

Are You Getting the Most Out of Each Client Touch?

OPTIMIZING YOUR CLIENT AND DEPOSIT BASE

Why do some financial services firms average four transactions for each customer interaction, and others don't? Most firms average only one—the one the customer called about. Successful firms offer their customers more options – options that are targeted for the client. The truth is, clients migrate to firms that act as advisors, giving those firms more business.

Consider why many independent financial agents advocate one company's solutions over others, even when there is no difference in the products offered. What are the long-term implications of this trend?

We have found that the most significant reason is customer intelligence—not smarter customers, but your intelligence about your customers.

Ask yourself:

1. Can you instantly see all the products for a single customer in the few seconds you have with the client?
2. Do you know what their neighbors, or other customers of a similar age group, wealth, or background are purchasing?
3. And even if you know all of this, can your representatives prioritize and present additional products for purchase?

An answer of “no” to any of the above? Result: lack of mindshare and lack of wallet share.

“Cross-selling must be targeted, fast and relevant to allow banks to gain and retain profitable customers.”

—Organic Growth in Retail Banking: A Global Survey of Strategies and Programs

“The development of segment-specific customer-value propositions is essential to driving sustainable, high-value growth in retail banking.”

—Striving for Organic Growth in Retail Banking, Boston Consulting Group

Successful companies today can identify a client's complete portfolio of products and services at each and every transaction point—in real-time. These companies offer relevant solutions tailored to a client's profile, and then present those additional products during interactions. This can be done while customers are on-line banking, contacting a call center, using an ATM, or talking to an agent. It's possible, and with the right solution, cost-effective.

Some Sybase customers are taking a fast, low-cost, and effective alternative to massive CRM implementations and achieving the above results in weeks instead of years. These customers create consolidated client profiles from existing data sources that they can search and analyze in real-time, allowing them to offer the best advice possible. Sybase solutions provide an elegant customer intelligence container without a costly rip-and-replace of your existing databases, or the purchase of expensive application software.

TECHNOLOGY BREAKTHROUGH PAVES THE WAY

Sybase recently released new technology that revolutionizes real-time intelligence: Sybase RAP – The Trading Edition. For the financial services institutions that evaluated Sybase RAP – The Trading Edition, the benefits were too good to be true:

- For the first time ever—a single business intelligence product with both real-time and historical analysis
- Dramatically faster reporting and analysis, sometimes as much as 1,000 times faster than traditional solutions
- Data compression providing massive savings in disk storage
- Reduced administration efforts and power consumption

Sybase has over 20 years of proven success in financial markets, delivering high-performance, cost-effective solutions in millisecond environments. With Sybase technology, our customers achieve twice the industry average for the number of transactions per interaction, *effectively doubling each and every revenue opportunity*.

OPTIMIZE FOR SUCCESS

Sybase technology provides real-time intelligence across large data stores, supplemented with rich historical information for complete, current, and on-demand analysis. Customer profiles are presented in a single view, virtually eliminating data latency, while dramatically reducing storage and network costs. Data is extracted from multiple RDBMSs to a single source, leaving the existing systems intact and preserved for optimal performance.

This elegant solution provides the right information at the right time. And, because global financial services organizations must often replicate customer intelligence systems to other locations, all the storage costs and network savings are multiplied for each site—multiplying the savings and revenue gains.

	Sybase RAP	Traditional Architecture
Query Speed	10-1,000x Faster	Slow
Storage (% of raw input data)	20-70%	200-300%
Admin	Lean	3 x RAP
HVAC	Green	Not so green

So ask yourself: Are you offering the right solutions to your customers when you can?

THE BUSINESS BENEFITS OF ACTING TODAY

In weeks, you'll have real-time consolidated profiles for all your customers and all their products, allowing you to double or triple the number of transactions per customer contact.

TAKE THE NEXT STEP

Contact Sybase for an in-depth discussion of what our solutions can do for your client and deposit base, while coexisting with your current infrastructure.

Call 1-800 8 SYBASE to meet with your local team.