

CRM Solutions For Retail Banking

Key Benefits

- Embeds customer insight and real-time analytics in sales and service processes, enabling complete channel transformation solutions
- Supports multi-channel and multi-currency deployments
- Reduces branch lines and customer wait times through a high-speed teller experience with streamlined transaction processing
- Provides consistent and personalized customer experiences across all sales and service processes while delivering a 360-degree customer view
- Real-time visibility into customer service performance
- Incentive compensation tools to help align employee behavior with corporate strategy
- Maximize cross-selling opportunities through the use of scripts and indicator prompts
- Extends customer insight into other banking applications through a standards-driven, service-based architecture
- Optimized architecture for maximum efficiency and low cost of ownership

After years of consolidating and building large customer bases, financial services companies are under incredible pressure to increase revenue and drive organic growth. Retail banks have been reengineering their organizations to improve efficiency and move customers to lower-cost, automated channels, such as ATMs and online banking. However, banks are now realizing that one of their best assets for building profitable customer relationships lies in developing a truly multi-channel banking solution that helps coordinate customer service across all channels. By providing all bank employees access to current customer information, inquiries pertaining to customer interactions through any channel can be answered efficiently and accurately, increasing customer satisfaction. Banks could drive incremental revenue by making targeted offers of additional products and services. Leveraging Business Intelligence (BI) capabilities that provide insight into information such as the lifetime value of the customer and a customer's propensity to churn, banks can be proactive and further tailor service provided to customers to increase customer satisfaction and loyalty.

As financial services organizations initiate new investments in their channels, there is a tremendous opportunity to deliver the highest levels of value-differentiated customer service by developing a customer-centric, multi-channel model. Mission-critical front-office and self-service applications enable banks to transform their channels into financial sales and service centers, strengthening customer relationships through improved sales and service delivery while reducing operational costs. Achieving this requires organizations to adopt and implement an integrated, multi-channel strategy. This strategy brings together information from disparate systems and organizations, providing an unprecedented opportunity to extend customer insight and customer relationship best practices to every service channel.

Customer-Centric Sales & Servicing

Transaction Processing with Embedded Customer Insight

Zanibal Banker is a mission-critical retail banking solution that combines leading-edge technology with robust transactional integration and CRM capabilities—capabilities that can be tailored to match the bank's functional needs. Including powerful, comprehensive integration functionality designed to plug into your banking applications, Zanibal Banker becomes a vehicle for incorporating the teller's business functions and self-service channel solutions into the bank's overall customer-centric service strategy. With Zanibal Banker, banks can expand the teller's role from that of a transaction-only agent to that of a customer service representative who is able to understand each customer's value and provide appropriate levels of service.

Streamlined Transaction Processing

Zanibal Banker is designed to deliver the optimal customer experience in the branch—fast, personalized customer service. At the counter, the solution provides personalized customer profiles in an actionable format. These profiles are updated in real time, based on the bank's current customer interaction and marketing initiatives.

To ensure a high-speed teller experience that reduces branch lines and customer wait times, the application provides an easy-to-use interface with keyboard shortcuts and accelerator keys.

Targeted Sales Offers

Zanibal Banker also helps banks maximize cross-selling opportunities. Scripts and indicators prompt tellers to recommend suitable products. The bank can predetermine which customers are to be targeted with cross-sell offers and personalize product recommendations using the campaign and offer management functionality of the Zanibal Platform. Through the embedded Customer Relationship Console, tellers have instant access to a customer's profile, service history, and recent activities, so that they can better



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understand the context of a customer's relationship.

Integrated Sales and Service Platform with 360-Degree Customer View

With the superior information provided by this mission-critical multi-channel solution, the branch agent can help the customer make better decisions about financial needs. The solution provides an enterprise-wide view of the customer by consolidating data from a multitude of legacy systems and pairing this data with information from other customer information data stores. The agent can see which products the customer has, a history of account transactions, which service issues the customer is facing, and any products or services for which the customer might be an appropriate sales target. In addition, this central view provides the launch point to initiate customer service requests, access campaigns, or complete needs analysis and product applications. The solution also offers mobility for agents who work actively outside of the branch, so that remote users can work directly with their customers with the right information at their fingertips. Additionally, the same information available to branch agents can be shared across other distribution channels. The ability to reuse this functionality across channels drives down the cost typically associated with managing and maintaining different channel systems. Finally, for managers and agents, access to analytics, charts, and reports within the same application provides an integrated way to monitor and manage performance.

Insight to Action

Zanibal Banker delivers a 360-degree summary view of the customer's relationship with the organization. This view, consolidated from both Zanibal and legacy system data, provides a complete understanding of the customer's overall relationship with the bank. To reduce the time and cost associated with developing common and complex configurations, typical banking-specific service requests are preconfigured into the standard solution. These service and bank-configured requests are captured and tracked to completion, so that banking organizations know the status of any request at any point in time. In addition to enabling efficient service management, the solution also allows

agents to cross-sell products and services by identifying opportunities that could deepen the customer's relationship or move the customer to more profitable product offerings.

Real-Time Business Intelligence for Management

Measure, Monitor, and Manage

To measure the results of completed sales and service interactions, hundreds of predefined reports are available through Zanibal Reporting. This visibility into organizational performance provides real-time feedback and trend analysis for immediate response. Reports can be viewed from an organizational perspective, such as by individual, branch, district, or division, or information can be analyzed by customer value, holdings, geography, or other demographic data. By rolling up information at the branch level, management can determine which actions will accomplish branch goals. Managers can also identify best practices at an individual level that can be applied to the branch as a whole. At the district, division, or senior executive level, insight can reveal how to address pressing issues or capture high-value opportunities.

Incentive Compensation to Drive Action

At the individual level, Zanibal Reporting provides tools for coaching and development. By monitoring and tracking behaviors as well as results, managers are better able to understand where an employee's time is being spent and can work to make sure that this time is used productively. With Zanibal Incentive Compensation Management (ICM), companies can effectively use incentive compensation plans to align employee behavior with corporate strategy. Zanibal ICM offers flexible compensation plan administration, so that non-technical users can set up compensation plans and special bonus rules for motivating employees. Zanibal ICM also provides out-of-the-box compensation reports that allow payees to see compensation earnings, quota performance, and detailed sales information.

Technology Focused On Delivering Business Results

Return on Investment

Zanibal Banker delivers substantial cost savings throughout a financial organization.

The use of open standards and an industry standard J2EE architecture ensures that the application can run on a broad array of hardware and operating systems, protecting a bank's prior investments in hardware. The Service Oriented Architecture (SOA) ensures that you can easily integrate existing and future applications into the platform. Branch costs are reduced by eliminating the need to purchase, deploy, and maintain branch servers. Training costs are further reduced through the easy-to-use interface and intuitive functionality.

Optimized Architecture for Maximum Efficiency

The application's web-based J2EE & Web Services architecture streamlines information flow and optimizes interactions with back end banking systems. With all functions and data on a central server, the application enables speedier processing; information sharing across the branch and other channels; and easier administration of the application, its users, and their entitlements.

It provides improved real-time reporting that provides a complete and up-to-the-minute view of all transactions and activities performed across branches. Centralized entitlement services significantly simplify user setup and maintenance and promote consistency of roles, limits, and privileges across branches.

The Zanibal Banker solution simplifies legacy integration and reduces operation costs while maintaining performance levels. It achieves this by dramatically reducing the number of connections to the main banking system and consolidating all of the branch connectivity at the central server, which in turn maintains only the number of connections to the back-office systems that are necessary to support the transaction volume.