

SILVERLAKE SYMMETRI CONCIERGE

The Current Landscape

Around the world, digital developments are seeing customer attitudes and behaviours evolve more rapidly and dramatically than ever before. This in turn is shaping consumer expectations of banking services and placing a greater importance on the way banks interact with their customers. The banking landscape is evolving constantly and at an ever increasing pace. Advances in technology and consumers' access to information are at the forefront of this change making it imperative for banks to offer excellent and unique services to stay competitive.

Banks need to prepare themselves for the continued, rapid evolution of an increasingly interconnected, mobility-focused world, but not at the expense of traditional contact through, for example, the branch network or face-to-face meetings. While consumers determine which channels they use, the challenge for the modern bank is to guarantee quality, consistency and convenience of service across all points of contact. This means harnessing the power of technology to optimise every customer interaction, whether online, over the phone or face-to-face and creating systems that work for customers, staff and their organisation as a whole.

Silverlake Symmetri Concierge

Silverlake Symmetri Concierge is a tablet-based application that enables banks to move customer service from behind branch counters into a more convenient setting. With greater mobility, bank staff are able to create a more intimate interaction with their valued customers. This in turn will help increase sales opportunities, improve customer service levels and facilitate stronger relationships.

By giving bank staff greater mobility, it allows them to proactively engage and serve customers around the branch and beyond, providing truly convenient banking.

Silverlake Symmetri Concierge helps banks become more competitive, productive and profitable by:

- 1 **Optimising the customer experience**
- 2 **Increasing profitability**



OPTIMISING THE CUSTOMER EXPERIENCE



Optimising the customer experience

In the past, banks have relied heavily on large, convenient branch networks to serve their customers and maximise sales opportunities. But with greater access to technology, branch locations no longer play such a dominant role in a customer's choice of bank. While branches remain important, they are now rivalled by not only strong ATM networks but also the ease with which online and mobile banking services can be accessed from home, at work or on the move. And as electronic channels increase in usage, it is vital that banks make more of potential contact time with customers, when and where it is convenient for the customer.

In this new, increasingly mobile, omnichannel context, banks not only need to combine the convenience and accessibility of virtual channels with the one-to-one support and personalized experience that branches have traditionally provided, but also ensure that the level of service across these channels is consistent.

We understand your needs

Silverlake Symmetri Concierge allows relationship managers (RM) to interact with customers in a personal manner through tablet devices at the customer's convenience. The RM can use their device to conduct non-cash transactions, review the customer's accounts, answer portfolio-related enquiries and provide a range of services, including customer on-boarding, account opening, form filling and appointment making.

Powerful, user-friendly tablet technology provides bank staff with the mobility and functionality to take both face-to-face support and secure access to banking systems beyond the branch counter and offer a broad range of services as part of a consistent, integrated cross-channel experience.

Silverlake Symmetri Concierge is a completely secure, multi-mode solution, enabling bank staff to switch modes according to who is using it. In 'staff' mode, tablets can be used to service a range of financial and non-financial service requests as well as advise the customer on new products, follow up on outstanding requests and book appointments. 'Customer' mode turns devices into secure self-service tablets, allowing customers to complete a range of transactions, service requests and browse information on products and services. And finally, in "collateral" mode, a tablet will act as a general public product and information catalogue similar to the bank's website.

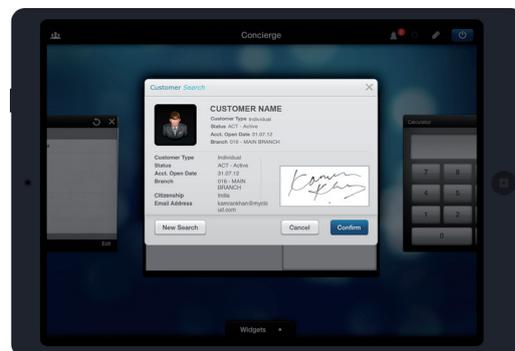
OPTIMISING THE CUSTOMER EXPERIENCE

Silverlake Symmetri Concierge makes excellent use of new tablet technology and device capabilities. For example, the solution's touch screens are able to capture signatures, while a tablet's built-in camera can be used to capture supporting documentation and cheques, or scan barcodes. Proximity technologies such as Near Field Communication (NFC) and Radio Frequency Identification (RFID) can also be leveraged, identifying customers when in the bank's premises. This can help provide a seamless customer experience, minimising the need for multiple touch points during the customer engagement process.

