

# Finacle Advizor

## OVERVIEW

Banking is growing increasingly automated with the advent of self-service channels like the ATM, Internet and mobile. While the increasing popularity and cost benefits of self-service channels is undeniable, the personalized touch that a branch promises still makes it the channel of choice among consumers. In fact, this critical component in the banking ecosystem is used most often by about a third of banking customers.

Decision makers at banks are constantly driven to reduce costs of operation and transactions, without diluting the customer experience. The challenge that banks must hurdle is to streamline the self-service channel, while still providing the reassurance of human touch. The best of both worlds is what they seek to deliver.

### Finacle Advizor

Finacle Advizor empowers banks to deliver products and services through a fully assisted self service channel that capitalizes on the organization's existing Internet banking capability. Leveraging Web 2.0 principles and recent technological advances in the IP convergence space, the solution brings to the self-service channel the comfort of human intervention through 'triple play' entailing video, audio and data communication along with co-browsing. In effect, this virtually recreates the service experience at a branch.

Finacle Advizor provides banking customers real-time access to their relationships with the bank, such as account inquiries, fund transfers, remittances, credit card and mutual fund payments. It enables them to make payments to individuals and institutions, through channels like the Internet, kiosk and ATM.

Compatible with any multimedia capable PC with an Internet or intranet connection, the solution leverages the Microsoft application platform.



YOUR INNOVATION PARTNER

# Functional Architecture



## Key Modules

Finacle Advisor leverages several patent pending algorithms to manage communication between customers and the advisor efficiently.

### Customer Interface

This is the designated interface that engages banking customers. It allows them to log into the bank's Internet banking application, and identifies both the customer and the location of access. Customers can also communicate with the bank's support staff, by leveraging this interface.

---

### Advisor Interface

The bank's support staff including its relationship managers, call-center advisors, product experts and sales teams can use this interface for online, fully multimedia-enabled interactions with customers.

---

### Audio/ Video Support

With a single click, customers can seek assistance from the bank's support staff. An audio-video session can be established between the customer and the advisor, on request. The selection of advisor is automatic based on availability, customer profile and the context in which assistance is sought.

---

### Co-browsing

Banking customers can opt to share the browser screen with the bank's advisor. This can prove useful when customers seek assistance, to comprehend the significance of data displayed on the user screen. Advisors can also share their screens with customers to explain financial modeling scenarios.

---

### Advisor Performance Management

Finacle Advisor records statistics such as number of calls handled by the advisor and the duration of these calls, to help the bank address administrative tasks like incentive calculation.

# Business Benefits

---

## Customer Delight

The solution's self-service capabilities empower customers to access comprehensive banking services in a completely secure environment. The interface also enables banking staff to understand customer needs better. The additional comfort of human intervention, through video, audio and data communication, creates a truly satisfactory customer experience.

---

## Robust Inclusivity Framework

The solution extends the reach of the bank's services, surmounting the complexities of diverse and far flung locations. This enables banks to include, through this new channel, their various customer segments, including specific under-banked and unbanked communities.

---

## Cost Savings

Finacle Advisor presents banks with the advantages of reduced integration by leveraging their existing Internet banking solution. It creates an alternate means to lower operation costs for banks. It facilitates a significant reduction in service distribution and transaction costs, by enabling the deployment of an optimized channel management strategy. It also supports the creation of demand generation for banks, without the need to add on cost-intensive branches to drive customer acquisition.



YOUR INNOVATION PARTNER

### USA/LATAM/CARIBBEAN

**Vikas Gupta**  
Tel.: +1 908 450 8220  
Fax: +1 908 450 8201

### SOUTH ASIA

**Venkatramana G**  
Tel.: +91 98452 19809  
Fax: +91 80 2852 1747

### EMEA

**Amit Dua**  
Tel.: +44 776 651 0099  
Fax: +44 207 715 3301

### APAC

**South East Asia/Greater China/  
Japan/Korea**

**Mahesh DK**  
Tel.: +91 98450 69004  
Fax: +91 80 2852 1747

### Australia/New Zealand

**Shubhomoy Banerjee**  
Tel.: +61 400 954702  
Fax: +61 3986 02999

**e-mail: [finacleweb@infosys.com](mailto:finacleweb@infosys.com)  
[www.infosys.com/finacle](http://www.infosys.com/finacle)**

---

### Infosys Technologies Limited

Plot No. 44, Electronics City, Hosur Road, Bangalore - 560100. India  
Tel.: + 91 80 28520261, Fax: + 91 80 28521747, e-mail: [finacleweb@infosys.com](mailto:finacleweb@infosys.com)  
Join us on Twitter, LinkedIn and Finacle Whiteboard at  
[www.infosys.com/finacle/networking.asp](http://www.infosys.com/finacle/networking.asp)

© 2009 Infosys Technologies Limited, Bangalore, India. Finacle is a registered trademark of Infosys and Infosys acknowledges the proprietary rights of the trademarks and product names of other companies mentioned in this document. Infosys believes the information in this publication is accurate as of its publication date; such information is subject to change without notice.