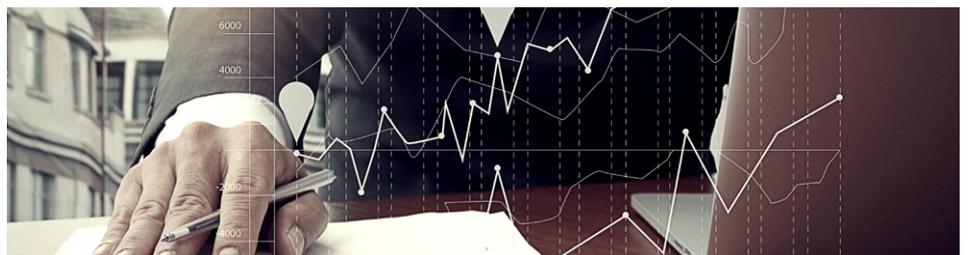
In the face of challenges from existing competitors and new entrants, no financial institution can afford to deliver a below-par experience to customers. Retaining loyal customers offers a far more appealing ROI than concentrating on new customer acquisition. Financial services businesses, however, are still inclined to react to customer loss, rather than be proactive in seeking to retain them.

## Seeing the Face of the Customer

Proper application of data analytics can determine the likelihood of a customer terminating service in the near future, through frequent examination of a customer's past service usage, service performance, spending and other behaviour patterns. This can lead to appropriate actions being taken in time to keep the customer close and turn them into a more loyal, lucrative and positive brand advocate.

## Our Solution

Atos has partnered with technology leaders Backbase, Yodlee and Creative Virtual, to deliver Digital Customer Experience Transformation (DCXT), a next generation platform for financial services. This unique out-of-the-box offering is delivered through the Atos Cloud as a streamed service and unites the strengths of four companies to create a solution that makes the most of your internal and external data sources in a customer context-sensitive manner.



# Unlocking the power of data

## Delivering better customer digital experiences across multiple touchpoints

### A solid investment

DCXT is architected by Atos and brings together:

1. A customer experience platform and lean interactive portal. Delivered by Backbase, this supports an omni-channel customer experience, including customer service, on demand customer self-service and digital marketing.
2. Context-driven dialogue, derived from real-time internal and externally-sourced financial holdings data, using Yodlee's proven aggregation capabilities. This blends financial data in unique ways to power personalised, dynamic customer engagement and insight through data integration and analytics.
3. Technology that helps customers to define their needs and seize opportunities, from Creative Virtual. Customers can ask full questions in natural language, with context-relevant help and suggestions.

### Our Approach

Most financial services organisations have enormous data volumes just waiting to be unlocked. Using that data to attract and retain customers by delivering outstanding digital customer experiences will be critical to success.

DCXT from Atos, Backbase, Yodlee and Creative Virtual provides your customer with intelligent support for better Personal Financial Management (PFM) and greatly improves their trust relationship with you. PFM information is provided through your customer's preferred touchpoint (mobile, tablet or laptop), at the time that suits, and because it can integrate and analyse data from a customer's full financial holdings, builds credibility, trust and actionable insight where previously there was just product information. It's a new era in customer loyalty, retention and opportunity.

The Atos delivery model provides a comprehensive service that includes:

- ▶ End-to-end supporting security architecture
- ▶ Skilled teams to support initial discovery phase and Proof of Concept to ensure maximum business benefits
- ▶ Service management to record, track and route incidents and change requests
- ▶ Enhanced application management - a technical team to support the complete DCXT lifecycle: installation in the cloud or on-premise configuration
- ▶ Commercial model that can insulate financial institutions from the up-front cost of purchasing, hosting and configuring DCXT.

### The Benefits

- ▶ **Omni-channel Personal Financial Management (PFM):** The DCXT platform helps you modernise and orchestrate all customer touch points, transforming multiple siloed customer service and sales channels and legacy applications into a consistent brand experience and seamless, secure customer journeys that are easy to use and always available.
- ▶ **Optimise CapEx:** There is no need to replace or rebuild your systems. DCXT is a dynamic digital solution with a highly configurable, loosely coupled front end which integrates with your existing business applications, incorporates their data, and delivers functionality on any device.
- ▶ **Big change, fast:** An out-of-the-box solution optimised for Financial Services, DCXT is capable of rapid implementation and custom configuration.
- ▶ **Reduce operational costs:** DCXT is a managed service which, as well as low upfront investment, requires no additional infrastructure or IT resources.
- ▶ **Deliver great customer experience:** Create, manage and optimise the end-to-end customer experience across every device. Granular editing tools allow you to take full control of optimising the customer experience, resulting in more sales conversions and increased customer satisfaction.

### ▶ Drive sales and satisfaction:

Integrated automated processing based on predictive analytics using powerful data science, coupled with pattern recognition and intelligent customer decision support, allow you to delight your customer with relevancy, and maximise sales opportunities.

### ▶ Respond to your customers' real needs:

Intelligently support customers with decision support for their real financial questions, and aggregate data providing the customer with powerful analysis and actionable insight in real time.

### Next Steps

For more information, please visit: [uk.atos.net](http://uk.atos.net)

## About Atos

Atos SE (Societas Europaea) is a leader in digital services with 2013 pro forma annual revenue of €10 billion and 86,000 employees in 66 countries. Serving a global client base, the Group provides Consulting & Systems Integration services, Managed Services & BPO, Cloud operations, Big Data & Security solutions, as well as transactional services through Worldline, the European leader in the payments and transactional services industry. With its deep technology expertise and industry knowledge, the Group works with clients across different business sectors: Defense, Financial Services, Health, Manufacturing, Media & Utilities, Public Sector, Retail, Telecommunications and Transportation.

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

