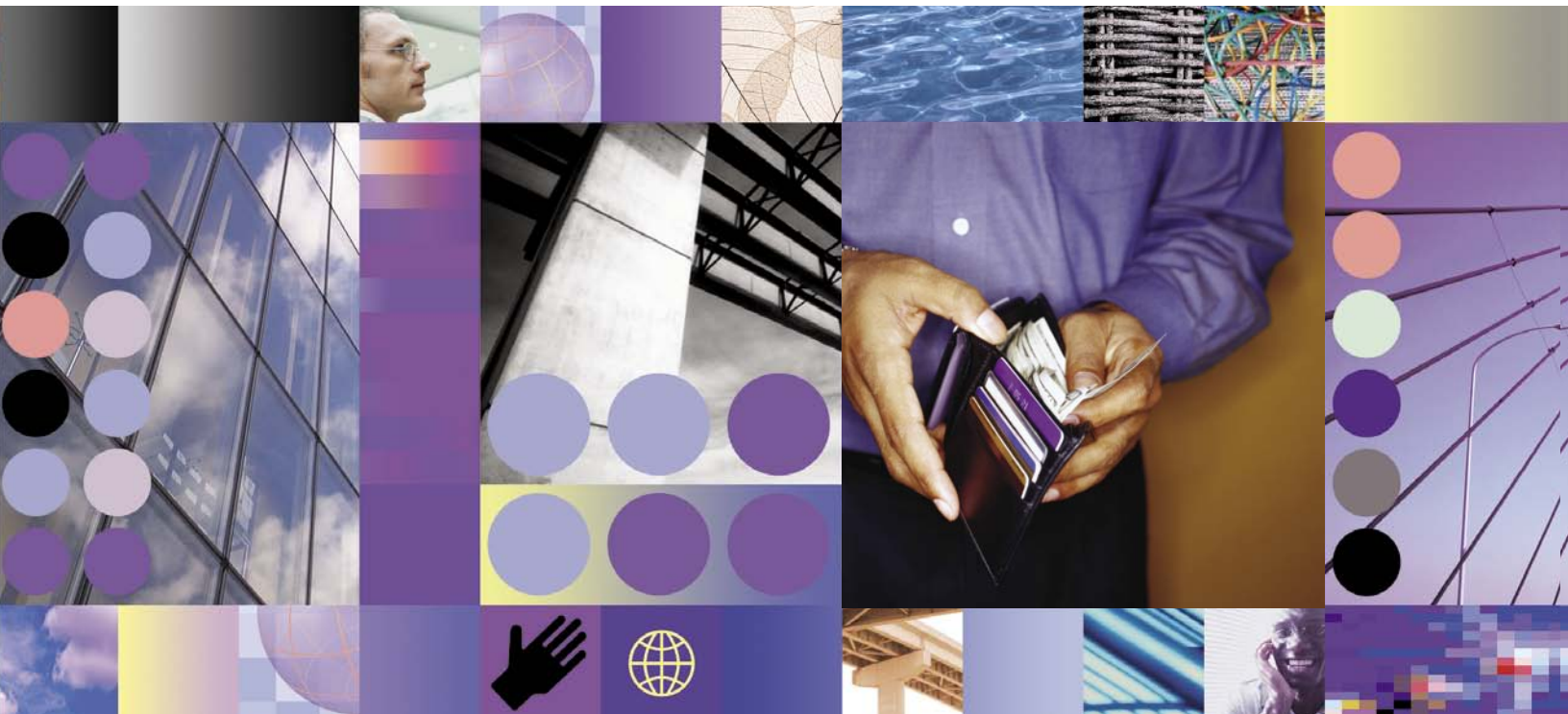**Customer data integration solutions**
To support your business objectives

WebSphere. software

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

Take advantage of 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. WebSphere Customer Center helps financial service providers (FSPs) like your company solve this 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.

Gain more customer insight

Leading FSPs face new competitive pressures from financial services convergence (nontraditional competitors selling financial services products) and new market entrants. Over the past 20 years, consumers have diversified their assets and have disintermediated traditional sales and service channels. Despite this environment, FSPs are seeking effective strategies to increase their revenue and profitability. Retaining profitable high-value customers and selling products into that customer base is a key issue. At the same time, your company is seeking ways to reduce administrative expenses to improve its efficiency. In addition, your company is facing regulatory issues with respect to risk management and privacy.

