



IBM ECM for Banking Customer Care & Insight

Overview

- *Do you have a standardized Account Opening process regardless of product or service channel?*
- *Is there a high cost associated with new customer acquisition and retention?*
- *Are your Account Opening processes labor intensive or dependent on paper?*
- *Do you have data redundancy and quality issues with non-standardized Account Opening processes?*
- *Are all your content repositories integrated with the Account Opening process to provide all relevant customer information?*

Account Opening (AO) is a banking process that spans all Lines of Business (LOB) and customer channels. It represents a major cost item to banks worldwide. There are significant opportunities to reduce this cost and improve customer satisfaction with process optimization starting with the initial customer contact, through all process stages from pre-sales, apply, verify/decision, and fulfill.

The IBM Customer Care and Insight (CCI) framework allows banks to streamline and integrate processes across channels and LoB's, to provide a consistent user experience for employees and customers, deliver a consistent, high quality customer experience and lower costs.

IBM provides an SOA based solution framework that supports the entire AO process and delivers a complete, unified 360 degree view of customer account information across multiple channels and LoB's for optimizing the **customer experience**. With the CCI framework, your financial institution can access all structured and unstructured customer information so products and services can be tailored to that specific customer... All while

delivering a seamless flow of information relevant to the customer with the goal of increasing customer loyalty and revenue.

Features & Benefits

IBM Customer Care & Insight

IBM offers a broad range of IBM and partner based solutions to improve Customer Care and Insight services efficiency and drive down account opening costs. Our ECM capabilities are easily integrated into bank's existing environments and deliver high incremental value as strategic technology enablers to support AO transformation.

The interaction with customers can be balanced between "on-line" and "in-person" channels. With the bank achieving a 360 degree view of the customer, revenue can be increased by more efficient and targeted cross selling and up-selling.

Account opening operational costs can be lowered with automated and streamlined processes that share information needed by multiple lines of business and channels, eliminating manual, paper based, redundant and error prone processes.



About IBM ECM

IBM's Enterprise Content Management software operation enables the world's top companies to make better decisions, faster. As the market leader in content, process and compliance software, IBM ECM delivers a broad set of mission-critical solutions that help solve today's most difficult business challenges: managing unstructured content, optimizing business processes and helping satisfy complex compliance requirements through an integrated information infrastructure. More than 13,000 global companies, organizations and governments rely on IBM ECM to improve performance and remain competitive through innovation.

More information about how IBM can address the needs of Financial Markets can be found on the IBM web sites.

[IBM Solutions for Banking](#)

[IBM Customer Care & Insight for Banking](#)

[IBM ECM for Financial Markets](#)

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