



Unifying the Customer

DWL Customer™ for Financial Services



How can I enable customer-centric operations using my product-centric systems?

The traditionally separate business lines of insurance, banking, investments, cards and brokerages are converging as integrated financial services providers transition from a product-centric to a customer centric business model. In creating this single customer environment, however, companies still want to manage customers' holdings in their existing product-focused back office systems. Companies face the added challenge of multi-channel integration, providing consistent service across call centers, Web and wireless self-service sites, branches, agents and brokers and ATMs.

Customer information and administration are typically fragmented across these channel and product-focused systems, as well as CRM applications, data warehouses and Customer Information Files (CIFs). This makes it difficult or impossible to get a complete view of customers, keep front and back office systems in alignment, identify high-value clients and make changes to product-focused business processes.

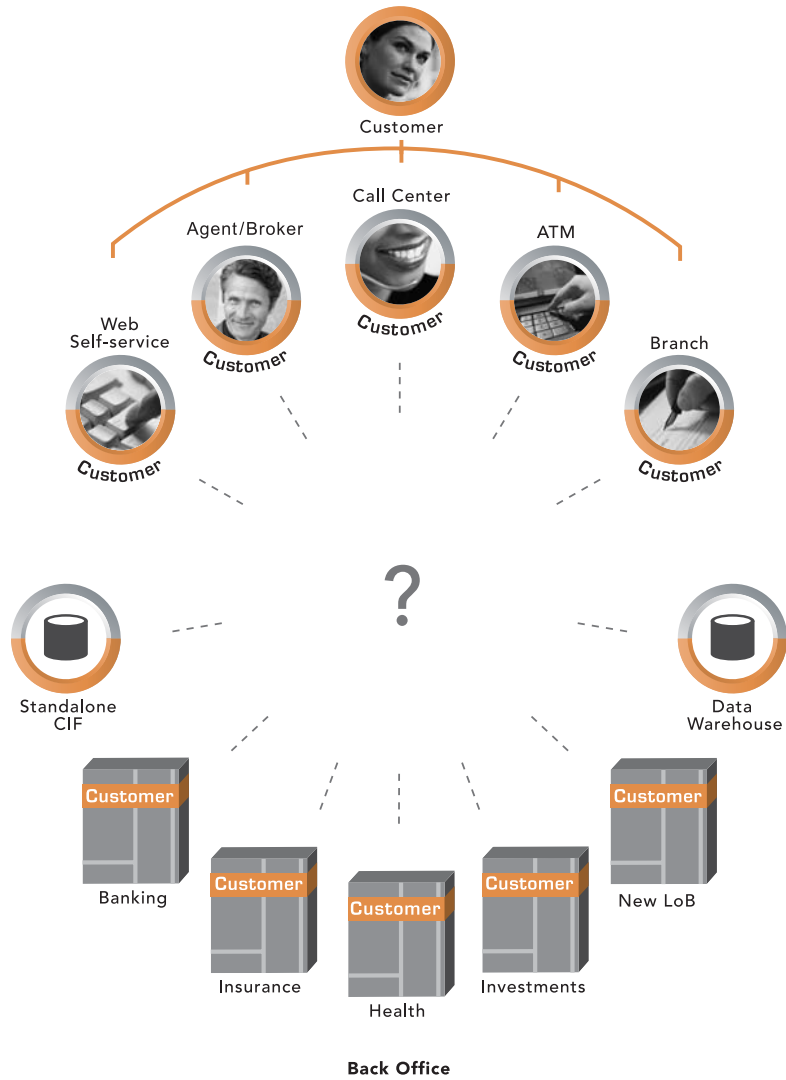


Fig 1 Customer administration is typically fragmented across multiple front and back office systems and repositories.

I need to...

Support cross-channel integration. Provide consistent service across all channels by delivering complete customer knowledge and consistent service across branches, ATMs, call centers and self-service Web sites.

Align front and back office systems. Align your multi-channel front office and multi-product back office around a single understanding of the customer. Enable "once-and-done" customer processing while managing business rules and critical changes between systems and business lines.

Get a unified view of the customer. Unify customer knowledge from all business lines, product silos and third party systems into a single enterprise-wide portfolio.

Maximize CRM investments, multi-channel strategies and back office systems. Leverage existing technology instead of replacing or renovating it. Maximize CRM systems by providing them with an enterprise-wide view of customers.

Drive customer knowledge into everyday operations. Enable event notification to react to customer transactions and events.