Most FSPs have adopted a customer service leadership strategy in order to create a competitive differentiation. FSPs have implemented CRM and CIFs to address that strategic goal, yet very few are able to deliver viable customer insight to all channels and to transform operational processes to a customer-centric model. Customer information is still fragmented across multiple back- and front-office systems. Without an authoritative customer record, FSPs struggle to get a complete view of their valuable customers, to provide consistent service to those customers across all channels, to sell additional products to those customers and to reduce their operating expenses.

WebSphere Customer Center can help solve these challenges by enabling customer-centric operations using your company's existing product-centric systems. WebSphere Customer Center injects customer knowledge and insight into operational transactions. It allows you to transform traditionally product-oriented operational processes by providing marketing customer insight, such as customer value profiles and household relationships, at the customer touch point. By providing an authoritative customer record as well as financial services-specific business processes for customer data management, WebSphere Customer Center enables you to identify and act upon cross-selling opportunities, to provide consistent customer service through multichannel integration and reduce expenses associated with inefficient customer data management.

Enable integrated financial services delivery

By providing a unified customer view and aligning all channels and systems around a single understanding of the customer, WebSphere Customer Center allows you to manage the customer's complete financial services needs as an integrated whole, responding to customer events throughout the financial services life cycle, and offering tailored wealth management products and services.

Integrate silos of customer information to create the authoritative customer record

WebSphere Customer Center enables you to maintain the authoritative record of customer data in a single application. It also maintains a unique and persistent customer ID to track the customer relationship over time (throughout the customer and product life cycles). The creation of an authoritative customer record and centralized customer business processes enables your company to reorganize its operations around the customer, enabling it to integrate all product lines around the customer to increase revenue opportunities, improve customer service and reduce administrative costs.

Improve customer service and retention with customer-centric multichannel integration

WebSphere Customer Center helps improve customer service and retention by integrating unified customer

knowledge (the authoritative customer view) and business processes (for example, customer identification) with key channels such as the field offices (branches, agents and so on), call center, interactive voice response (IVR) and Internet systems. By sharing a common view of the customer, their value profiles, their relationships and all previous interactions, your company can provide consistent service across all channels to your most valuable customers.

Increase revenue through improved cross-selling

WebSphere Customer Center responds to customer events (for example, a customer buys a home or gets married) to capture and share cross-selling opportunities in real time. By sharing the complete customer portfolio and relationship understanding with all channels, your company can ensure that sales opportunities and offers are made to the customer regardless of the interaction channel used to improve the response rate of campaigns.

Reduce costs with improved risk management

WebSphere Customer Center improves risk management decisions by sharing a customer risk profile (across multiple product holdings) with all channels and systems. With a unified view of the customer's risk profile, you can make better credit decisions based on the

customer's portfolio and relationships to reduce loan charge-offs. Maintaining a consolidated operational customer risk profile assists in compliance with the Basel II Accord and the Sarbanes-Oxley Act (SOX).

Operationalize marketing customer insight to improve cross-selling and service

Operational interactions are an effective means of reaching the customer, more so than traditional marketing channels such as direct mail. You can capitalize on those valuable opportunities using WebSphere Customer Center to provide customer insight from the marketing area to all operational channels in real-time. 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

By creating a unified customer service and value profile, and making it available to all channels, WebSphere Customer Center ensures consistent service treatment across all channels. Service and value profiles are determined from complete customer information, including their portfolio and relationships (for example, households), to ensure that high-value customers are treated accordingly across product lines and channels.

