

Customer eXPerience Solution

OVERVIEW

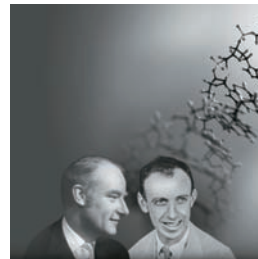
Personalization of service experience and building customer intimacy are undoubtedly powerful ways for banks to differentiate themselves in the marketplace. However, with a significant part of their services deployed through channels like the ATM and Internet, banks must deal with the challenges posed by reduced relationship face-time. As a consequence, dependence on relationship management skills to manage critical customers is high, and adversely sensitive to the perils of staff attrition.

With competition getting stiffer and banks striving to stave off commoditization of their offerings, they have little choice but to effectively institutionalize customer relationships. This is deemed critical to positively impact customer stickiness. Increasingly, they are relying on technology to give them on-demand access to the wealth of customer information that can enable them to do this and more.

Customer eXPerience Solution

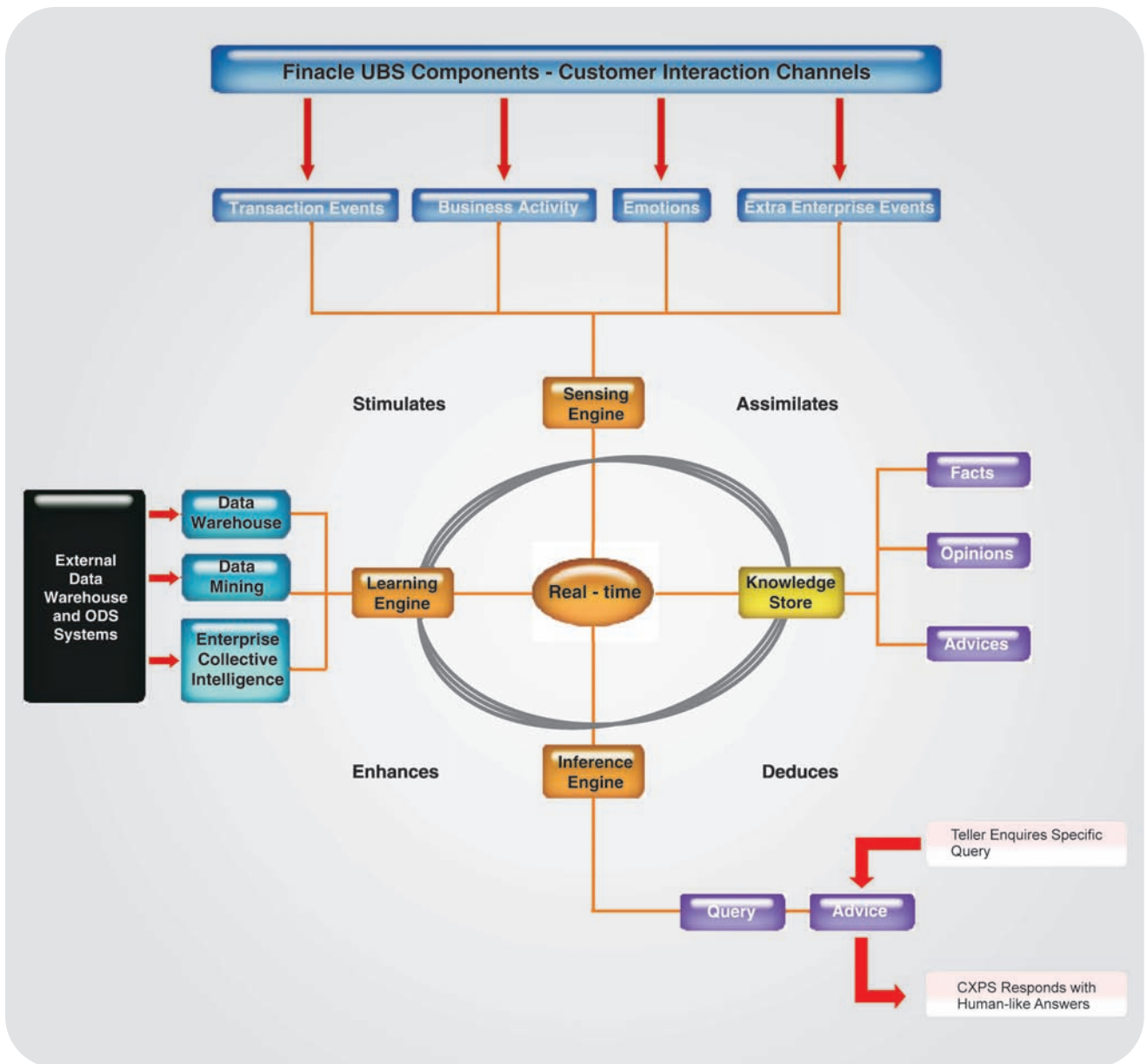
Customer eXPerience Solution leverages a Real-time Intelligent, Conversation and interaction management Engine (RICE) to add conversational tacit intelligence to customer interactions, in real-time. In addition to functioning as a relevance-based system, displaying key offers applicable for the customer, it factors new information in real-time, adjusts to prompts and intelligently participates in customer interactions, simulating real human conversation.

The solution assimilates structured, unstructured, real-time and offline data, through multiple channels and interactions. It remembers behaviors, makes assumptions, understands contexts, seeks answers, and answers queries as well. This ensures that customer interactions across channels are contextual and personalized, with a keen focus on right-talk enabled right-sell. The solution effectively institutionalizes customer relationships with the bank instead of with agents of the bank. It arms the business with a sustainable competitive edge through the consistent delivery of 'business-class' customer experience, with price parity.



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Functional Architecture



Key Modules

Real-time Intelligent, Conversation and interaction management Engine (RICE)

A humanized interaction management system, which leverages artificial intelligence, it brings in intuitive intelligence to every customer touch point. It provides a high level of personalization to the online customer experience. RICE is event driven. It shares a common knowledge platform which enables users to service the customer with expertise. For example, consider a customer with a 16 year old relationship with the bank. RICE can leverage the relationship experience with this customer to the extent that he can be serviced effectively even by a newly recruited relationship manager, with as much ease as a seasoned employee of the bank.

Advisor

This Web-based utility can be leveraged by advisors, branch staff and the call center to interact with RICE.

Relationship Manager One View

Enables relationship managers to access customers through the Internet and other channels on a 24X7 basis.

Operations Manager

An invaluable support for the bank to exercise finer control over customer operations at the branch and the call center.

IntelliQ

A queue management system for branch customers that streamlines the request queuing process, while ensuring optimized service time for customers.

Internet Agent

An invaluable support for the bank to exercise finer control over customer operations on the Internet and other virtual channels.

Business Benefits

Robust Cross-sell Framework

The solution enables smart customer engagement, ensuring that all interactions across channels and people are contextual and in real-time, supported by tacit information and data from unstructured and offline sources, as well. This effectively sustains true relationship banking, providing a robust framework for cross-sell opportunities.

Greater Service Efficiency

With Customer eXperience Solution institutionalizing customer relationships with the bank, instead of with agents of the bank, new relationship managers can add value in their roles, after a minimized latency period. It helps them clearly focus on areas of concern and take suitable and timely action. Response time to customer requests is also greatly minimized.

'Business Class' Customer Experience

Customer eXperience Solution provides instant customer recognition, reduces the average handle-time call hold, lowers call transfer counts and empowers relationship managers to consistently perform with greater relevance, thereby enhancing the service experience for customers.



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