Customer data integration solutions
To support your business objectives

WebSphere software

IBM

Deliver enhanced sales and service opportunities by providing a foundation of unified customer data to all channels.

Customer data integration solutions

As a part of the IBM master data management (MDM) family of products, IBM WebSphere® Customer Center provides the strategic architecture that companies need to solve their enterprise customer management issues and realize the full benefit of their investments in customer relationship management (CRM).

Industry analysts have identified the "foundational problem of CRM projects" as bad customer data. IBM WebSphere Customer Center helps financial services organizations solve the foundational problem by providing CRM applications and all front-office channels with the authoritative single view of the customer, as well as business processes for maintaining the customer data that is shared across the front and back office. Unlike existing stand-alone and back-office customer information files (CIFs), WebSphere Customer Center is a real-time, service-oriented application that manages customer-centric business processes and transactions, while persisting new enterprise customer knowledge and processes, such as interaction history, event notifications, privacy and data entitlement rules, customer relationships (households) and customer value profiles. WebSphere Customer Center has been labeled a "next-generation super CIF" by leading analyst firm Tower Group, and is recognized as a leader in the customer data integration (CDI) space by Gartner, Forrester and META Group.

Grow your customer base

Card issuers like your company face new pressures from large card issuers driving economies of scale through mergers and acquisition (M&A) and aggressive marketing efforts from competitors. You are attempting to grow your customer base and revenue in a saturated and sluggish market. Direct-marketing channels are also saturated, as consumers are unable to distinguish between the multiple direct-mail offers they receive from various card issuers. And privacy regulations, such as the U.S. national do-not-call registry, are affecting the ability of card issuers to deliver product offers to potential new clients. In addition to those challenges, card issuers have experienced increased net credit loss due to the economic downturn.

In order to differentiate themselves, card issuers have adopted customer service leadership and product-differentiation

strategies. The basis of an effective product-differentiation strategy is based on complete customer knowledge to aid in the product development and sales processes. The primary obstacle for you is the fact that customers are maintained in an account-centric manner, with customer information fragmented across multiple in-house, FDR and TSYS account processors, customer information files (CIFs) and customer relationship management (CRM) systems. Without an authoritative customer record, you struggle to get a complete view of your valuable customers, to provide consistent service to those customers across all channels, to sell additional products to those customers and to reduce net credit loss.

WebSphere Customer Center solves these challenges by enabling customer-centric operations using your existing account-centric systems. WebSphere Customer Center manages all customer transactions and injects customer knowledge and insight into operational transactions. It allows you to transform its traditionally product-oriented operational processes by providing all customer touch points with marketing customer insight, such as customer risk profiles, interaction history and household relationships. By maintaining the authoritative customer profile and risk profile, WebSphere Customer Center

helps enable you to manage risk at a customer level to reduce net credit loss, to identify and act upon cross-selling opportunities, to provide consistent customer service through multichannel integration, and to comply with privacy and data-sharing regulations.

WebSphere Customer Center is the only CDI solution that focuses primarily on operational customer data transaction management. WebSphere Customer Center is the recognized leader in CDI for the following reasons:

Reduce net credit loss
WebSphere Customer Center enables your company to identify credit risk earlier and make credit and collection decisions based on the customer's entire risk portfolio. By maintaining customer-level risk scores across multiple product lines and sharing that knowledge with all systems, WebSphere Customer Center helps enable you to dramatically improve your risk portfolio and reduce net credit loss. It also enables you to comply with the Basel II Accord and Sarbanes-Oxley Act.

Reduce operating expenses
WebSphere Customer Center provides a once-and-done processing environment for customer

information. Managing customer data across branded or private-label accounts centrally helps card issuers dramatically reduce customer administration expenses. Accessing full customer knowledge also allows you to tier service to your customer base, reducing expenses by directing lower-value customers to low-cost channels.

Help increase revenue by leveraging service interactions

By unifying customer knowledge, WebSphere Customer Center allows you to make better credit decisions and to allocate credit to high-value customers, increasing transaction volume. Operational interactions (such as call-center inquiries) are an effective means of reaching the customer, more so than traditional marketing channels such as direct mail. WebSphere Customer Center also maintains campaign and product offer profiles for the customer, which can enable you to better leverage marketing calls and increased revenues.

