
SMARTCOMM™ USE CASE

Smart Communications
SMARTCOMM™



Major Bank Goes Digital With Customer Communications, Saves Big

Scale the Conversation™

SMART 
COMMUNICATIONS™

Life is Status Quo

Overdrafts are one of those things you *don't* want to wait three to five business days to find out about, but that used to be the case for the customers of a major North American bank. The bank was delivering over 100 million written communications per year (not including customer statements), which were traditionally printed and delivered by postal mailing at a cost of over \$100M annually. This single channel approach meant that time-sensitive messages, such as overdraft notices, were taking too long to reach customers. It also meant that customers didn't have a choice in how they received communications from their bank.

The bank was using a legacy Customer Communications Management (CCM) solution that was inflexible and difficult to manage. Over 6,000 types of communications were created by over 60 different communications systems, leading to problems with branding consistency. Any changes to communications templates took months to deliver by their IT teams.

...Their Customers Deserve Better

Their customers simply couldn't afford to wait for important notices about their finances, and the bank couldn't afford to lose its customers. Something had to change.

Uncovering the Secret to Success

The bank led an enterprise-wide initiative to improve customer communications, reduce reliance on paper communications and shrink IT costs. They implemented SmartCOMM™ because it helped them address their customer communications goals, which included:

- Improve customer experience by delivering communications how and when customers want to receive them, and in doing so, help customers to avoid time-related penalty fees.
- Significantly reduce paper and postage costs by delivering most communications electronically.
- Differentiate the in-branch experience by giving customers personalized information about the products and services they purchase in real-time, before leaving the branch.
- Achieve consistent branding and style of communications across all product areas. The bank consolidated thousands of forms and templates into a centralized repository using a single unified data model, ensuring consistency and compliance with national and regional regulations as well as corporate policies.
- Reduce the template library substantially by reusing template resources and implementing a new template review/approval processes. Not only does this eliminate much of the effort required to manage a multitude of templates, it shrinks timescales required to make changes from months to days.

Scaling the Conversation with SmartCOMM™

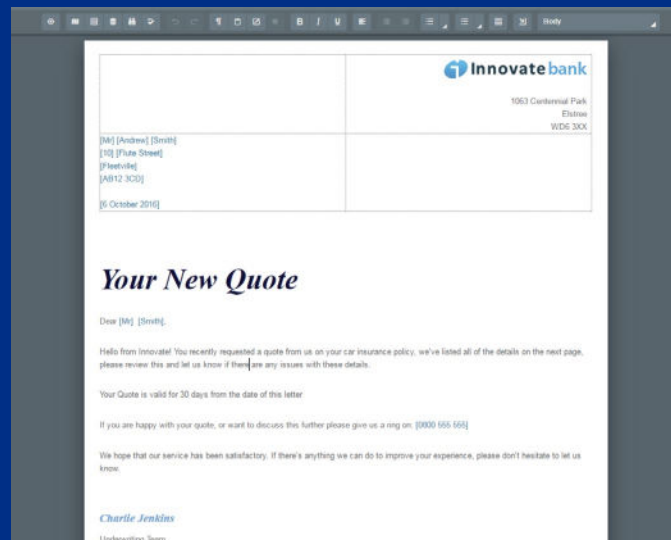
By transitioning to cloud-enabled SmartCOMM™, the bank lowered its IT costs, and customer and content management systems were quickly integrated into one easy-to-use platform. In addition, SmartCOMM helps the bank:

- **Appeal to customers' channel preferences:** Multi-channel communications are now delivered across any channel a customer prefers, anytime.
- **Deliver personalized, timely communications:** The bank's customers now receive personalized communications about key services, right at the point of purchase.
- **Create faster template design:** Communications designers take advantage of business user-friendly design tools linked directly to their branded shared content to speed up design.
- **Scale Supply:** The bank easily scales its communications systems to meet peak production requirements.
- **Reduce template libraries:** The standardization and consolidation of templates has led to a 60% reduction in the number of templates.
- **Shrink costs:** Digital and interactive communications capabilities reduce postal mailing costs. Additionally, as large batch-oriented applications are added, significant efficiencies in the production of large batch communications have enabled the bank to decrease hardware and operating system costs.
- **Ease form deployment:** The modern architecture and multi-format capability have enabled easy deployment of branch level interactive forms, replacing manual, time-consuming paper-based processes.

