

SILVERLAKE SYMMETRI CUSTOMER MANAGEMENT SOLUTION SUITE

The Current Landscape

In the past three years, the banking climate has changed considerably. A landscape of abundance, where banking providers co-existed happily, has now rapidly transformed into a competitive landscape where advances in technology and access to information has clearly placed the customer in the driver's seat.

Trust, convenience, a consistent experience, personalised service and value-for-money are key factors that are important to today's consumers and in order to grow, banks must differentiate their product offering and services and rebuild lost customer trust and loyalty by better aligning themselves with these attributes.

It is vital for banks to seek ways to optimise the customer experience and harness loyalty among current customers. With net interest margins squeezed due to competition for retail funding and stagnant lending across a number of markets, banks must generate more sales results from current customer relationships while streamlining their operations and internal processes to cut costs and boost staff efficiency.

Silverlake Symmetri Customer Management Solution Suite

Silverlake Symmetri Customer Management Solution Suite helps banks create more profitable relationships by balancing the needs of customers and their demands for a convenient, individualised and value-for-money experience with the bank's desire to maximise customer relationships that include higher levels of sales generation and optimised interactions.

The Silverlake Symmetri Customer Management Solution Suite is comprised of specialised solution components for customer experience management across online, mobile and branch channels and in-depth profitability analysis that together help banks to attract, grow and nurture profitable relationships by focusing on the customers' needs and values whilst optimising each and every relationship for enhanced risk-adjusted profitability for the bank. The suite utilises business process management (BPM) and business activity monitoring (BAM) within each solution component so banks can standardise and automate tasks, processes and the distribution of work across the channel network, whilst responding quickly to changing business conditions, market regulations and evolving customer needs.

The Solution Suite consists of 3 components:

1. **Silverlake Symmetri CustomerConnect** provides banks with an integrated, centralised solution for customer relationship management (CRM) and branch banking services. Together, they help banks raise their service standards across multiple channels to create more profitable customer relationships by enabling them to enhance the customer experience and generate sales and growth.

Silverlake Symmetri CustomerConnect is a solution suite consisting of 2 modules:

- o **Silverlake Symmetri Customer Service Platform** helps optimise customer relationships by providing a single integrated view of a customer's profile, holdings and interactions with a bank. It integrates sales campaigns and case management to increase revenue through targeted up-sell and cross-sell campaigns and helps deliver customer service excellence through effective management and resolution of customer issues.

- o **Silverlake Symmetri Branch Teller Platform** allows bank tellers to serve customers and carry out over-the-counter cash and noncash transactions quickly and efficiently, while providing vault and cash management capabilities for the branch. Integration with Silverlake Symmetri Customer Service Platform for case and campaign management, and embedded business process management and activity monitoring, provides banks with an operationally rich, process-driven branch solution.
2. **Silverlake Symmetri Concierge** is a tablet-based application that helps banks improve service levels, branch efficiency and staff productivity by proactively engaging customers in the branch, providing truly convenient branch banking. It is a multimode solution enabling the branch staff to switch modes depending on who is using it. In “staff” mode, the device enables branch staff to service a range of financial and non-financial requests along with helping them advise the customer on new products, follow-up on outstanding requests and book appointments. In “customer” mode, the device becomes a self-service tablet allowing the customer to complete a range of transactions, service requests and browse information on products and services. And finally, in “information” mode, the device acts as a general public product and information catalogue similar to the website of the bank.
 3. **Silverlake Symmetri MyMoney** is an easy to use and interactive “Always On, Always Connected, Always With You” banking platform, enabling customers to bank via the web, mobile or tablet device to enhance the availability of banking services to the customer by being with them, ALWAYS. It helps the customers to bring their banking relationship to life through personal financial planning tools, the ability to integrate their relationship with social media platforms such as Facebook and spend analysers and budgeting tools that help create personalised and valued experiences.

We Understand Your Needs

Optimise the Customer Experience

Reacquaint with your customers

As a result of the changing banking landscape, the longstanding relationships that banks once enjoyed with their customers are now being challenged by more prevalent switching behaviour.

In order to compete in this new environment, banks must reacquaint themselves with the attributes that their customers most value:

- 1 Trust
- 2 Convenience
- 3 Individualised service
- 4 Value-for-money

Harness Your Customer Relationships

Create more profitable customers

Retail banks are under more pressure than ever to create value and profitability. As global banks place greater emphasis on the lucrative markets of the emerging and developing economies, this trend is likely to continue for some time.