Silverlake Symmetri Concierge's process-driven architecture helps banks achieve operational consistency and attain high service standards. At the same time, integrated business activity monitoring dashboards provide oversight across operational processes, helping identify problem areas or opportunities to improve service standards.



A completely secure, multi-mode solution



New tablet technologies enable staff to capture signatures electronically, on the go.

INCREASING PROFITABILITY



Increasing profitability

Banks need the right tools to generate not only sales but retain as many customers as possible. However consumer behaviour is becoming more complex and unpredictable, making it vital to develop a clear understanding of their different needs as they enter the various stages in life. Each life journey will comprise a series of 'defining moments' that will trigger changes in behaviour and potentially banking requirements, giving the banks an opportunity to respond with timely solutions.

To seize these opportunities and introduce a stronger sales culture, banks need to build proactive sales tools directly into their operational processes. Even the simple act of registering a new address should prompt a timely needs analysis and potential sales interaction. Such an approach will help a bank manage and instantly react to its customers' defining moments and changing needs across all channels, while supporting tools enable the careful monitoring and management of sales campaigns.

Capitalising on the time staff have with customers, and understanding their current and potential needs is critical to improving the customer experience and generating revenue opportunities. Not only do staff need access to a complete, multi-dimensional picture of their customer relationships and individual preferences, schedules and behaviour, they also require the tools, built into and driven by operational processes that will help them address opportunities as they occur. Above all, in an age of increased mobility, access to these tools should be available whenever and wherever they have contact with customers.



A complete multi-dimensional, 360-degree view of the customer

INCREASING PROFITABILITY

We understand your needs

Silverlake Symmetri Concierge gives bank staff the ability to generate leads and follow up sales opportunities whether they are in the branch hall, on the move or at a customer's office. With access to a complete multi-dimensional, 360-degree view of their customer relationships, as well as individual customer requirements, preferences, schedules and behaviour, the solution will prompt staff to recommend appropriate products to the customer, answer any questions and in turn increase their credibility.

This will empower staff with complete confidence in assisting customers wherever they are and give customers the assurance that they are dealing with knowledgeable and credible staff. Silverlake Symmetri Concierge will also prompt bank staff to verify and amend personal information while serving customers, ensuring that any amendments are replicated in a straight-through process across the bank's multiple channels.

Using its robust business process management capability, Silverlake Symmetri Concierge guides staff and customers through the sales process. Leads and opportunities determined during customer interactions can be captured and systematically processed to maximise wallet share.

To help develop a stronger sales culture within the bank, staff are prompted to perform daily 'morning drills' within Silverlake Symmetri Concierge to improve their product knowledge and ensure they stay up to date with the latest offerings and relevant promotions. To further improve education, a 'favourites' area provides shortcuts to product catalogue information and datasheets.

Additionally, Silverlake Symmetri Concierge can provide alerts to staff, prompting them to highlight relevant campaigns and progress sales opportunities. This also reduces the need for staff training as Silverlake Symmetri Concierge is able to provide product knowledge and recommendations on demand, via a user-friendly interface. Through Silverlake Symmetri Concierge, staff and their managers can also access performance reports to track revenue and sales generation and measure their progress against objectives.

About Silverlake Symmetri Concierge

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About Silverlake Symmetri

Silverlake Symmetri's solutions provide banks with a range of banking software that enables them to address their core banking, customer management, online banking, mobile banking and card management requirements.

Banks around the world are using the suite's componentised business solutions to help drive their customer service, retention and core operational strategies through improved visibility of customer relationships and increased front to back office efficiencies. The flexibility and functional breadth of these solutions helps banks to optimise the customer experience, improve operational efficiencies and excel through innovation, ensuring banks drive profitability and maintain compliance.

About Silverlake Axis

Silverlake Axis creates technologies and build sustainable and dynamic environments to enable the Digital Economy. What sets Silverlake Axis apart is the foundation for its computing principles, which are grounded on mathematical theories.

Silverlake Axis has more than 25 year track record of experience and a breadth of expertise as a leading provider of Digital Economy solutions and services for major organizations in Banking, Insurance, Payments, Retail and Logistics industries. Over 40% of the top 20 largest banks in South-East Asia run the Silverlake Axis core banking solution, and we are the core system platform partner of choice for 3 of the 5 largest ASEAN super regional financial institutions.

Today, the Group's solutions are delivering operational excellence and enabling business transformations at over 200 organisations in ASEAN, Australia, China, Europe, Japan, Middle East, New Zealand and South Asia. Silverlake Axis is listed in the Mainboard of the Singapore Stock Exchange (SGX).

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