Reduce M&A time and costs

As an open, vendor-neutral hub instead of a closed, stand-alone application, WebSphere Customer Center provides a customer chassis that enables faster and cheaper integration of acquired businesses and their in-house, FDR or TSYS account processors. This allows faster economies of scale for crossover customers (customers with two accounts).

Operationalize marketing customer insight to improve customer service and cross-selling

WebSphere Customer Center integrates with vendor marketing information providers (Acxiom, for example) to manage customer demographic and household data to drive a deeper understanding of the customer into operations. WebSphere Customer Center can be integrated with enterprise data warehouses to merge the operational and offline single-customer views and to operationalize insight from analytics applications, such as risk management, profitability and customer relationship insight.

Improve customer service and retention with multichannel integration
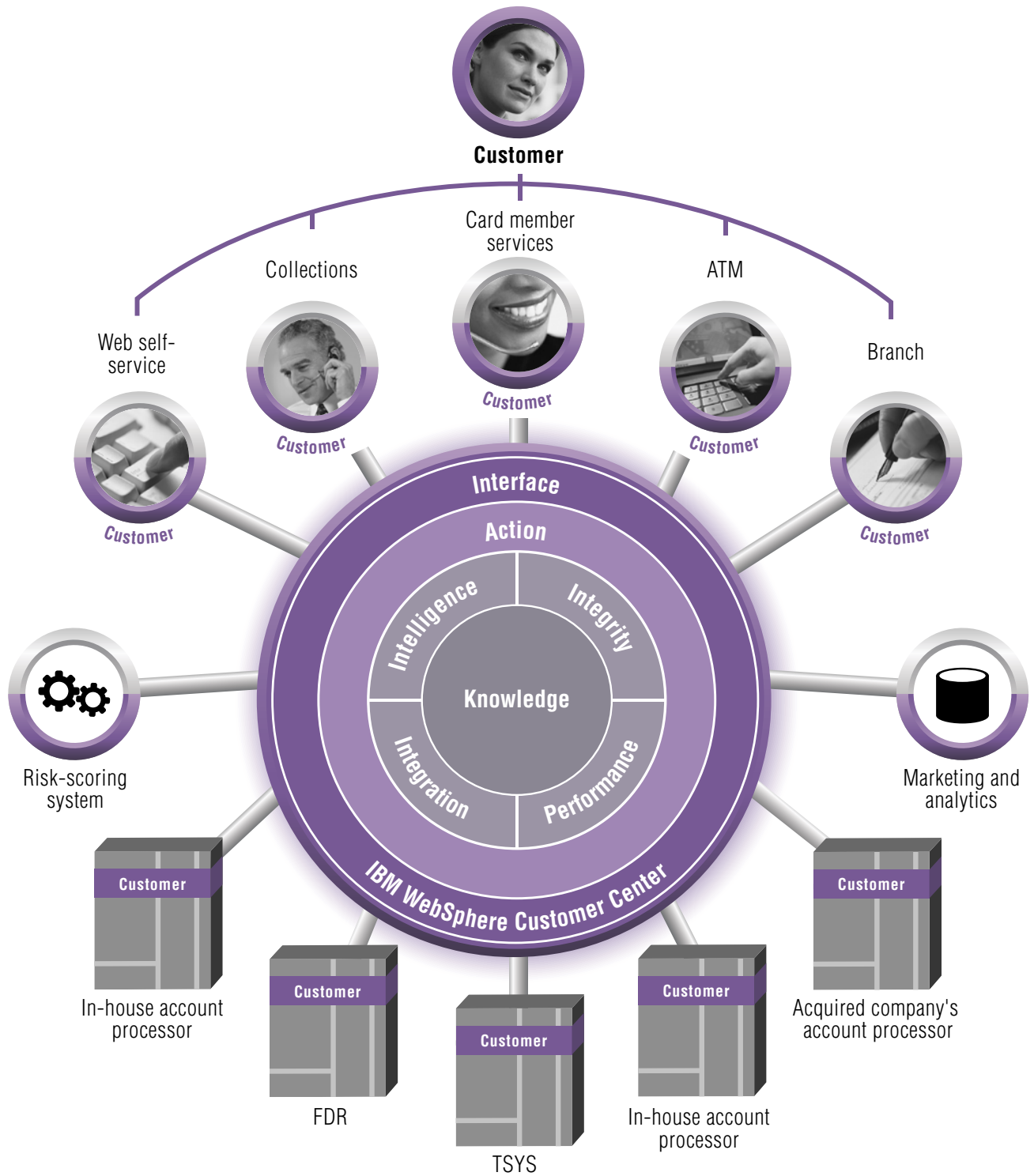
WebSphere Customer Center improves customer service consistency by creating a real-time alignment between the front and back office around a single version of customer truth. This delivers a consistent service experience for the customer by providing a single, unified source of customer knowledge (such as their value profile, household relationships and recent interactions) to all channels.