Reduce operating expenses

WebSphere Customer Center provides all systems with a once–and-done processing environment for customer data. Providing a single environment to manage customer data across all operational systems can help dramatically reduce expenses associated with a fragmented view of the customer (erroneous addresses and mailings, duplication of effort in changing customer data, data loading and matching, and so on).
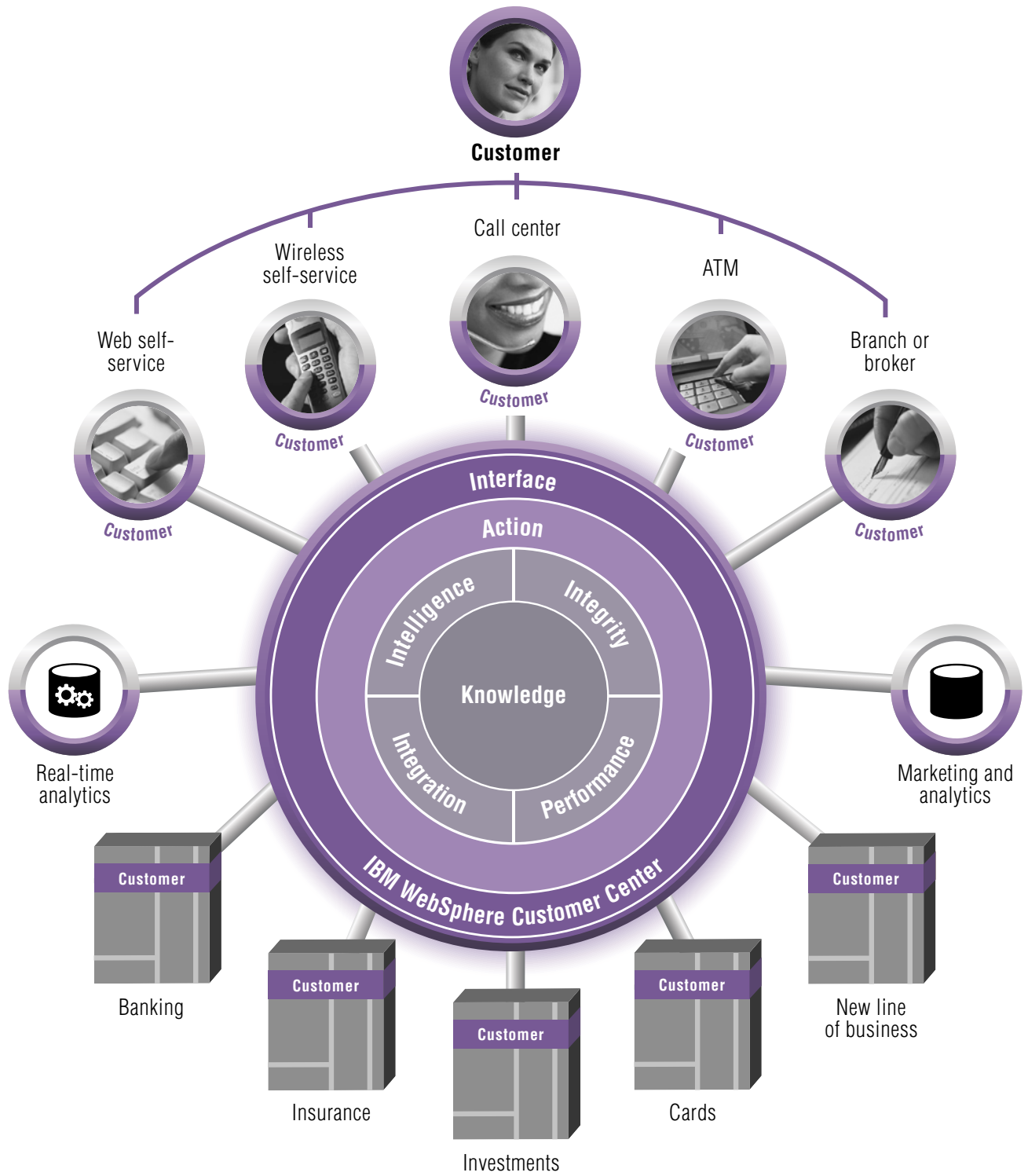
Reduce data maintenance costs

Maintaining an operational authoritative customer record helps you to reduce the cost of maintaining and synchronizing data through offline batch processes and manual matching processes, and the development costs of multiple point-to-point interfaces between applications for customer data.

Reduce merger and acquisition costs and time

You can integrate a newly acquired company's front- and back-office systems with the customer hub to provide a single customer view across both customer bases, while also reducing integration time and improving customer service and cross-selling efforts.

Customer

Call center

Wireless self-service

ATM

Web self-service

Branch or broker

Customer

Customer

Customer

Customer

Interface

Action

Intelligence

Integrity

Knowledge

Integration

Performance

IBM WebSphere Customer Center

Real-time analytics

Marketing and analytics

Customer

Banking

Customer

Insurance

Customer

Investments

Customer

Cards

Customer

New line of business

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 customer data integration (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 of 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 operationalizes customer insight and knowledge. It maintains marketing department customer insight, such as household data, customer value scores, profitability indicators, propensity to churn and so on, and injects that insight into operational processes.*

- *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 is the proven leader among CDI applications in performance and scalability.*

- *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 JavaBean [EJB] application).*

- *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.*

For more information

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

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

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

IBM.

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