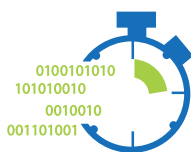
In order to win in this new climate, banks must optimise each and every customer relationship by focusing on three critical success factors:



ATTRACTING AND RETAINING
Right customer with right behaviour



INTELLIGENT SALES GENERATION
Right product, right time, right place



OPTIMISING INTERACTIONS
Less time with systems



Optimising the customer experience

1 Trust

The recent financial crisis and the resulting fallout created by traditional media together with a now significant online community of opinion has caused a dramatic shift in customer perception of the banking industry. This erosion of trust has created a heightened level of sensitivity, causing customers to scrutinise every interaction they have with their bank. To rebuild trust, banks will need to focus on transparency, trustworthiness and communication.

By refocusing on the customer relationship, paying particular attention to consistency of service, transparency of processes and clear communication of service standards, banks can start to restore public confidence and strengthen their brand.

Silverlake Symmetri Customer Management Solution Suite:

- o Provides a true 360 degree view of customer relationships: single, holistic view of all dimensions of the relationship including all accounts, previous interactions, outstanding service requests, complaints and relationships with other customers.
- o Allows standardisation and automation of processes and the distribution of work across the organisation through its process driven, business process management (BPM) architecture to enable greater control and service-level enforcement.
- o Integrates Business Activity Monitoring (BAM) dashboards for greater management oversight across all operational processes, highlighting service levels at risk and helping to identify opportunities to improve service standards across the organisation.
- o Allows staff and customers clear insight into the status of service requests and operational processes which improves communication with customers and enables the bank to respond to all customer inquiries quickly and accurately to help build customer confidence.

OPTIMISE THE CUSTOMER EXPERIENCE

- o Provides integrated case management to efficiently manage customer complaint handling, automatically routing complaints through the organisation for special analysis or follow-up.
- o Allows all operational processes within the solution to be managed through service-level agreements and monitored closely with the BAM dashboard.

2 Convenience

Technologies such as broadband Internet, mobile phones and wireless devices along with ever shrinking price-points have opened up a range of opportunities for banking. While adoption rates on virtual channels such as online and mobile banking have grown rapidly, more traditional channels including branches, call-centres and ATM/POS remain essential to the customer banking experience.

While consumer expectations for traditional and virtual channels are focused on three key improvement areas: service quality, increased access and ease-of-use, banks must also focus on a channel strategy that delivers customers the convenience of virtual channels along with the more personalised experience of traditional channels. A consistent and integrated omnichannel customer experience is paramount to future success.

Silverlake Symmetri Customer Management Solution Suite provides multi-channel, multi-device access while enabling true channel convergence as customers have seamless, consistent access to a bank's products and services regardless of their channel of interaction, while the user experience is contextually optimised for each and every channel.

Silverlake Symmetri Customer Management Solution Suite:

- o Enables business processes to cross channel boundaries, providing a seamless customer experience across the web, mobile, call-centre and branch. For example, a service request raised via the web can be viewed and actioned by call centre or branch staff whilst auto-alerts can be sent to, or viewed on, a mobile device.
- o Includes Silverlake Symmetri MyMoney which enables customers to bank via the web, mobile or tablet device. Silverlake Symmetri MyMoney:
 - o Increases the availability of banking services to the customer by always being with them.

OPTIMISE THE CUSTOMER EXPERIENCE

- o Enhances the banking experience by allowing the customer to integrate aspects of their relationship with social media tools.
- o Underscores ease-of-use and makes the customer experience enjoyable and desirable by providing an intuitive user-interface, quick-links, customisable layout and user configurability.
- o Includes Silverlake Symmetri Concierge, a multi-mode branch solution enabling the tablet device to switch modes depending on who is using it:
 - o Staff mode: Branch staff can service a range of financial and non-financial requests along with assisting in advising the customer on new products, follow-up on outstanding requests and book appointments.
 - o Customer mode: The device becomes a self-service tablet allowing the customer to complete a range of transactions, service requests and browse information on products and services.
 - o Information mode: The device acts a general public product and information catalogue similar to the website of the bank.

3 Individualised service

The combination of technology and customer willingness to share more about themselves has made it possible for many consumer driven industries to deliver highly personalised and customised products and services. Banks however have not yet truly embraced individualised customer service. Banking product and services strategies can no longer be driven by a one-size-fits-all approach. Beyond very clear generational boundaries lay complex personas that reflect changing consumer values, preferences, behaviour and means. In order to attract, retain and grow customer relationships, banks must develop a deeper understanding of their customers, align the product and service mix towards personalised needs and then provide the customer with the ability to customise further.

