

netiks//
360bank.

Each customer is unique

 Microsoft Dynamics CRM



The banking sector has witnessed major changes over the last two decades with the increasing competition and changes in customers' preferences. The approach switched from a "product-centric" strategy to a "customer-centric" strategy highlighting the need of a CRM application to provide a 360° view of a customer and became crucial for every bank.

Netiks 360 Bank is a Microsoft Dynamics CRM solution specifically designed to establish a one-to-one relationship between the bank and its customers, leading to an increase in customer satisfaction and loyalty.

This is realized through various features in the Customer Service, Marketing and Sales modules, using powerful Cross-Selling and Upselling recommendations, coupled with Advanced Reporting tools.

The increase in customer revenues, discovery of new customers, and simplification of the Marketing and Sales processes, automatically generate an increase in the bank's Return on Investment.



Full customer profile from a single view



Challenges

1/ **Islands of productivity:** scattered information across several bank systems such as the core banking system, bancassurance system, loan system, card system...

2/ **Multiple unconsolidated channels of communication with customers:** emails, branch visits, external visits, phone calls, call center activities, ATM activities, internet banking activities, phone banking activities...

3/ **Higher customer expectations:** customers have increasing banking needs and expectations.

4/ **Customer turnover:** customers with a high rate of churn can change and return to a competitor, while banks are looking to develop their customer base.

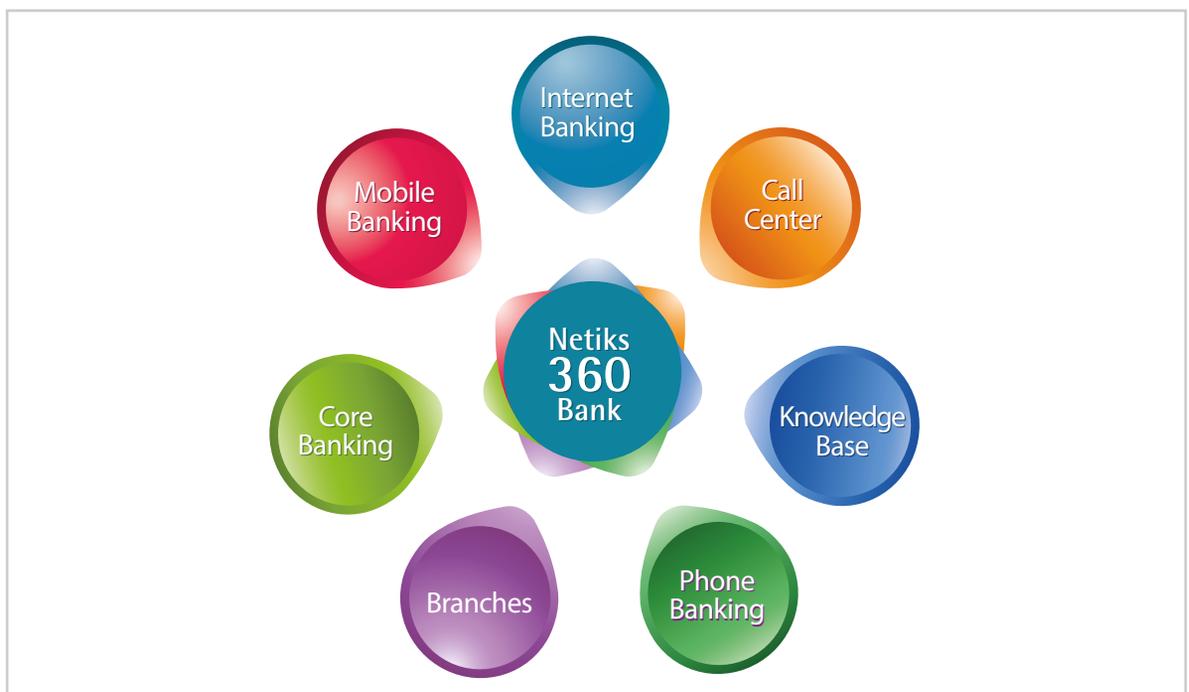
5/ **Increased competition:** from local and foreign banks, where banks services and interest rates are similar, the key differential factor is the delivery of a one-to-one service to customers.