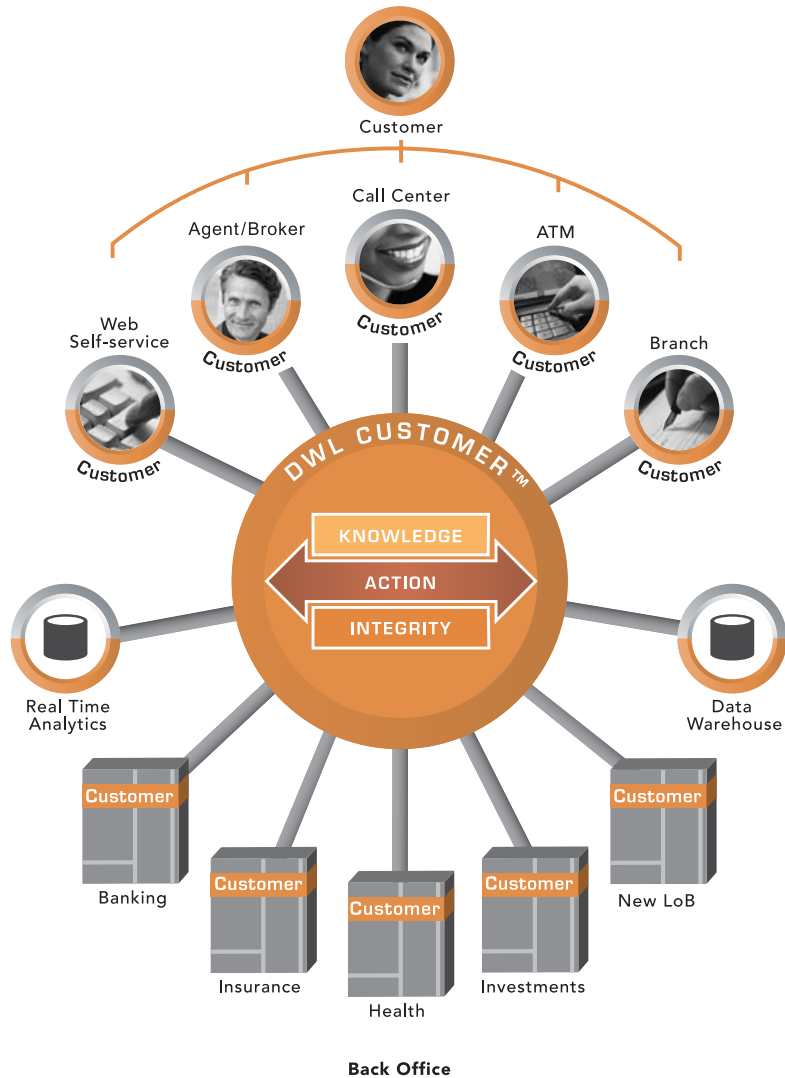


fig 2 DWL Customer flows all customer transactions through an enterprise customer hub.

Solution: DWL Customer™ for Financial Services

DWL Customer enables customer-centric operations using financial services companies' existing product-centric systems. By flowing all transactions through an enterprise customer hub, DWL Customer provides a unified view of the customer across multiple business and product silos. It delivers this single view and update environment to all channels, enabling multi-channel integration and consistent customer service. The solution aligns these multi-channel systems with multi-product back office systems in real time, providing a single source of customer truth across the enterprise.

Linking all systems to an enterprise customer hub provides "once and done" customer processing across business lines and systems. It also enables real time event notification, allowing companies to react to customer events to increase retention and capture new cross-selling opportunities. By centrally managing customer information, companies can readily snap in merged and acquired systems and dramatically simplify privacy and regulatory issues. The result is dramatically reduced customer processing costs, increased retention and wallet share and maximized return on existing investments in CRM, back office and merged and acquired systems.



Fig 3 DWL Customer contains powerful Knowledge, Action & Integrity layers.

Delivering customer knowledge, action and integrity

Knowledge layer

Unify customer information into a complete, enterprise-wide portfolio

DWL Customer™'s Knowledge layer consolidates customer information spread across multiple systems, channels and business lines into a unified portfolio. This provides complete and up-to-date customer knowledge to all audiences, channels and systems for consistent customer service across the enterprise. Complete customer knowledge enables customer segmenting to identify high-value customers and provide tailored wealth management products and service.

Action layer

Drive customer knowledge into everyday business operations

DWL Customer's Action layer aligns front and back office systems in real time. This helps drive customer knowledge directly into business processes, enabling companies

to respond to customer events in real time. For example, when a banking customer changes their address, CSRs can be notified that the customer may be interested in new home insurance. The Action layer also enables tiered service to high value customers. When a customer with a single card account and a large investment portfolio contacts the card call center, the CSR can recognize them as a high-value customer despite their low-value card account and provide tailored service accordingly.