Service personalisation relies on an extensive historic view of the customers' requirements, preferences, and behaviours. This customer insight needs to be built up over time and is not a one step process.

OPTIMISE THE CUSTOMER EXPERIENCE

The Silverlake Symmetri Customer Management Solution Suite:

- o Allows for all customer interactions to be processed and subsequently recorded to progressively build a rich pool of data, enabling interactions to be precisely configured to match customer preferences.
- o Enables customers using the self-service channels provided by Silverlake Symmetri MyMoney to further customise their experience by configuring the user interface to match their individual preference through widgets, favourites, and the creation of a personal landing page layout.
- o Helps customers using Silverlake Symmetri MyMoney to bring their banking relationship to life through personal financial planning tools, the ability to integrate their relationship with social media platforms, and a spend analyser that allows customers to compare their spending and savings habits to their peer-groups.
- o Empowers staff through Silverlake Symmetri Concierge, to interact with customers anywhere within the branch environment in an intimate and personal manner through tablet devices and conduct non-monetary transactions and inquiries for the customer. The tablet removes traditional physical barriers such as teller counters and desktop monitors, creating a more personal service.

4 Value-for-money

Price remains a top motivation for attrition. With price a clear driver for customer decisions, it is no wonder that many have decided to fragment their financial relationships beyond a single provider. Without a clear value based reason to aggregate, many consumers will continue to manage their money through multiple providers.

This climate of intense price competitiveness provides three clear opportunities for banking providers:

1. To execute targeted customer acquisition campaigns focused on product and service lines where the bank is most competitive.
2. To create product and service bundles where reduced pricing can be set based on aggregated buying.
3. Where pricing cannot be the primary competitive driver, banks must seek to add complementary facilities to the product or service offered so as to enhance perceived value.

OPTIMISE THE CUSTOMER EXPERIENCE

The Silverlake Symmetri Customer Management Solution Suite:

- o Captures all pertinent information relating to the bank's interactions with the customer and provides a holistic view of their services and products. Identified gaps in the customer's product and services portfolio can be managed according to the insights gained and then be proactively offered by the bank through appropriate channels (branch, web, mobile, call-centre) via the solution's Campaign Manager.
- o Guides staff and customers through the sales process using the inherent BPM capability. Leads and opportunities determined during customer interactions can be captured and systematically processed to maximise customer wallet share.
- o Understands customer-to-customer relationships allowing groupings of customers (corporate or personal family) to be recognised and appropriate pricing discounts to be applied to protect aggregated product concentrations.
- o Provides development of product catalogues that allows for the creation of packages of products for individual customers that facilitate price adjustments based on the aggregate business being generated for the bank.
- o Provides personal financial management tools, part of Silverlake Symmetri MyMoney, to help customers gain a better understanding of their financial habits through spend analysers and budgeting tools. The customer derives value by enabling them to effectively manage and improve their financial behaviour.



Harness Your Customer Relationships

1. Sales generation

In a world where information is easily accessible and over 3.5 million user-generated product or brand opinions are transmitted online daily, it is becoming increasingly difficult for organisations to attract and retain customers. The need for banks to ensure they have the right tools to generate relevant and effective sales activities are paramount to success. When developing sales generation campaigns, it is important that banks emphasise customer retention programs as it costs about five times as much to attract a new customer as it costs to keep an existing one.

HARNESS YOUR CUSTOMER RELATIONSHIPS

Banks that can ensure effective customer retention programs will achieve increases in profitable customer relationships and ultimately see an increase in profitability.

In today's banking landscape, success is unattainable with a one-size-fits-all approach to product positioning and sales campaigning.

Beyond establishing a clear understanding of your customer personas banks will need to also understand the different journeys their customers take in order to respond efficiently to potential sales engagements and immediately capitalise on any opportunities that may arise. Empowering bank staff to generate revenue through cross-sell and up-sell is not a new concept but many banks have yet to successfully enable this in their sales culture.

Silverlake Symmetri Customer Management Solution Suite helps empower banking staff by:

Providing Customer Insights

- o Build and maintain a complete multi-dimensional picture of your customer relationships, understand individual requirements, preferences, and schedules.
- o Further refine your view of the customer in order to provide a time-based outlook of the relationship through proactive customer information with Silverlake Symmetri Concierge.
- o Enable staff to verify and amend personal information through Silverlake Symmetri Concierge and Silverlake Symmetri Customer Service Platform.
- o Encourage customers to add social and behavioural preferences through Silverlake Symmetri MyMoney to provide richness and depth of information.