Step by step assistant for telephone script



Sales Dashboard



CRM Features

MARKETING & CUSTOMER PROFILING /

- | | |
|---|---|
| 1/ 360° view of the customer | 7/ Generation of Marketing Lists |
| 2/ Duplicate detection and Data cleansing tools | 8/ Management of Marketing Campaigns (billboards, ads, radio, targeted emails...) |
| 3/ Prediction of customer trends | 9/ Management of Marketing Events |
| 4/ Detection of customer churn | |
| 5/ Customer segmentation | |
| 6/ Detection of new opportunities with existing customers | |

BRANCHES /

- | | |
|--|---|
| 1/ 360° view of the customer | 7/ Increasing Sales Processes efficiency |
| 2/ Sales force automation | 8/ Managing prospects, companies, individuals, quotes, branches... |
| 3/ Electronic KYC | 9/ Alerts (KYC update reminders, renewal dates, customer requests follow-up...) |
| 4/ Automated follow-up activities on prospects and opportunities | 10/ Quota management |
| 5/ Inbound marketing approach enabling Cross-selling and Upselling | 11/ Telemarketing monitoring |
| 6/ Data Mining rules definition and pre-set recommendations | |

CALL CENTER /

- | | |
|--|---|
| 1/ 360° view of the customer | 6/ After-Sales service management |
| 2/ Call Center information systems | 7/ Complaints and Inquiries management |
| 3/ Phone banking services (account balance, transfers, latest transactions...) | 8/ Improving time response and service quality |
| 4/ SMS banking services | 9/ Tracking historical interactions with customers |
| 5/ Centralized Products repository defining products and services specifications, and requirements | 10/ Monitoring the performance of the Relationship Managers |

E-BANKING CHANNEL /

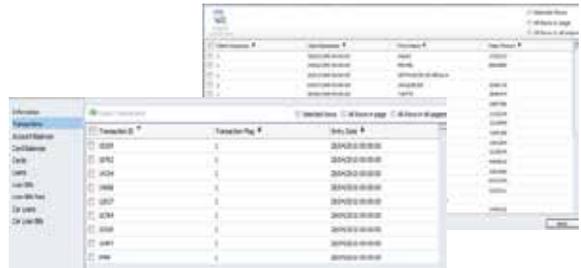
- | | |
|---|--|
| 1/ Loan simulations and tracking of possible leads | 3/ Cross selling & upselling recommendations |
| 2/ Recommended products based on customer profile and on preset marketing recommendations | 4/ Real time Online help |
| | 5/ Integration with Internet Banking |
| | 6/ Integration with Mobile Banking |

DASHBOARDS AND REPORTS /

- | | |
|--------------------------------------|--|
| 1/ Active Customers | 6/ Branch Performance and Profitability by branch |
| 2/ Lost Customers | 7/ Campaign Performance |
| 3/ Products distribution by customer | 8/ Sales Performance monitoring, per RM, per Branch, per Region, and per Country |
| 4/ Products distribution by branch | |
| 5/ Profitability by customer | |

Integrated view with branch CRM

The Integrated View application is a multilanguage add-on. The application facilitates users' inquiries in external databases through a user-friendly interface and enables users to get the required results portrayed on a single consolidated screen. The dynamicity of this solution enables the user to edit, manage and export the information acquired.



Integrated View extracting data from other systems

Why do Banks need a Branch CRM solution?//

Overall Challenges in Branch Bank CRM

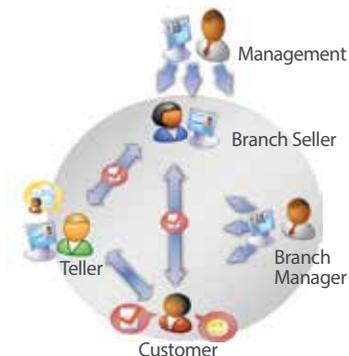
- 1/ Poor understanding of customers and their needs and behavior
- 2/ Generic products, services, and marketing messages
- 3/ Inefficient and undifferentiated sales and service processes
- 4/ Multiple unfamiliar tools that slow down customer service and require heavy training
- 5/ Poor visibility of real-time performance of the CSR



With the Integrated View add-on and Microsoft Dynamics CRM //

Benefits of a Bank CRM Solution

- 1/ Comprehensive insight of customer needs and behavior
- 2/ Personalized products, services, and marketing messages
- 3/ Streamlined sales and service processes
- 4/ Increased employee productivity with familiar user interface (UI) and tools
- 5/ Enhanced visibility of the real-time performance of the CSR



Reasons to choose Netiks International as your CRM partner

- 1/ Microsoft Managed CRM Partners
- 2/ Certified resources mastering Microsoft technologies and products
- 3/ Quality Management System following ISO rules
- 4/ Experienced team in CRM solutions for the banking Industry
- 5/ Commitment to delivery deadlines
- 6/ Strong portfolio of references

Other CRM products for other industries

- 1/ Netiks 360 Insurance
- 2/ Netiks 360 Retail
- 3/ Netiks 360 Telco (Operations & Business Support)
- 4/ Netiks 360 Call center (Call center & Help Desk)
- 5/ Netiks 360 Social (Social Networks: Facebook, Twitter, LinkedIn)