SmartCOMM™ in Action with Interactive In-Branch Communications:

Customer service agents working in the bank's branch network used a number of paper forms to complete purchase service activities. With SmartCOMM™, when a customer opens an account, the agent initiates an electronic SmartCOMM generated document. The agent uses the SmartCOMM Data Capture feature to interview a customer, capturing data which is then combined with personalized customer data and is pre-populated on the electronic form.

A new account document (plus the standard regulatory documentation) is created, printed and signed, then fed back into the bank's customer management system. As the interview information contained is captured in a standard XML format, the bank can store, retain and recover the document data for regulatory purposes at any point -- without having to generate paper forms. Most importantly, the customer leaves the branch having been given all the relevant information about their new service, all in real-time.

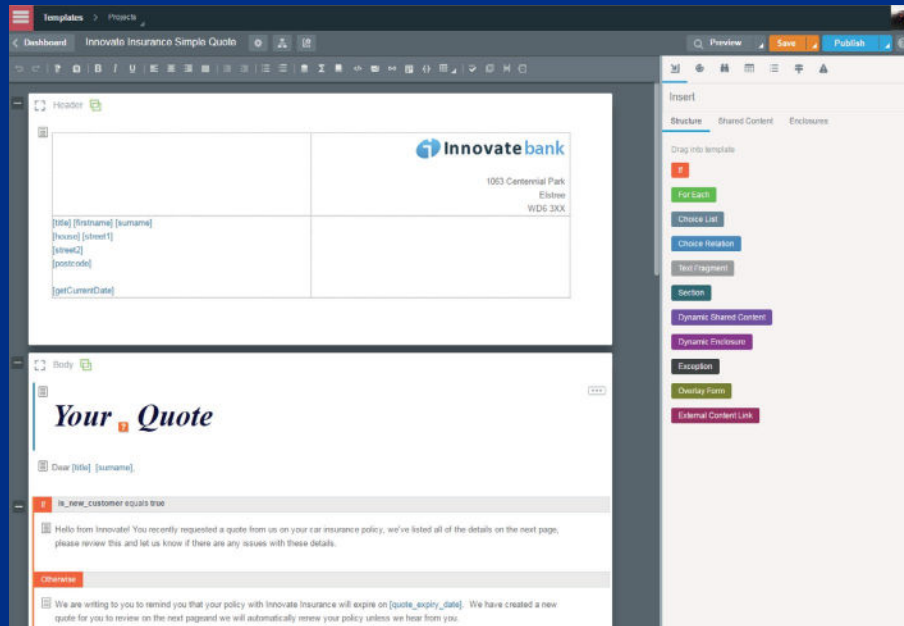


Previewing and Editing Draft Documents with
Optional Pre-Approved Content



Scaling the Conversation...Further

The bank is now looking to take advantage of the Smart Communications deployment flexibility to better enable its third-party resellers with consistent and compliant communications. Using SmartCaaS™ for Partners, documents and communications initiated by dealers are generated in the cloud and securely delivered directly to the dealer during customer interaction. This eliminates complex processes within the bank's infrastructure as well as reducing system integration efforts, networking and project costs to support their reseller network.



Browser-based Template Design Using Structured Data and Content



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Smart Communications™ helps the world's largest enterprises simplify their customer and business communications – while making those communications do even more. In 2004, we pioneered the new generation of CCM solutions, and today we're still leading this industry as the only cloud/hybrid-cloud solution in the Gartner leaders' quadrant. Smart Communications customers rely on our team for the undivided attention of the only independent company 100% focused on enterprise CCM. No one does more to simplify template management and put so much control in the hands of the user. That's why more than 300 global brands – many in the world's most highly regulated industries – rely on us to scale the conversation. Smart Communications is headquartered in London and serves its customers from offices located in North America, Europe, and Asia Pacific. The company offers a range of solutions including SmartCOMM™, SmartDX™, SmartCORR™ for Salesforce and SmartCaaS™ for Partners.