HARNESS YOUR CUSTOMER RELATIONSHIPS

Ensuring Effective Targeting

Each sales interaction can either reinforce or diminish a bank's brand and therefore must be closely aligned to the customer's needs as well as be presented in a timely manner.

Using the Silverlake Symmetri Customer Management Solution Suite, banks can:

- o Understand the "defining moments" for their customers and build operational processes that represent them to effectively design sales assessments and interaction prompts to address opportunities as they occur in real-time.
- o Capitalise on the face-to-face time they have with their customers when they walk into a bank's branch by enabling fast and efficient customer service and empowering staff to develop and add value to customer service relationships.

Applying Technology to Support Culture Change

The Silverlake Symmetri Customer Management Solution Suite helps to develop a stronger sales culture by:

- o Providing automatic prompts to staff using Silverlake Symmetri Concierge and Silverlake Symmetri Customer Service Platform to perform daily 'morning drills' to improve their product knowledge and ensure they stay current with the latest offerings and relevant promotions. To further strengthen education, a 'favourites' area provides shortcuts to product catalogue information and data-sheets.
- o Highlighting relevant campaigns and sales opportunities by prompting staff with business alerts.
- o Setting a firm foundation for a young sales culture to mature successfully through staff incentive schemes aligned to brand values and desired behaviour, careful monitoring, and staff empowerment through regular training.

HARNESS YOUR CUSTOMER RELATIONSHIPS

2. Optimised Interactions

The portfolio of products and services offered to customers has evolved substantially in the past decade. Customers can select from a variety of deposit instruments, loan types, credit cards, debit cards, insurance products and investment assets. With this expansion has come a far more complex systems environment in which both staff and channel systems solutions need to operate.

When servicing customers, staff often find themselves focused too heavily on navigating the systems required to fulfil the request instead of engaging with the customer. This occurs for two reasons. Firstly, many of today's operational systems are function-based. This means that staff are faced with executing many individual menu functions within a single system to complete a business process. Secondly, business processes often span multiple systems and therefore staff are required to navigate across systems to complete a process. This complex environment often also leads to downstream customer service problems due to incomplete or inaccurate processing.

We believe that in order to optimise each interaction, customer servicing and channel systems need to be process-driven. These systems should remove complexity, automate tasks and enable sales tools to be embedded into identified processes which represent the 'defining moments'.

The Silverlake Symmetri Customer Management Solution Suite utilises business process management (BPM) and business activity monitoring (BAM) within each solution component in order to standardise and automate tasks, processes and the distribution of work across the channel network. It is based on Service Orientated Architecture (SOA), componentised architecture that facilitates the integration of platforms, databases, operating systems, departmental solutions and third party applications. This helps to optimise interactions through three focus areas:

HARNESS YOUR CUSTOMER RELATIONSHIPS

1. Simplify data capture, view and process complexity

- o Enable efficient management of high volume, low value teller transactions for greater operational efficiency, data accuracy and compliance.
- o Configure once, deploy many. Some interactions can be deployed without change over unstaffed (self-service) channels and some interaction processes are suitable across multiple channels.
- o Provide customer data and lead capture prompts during every teller interaction to help staff focus on the 'value added' demands of their job.
- o Monitor customer service levels and effectively plan for optimal staffing levels and skill mix.

2. Embed process management throughout customer interaction

- o Removal of repetitive, 'boring' tasks results in improved staff satisfaction, reduction in staff attrition and less training costs.
- o Ensure better control and compliance by process and task automation.
- o Reduce manual error and enhance data integrity through automatic propagation of data into multiple host systems.
- o Increase management insight into cost of business by modelling and managing each customer engagement.

3. Identify revenue opportunities during the entire customer interaction process

- o Identify and track significant events in the customer lifecycle such as change of address, change of marital status, changes in account balance, for greater cross-sell and up-sell opportunities.
- o Present predetermined campaigns for a customer during an interaction.
- o Implement marketing activities into an existing customer interaction to reduce campaign costs as well as increase success ratios.

About Silverlake Symmetri Customer Management Solution Suite

Silverlake Symmetri Customer Management Solution Suite helps banking organizations create profitable relationships by balancing the needs of customers and their demands for a convenient, individualized and value-for money experience with the bank's desire for optimized customer relationships that include higher levels of sales generation and optimized interactions.

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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