Integrity layer

Maintain a single version of customer truth

DWL Customer's Integrity layer ensures a clean, consistent customer record for the enterprise. It provides the high performance financial services companies need to ensure consistent performance for large customer volumes and high transaction loads.

DWL Customer™ provides the missing enterprise customer link

Unlike standalone CRM applications or Customer Information Files, DWL Customer covers the entire customer relationship instead of a single channel or line of business. It provides customer administration as a shared service to other systems, delivering over 150 XML-based business services out of the box. Because DWL Customer's Web services enabled architecture is not tied to any front or back office technology, it remains "future proof" to changes in channel, CRM, back office and third party systems. This flexible enterprise customer foundation provides the missing link financial services companies need to manage the customer at an enterprise level and realize the full benefit of their investments in CRM.

<i>Maximizing CRM systems</i>	
<i>CRM</i>	<i>DWL Customer</i>
Optimized to support a given channel or sales function (e.g., call center)	Supports all channels and systems with a single customer environment
Batch or "point in time" updates creates misalignment with back office systems	Aligns front & back office systems in real time
Require multiple customer repositories & administration processes	"Once and done" customer processing—updates cascaded to all systems in real time
Operates off a past-dated "snapshot" of customer business	Real time event notification to react to customer events as they happen
Closed application architecture requires point-to-point integration	Open service-based architecture readily "snaps in" current and future applications
<i>Beyond the Customer Information File</i>	
<i>CIFs</i>	<i>DWL Customer</i>
Cover a limited set of products or business lines	Covers the entire customer relationship—retail and commercial banking, insurance, cards & investments
Multiple CIFs = multiple versions of customer truth	One customer hub = single source of customer truth
Optimized for inquiry	Optimized for real time transactions & updates
Not file of record; points to other back office product engines	Holds the "golden" file of customer record
Limited ability to support front office applications	Designed to support multiple channels and CRM applications for customer transactions
CIF may be embedded in back office or CRM systems	Front & back office neutral; not tied to any back office or CRM system



DWL Customer™ Value proposition

Enable integrated financial services delivery

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

Increase wallet share

DWL Customer's unified customer view allows financial service organizations to identify high value customers and households and target specific products to them. Real time event notification enables companies to respond to customer transactions to increase cross and up-selling.

Align the front and back office

DWL Customer enables financial services organizations to align their multi-channel front office with their multi-product, multi-system back office in real time around a single version of customer truth. This reduces costs and drives new value into business operations.

Reduce merger and acquisition costs and time

DWL Customer provides a customer "chassis" that facilitates the integration of acquired companies' front and back office systems, enabling faster economies of scale for customer administration.

Support cross-channel integration

By delivering a single unified source of customer knowledge to all channels, DWL Customer ensures a consistent service experience for customers across all touch points.

Reduce operating expenses

DWL Customer provides "once-and-done" processing for customer information. Providing a single environment to manage customer data across insurance, banking, and investment business lines dramatically reduces customer administration expenses. By unifying customer knowledge, DWL Customer also enables companies to tier service to their customer base, reducing expenses by directing low-value customers to low-cost service channels.

Comply with privacy and legislative requirements

DWL Customer provides a central location to track and manage privacy data for the customer and to manage legislative requirements. For example, by tracking solicitation opt in/out preferences centrally, DWL Customer ensures marketing campaigns are not sent to customers who have opted out, avoiding wasted mailing or telemarketing expenses and potential privacy fines.

Increase operational resilience

DWL Customer is designed to meet the high performance requirements of financial services organizations, supporting millions of customer records in a high transaction environment.

About DWL

DWL is the leader in Unified Business Services software. DWL applications elevate customer, account and product functions from front and back office silos to an enterprise-wide service layer. This enables companies to unify, view and update customer information across all business lines and systems in real time and give their consumers, partners, suppliers and employees a single view of the enterprise. The result is consistent and real time delivery of products and services, strengthened relationships with key business audiences and increased return on companies' back office, front office and CRM systems.

Founded in 1996, DWL is headquartered in Atlanta and has offices in New York, Chicago, Los Angeles, Toronto, London, Paris, São Paulo and Tokyo. DWL clients include AXA, MetLife, Erie Insurance, CGU, and Royal & SunAlliance, among others. DWL has a global strategic alliance with IBM and system integrator, platform, complementary and wireless relationships with partners such as Accenture, Sun Microsystems, BEA Systems and Palm Computing.



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