Simplify privacy and legislative compliance

WebSphere Customer Center provides a central location to track and manage privacy data for the customer and to manage legislative requirements. By centrally tracking solicitation opt-in and opt-out preferences, WebSphere Customer Center ensures marketing material is not sent to customers who have opted out, avoiding wasted mailing expenses and potential privacy fines. WebSphere Customer Center also adapts to emerging regulations, like new U.S. FTC telemarketing rules and the Patriot Act.

Improve and tailor customer service

WebSphere Customer Center enables tailored service to specific customers or customer groups, allowing you to service your private-label business according to the branded company's requirements (for low-cost compared to high-touch service, among others).

Customer

Card member services

Collections

ATM

Web self-service

Branch

Customer

Customer

Customer

Customer

Customer

Interface

Action

Intelligence

Integrity

Knowledge

Integration

Performance

IBM WebSphere Customer Center

Risk-scoring system

Marketing and analytics

Customer

Customer

Customer

Customer

Customer

In-house account processor

FDR

TSYS

In-house account processor

Acquired company's account processor

IBM WebSphere Customer Center software is the only CDI solution that focuses primarily on operational customer data transaction management.

WebSphere Customer Center is the only CDI solution that focuses primarily on operational customer data transaction management. WebSphere Customer Center is a recognized leader in CDI for the following reasons:

- *WebSphere Customer Center is a viable customer hub. It contains more than 500 business services out-of-the-box. These services manage both complex customer business processes and simple customer data inquiries and updates; this enables WebSphere Customer Center to be a business process hub for customer-centric transactions.*

- *WebSphere Customer Center contains actions (business services) that are both reactive and proactive. WebSphere Customer Center reacts to requests from applications and channels and responds with real-time, viable customer data. WebSphere Customer Center proactively identifies customer events and responds in real time, alerting other applications to the detected event.*

- *WebSphere Customer Center is an intelligent customer hub. It contains several preintegrated business logic components to manage business rules, event detection and management, privacy and security rules, data validation and duplicate suspect processing. WebSphere Customer Center injects intelligence into operational transactions, including the ability to derive real-time customer insight and to manage customer events.*

- *WebSphere Customer Center is designed to be implemented within a service oriented architecture and is a fully service-oriented application (SOA).*

- *WebSphere Customer Center contains sophisticated integration functionality and is neutral to all front-end CRM and back-office systems.*

- *WebSphere Customer Center is developed on leading technology (Java™ 2 Platform, Enterprise Edition [J2EE] Enterprise JavaBeans [EJB])*

- *WebSphere Customer Center has proven implementations with some of the world's largest companies and is working with their various and multiple customer-facing and back-end systems.*

- *WebSphere Customer Center manages new enterprise customer data and business processes. This includes privacy profiles, customer preferences, cross-channel interaction history, customer relationships, value profiles, duplicate suspect processing and event notifications, among others.*

- *WebSphere Customer Center operationalizes customer insight and knowledge. It maintains marketing department customer insight, such as household data, customer value scores, profitability indicators and propensity to churn, and injects that insight into operational processes.*

For more information
To learn more about IBM WebSphere Customer Center Software, visit:

i**bm.com**/software/data/masterdata/launch.html

"WebSphere Customer Center contains more than 500 business services out-of-the-box."

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