

Solution Series: Banking



OMNI-CHANNEL INTEGRATION

Ensuring a consistent, frictionless customer experience across all channels

Your problem: Your bank has channels today that were unimaginable when its doors first opened. The Web portal, the call center, the mobile app—all these act as new doorways leading into the bank. But for many banks, these doors seem not to lead to the same place. Your branch tellers may have no idea what your customers were doing on your Web portal. Your call center agents may have no idea that a customer made a payment via the mobile app. These disconnects irritate customers and compromise what should be a frictionless experience.

Software AG solution: Shift customers seamlessly from channel to channel with an omni-channel integration solution based on Software AG's Digital Business Platform. Each engagement becomes part of a long-running conversation because your systems and personnel—on every channel—have full insight into that customer's previous interactions, no matter how recent, on all your channels.

Problem details

The branch, your Web portal, your call center, your mobile app: You may view these as separate channels, built at different times, on different platforms, perhaps even in other institutions that you have since acquired. Your customers don't view them that way. In your customers' eyes, they're more like doorways on different sides of your building. No matter which door they enter, they're expecting to end up in the same place—the lobby of a bank where any teller at the counter can look at their accounts and see the same information.

For that reason, it should come as no surprise that a customer visiting your website at 9 a.m. expects your call center personnel to know about that visit when they call at 9:05 a.m. with questions. From their perspective, your customer wants to *continue* an engagement—that conversation—that was previously taking place on your website. And if your call center personnel are unaware of that website visit, if they have no insight into the search terms or page visits that comprise the conversation, then your customer may wonder if they've reached the right bank's call center. The virtual doorways—the website and the call center—do not appear to have led to the same bank.

Customers expect you to keep up. They don't want to have to tell you what they've been doing on one of your channels. They expect you to know.

What's the Software AG difference?

A proven, world-class omni-channel integration offering based on webMethods Integration Server:

- Connects current and future processes and channel infrastructures
- Enables access to up-to-the-instant customer information from any channel
- Facilitates the frictionless experiences customers want from a digital bank

Software AG's solution

Integrates all your channels

- Transform what you have in place already
- Connect old and new channels via an enterprise service bus
- Reduce cost and effort of digital transformation

Delivers up-to-the-instant information

- Act upon current information on all channels, all the time
- View information updates on all channels concurrently
- Eliminate information lag across all channels

Facilitates a frictionless channel experience

- Follow digital conversations across channels without pause
- Contour your processes for the customer's journey

To facilitate that knowledge, across all the customer-facing systems and personnel in all your channels, you need to develop an *omni-channel* approach to customer engagement and information management. You need to ensure that all your customer-facing systems and personnel have full and equal insight into the digital conversations that your customers are having—and have previously held—across each of your channels.

You can accomplish this—without ripping and replacing channels or infrastructure—with Software AG's omni-channel integration offering based on the Digital Business Platform. You can integrate these disparate channels so systems or staff will engage with customers in a smart, connected manner.

With omni-channel integration, you can create the frictionless experience that customers expect. They can continue the threads of a conversation through whatever channel they choose, whenever it suits them. Your call center personnel will have insight into what your customers were doing on your website or what transactions they just initiated using your mobile app.

Likewise, your website and mobile app will be fully informed about a transaction that just took place in the branch.

And more: If your customer was searching on the website for information about auto loan rates, omni-channel integration can help you advance that conversation in many different ways. The mobile app on their phone might subsequently highlight the fact that they are eligible for a special rate based on their credit score. If they then visit a branch to have a conversation with a loan officer, omni-channel integration can enable your loan officer to continue the conversation with full awareness of the customer's interest. From the customer's perspective, it can feel as though the loan officer had been the one discussing the matter with them earlier—even if the conversation actually started with a visit to the bank's website long before business hours.

Critical aspects of an omni-channel integration solution

- 1 Connect any platform in place at the bank
- 2 Present up-to-the-instant information at any touchpoint on any channel
- 3 Share customer information updates across all channels simultaneously
- 4 Scale—reliably and at speed—during a digital bank transformation

ABOUT SOFTWARE AG

Software AG offers the world's first Digital Business Platform. Recognized as a leader by the industry's top analyst firms, Software AG helps you combine existing systems on premises and in the cloud into a single platform to optimize your business and delight your customers. With Software AG, you can rapidly build and deploy digital business applications to exploit real-time market opportunities. Get maximum value from big data, make better decisions with streaming analytics, achieve more with the Internet of Things, and respond faster to shifting regulations and threats with intelligent governance, risk and compliance. The world's top brands trust Software AG to help them rapidly innovate, differentiate and win in the digital world. Learn more at www.SoftwareAG.com.

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