

## experience Banking: In Action

### Customer Experience

"Now that we have CitiVision in place, we can leverage it. We can concentrate on developing new content for our users. We're in the business of banking; we let Microsoft build the highways. Using .NET-connected software, CitiVision was able to integrate 270 information sources, including internal and third-party data, and make them available to a global user base in real time."

—Gary Greenwald, Managing Director,  
Global Relationship Bank, Citigroup

"Customers are floored—and pleased—that we take the time to follow up on their surveys, talking to them about their problems and working to correct them. Very often, the problem may not relate to the training or support they've just received, but rather to the fact that an agent hasn't been able to call them back. In the past, those problems could fester and cause us to lose customers. Now, we have a chance to satisfy these customers and continue to work with them."

—Karen Kelley, Vice President of  
Training and Support, Ellie Mae

### Employee Experience

"Platform longevity, desktop stability, developer productivity, and seamless integration with Windows were all key requirements in selecting a development platform. We had just invested millions of dollars in Windows at the desktop level and needed a tool set that would let us maximize our return on this investment—not only for today but for the next 15 years."

—Randy Oswald, Senior Vice President of Solutions  
and Applications, BMO Financial Group

"Streamlining the effort required of our personnel to get the appropriate information not only improves the customer experience, but also significantly reduces the training time required to bring new hires to the high level of competency Wachovia expects of its employees."

—Traci Gann, Senior Vice President  
and Managing Director of Retail and  
Channel Technology Development  
Services, Wachovia Corporation

"Ease of use is key in choosing the Office System. Our people are busy, and the software needs to be intuitive so that we can focus on the message. We don't have time to go for long courses or flip through manuals."

—Rich Anderson, Managing Director,  
Architecture and Design Services, Information  
Technology Group, DBS Bank (Singapore)

"I commute over an hour to work every day, and I can get through as many as 50 e-mails—sometimes more—on my way to work. Do you know how great it is to get into the office with a clean in-box? Do you realize how much time that saves?"

—Frank Marzigliano, Vice President of  
Software Operations, GMAC

### Operations Experience

"MIIS 2003 is . . . ensuring that the right information and program access goes to the right people."

—Suzette I. Statz, Systems Architect, Corporate  
Authentication Services Team, Wells Fargo

"We were able to buy just a few new servers and reduced our hardware spending by more than 80%. Any way you look at it, not buying 50 new servers is an immediate cost savings and significantly reduces our overall hardware spending."

—Rowena Liang, CEO,  
Inventure Solutions

"We could not have afforded to waste a single day. Our business plan was quite clear—planning one week, implementation two weeks. We'd seen Microsoft presentations in Belgrade and Hanover. However, there was some pressure from consultants not to go with it. Microsoft was my choice from the beginning, and I have never doubted that it was the right decision."

—Mladen Jevtic, Executive Director of IT,  
NSBS (National Savings Bank of Serbia)

**For additional information on Microsoft solutions  
and other customer success stories, please visit  
[www.microsoft.com/experiencebanking](http://www.microsoft.com/experiencebanking)**

## experience Banking

### Software solutions to help banks realize their full potential

Banking, an industry known worldwide for predictable business practices and measured evolution, is facing sweeping and unprecedented change. Customers demand personal service whenever and wherever they would like, seven days a week, twenty-four hours a day, with the competition a mouse click or a street corner away. These challenges, compounded by megamergers, decreasing margins, regulatory changes, and fierce competition, present both challenges and opportunities.

More than ever, banks must adapt quickly to survive. They need to find new value in existing systems as well as ways to explore new market opportunities and relentlessly improve the quality of products and services. Microsoft technology helps banks gain a clear view of resources, open lines of information exchange, and adaptable, integrated systems that can be used to change customer, employee, and operations experience. To maximize productivity across multiple resources, banks increasingly rely on information technology. Too often the operations and maintenance costs of today's complex, proprietary systems eat up the very value they create, or the technology fails to match the ways business gets done. The new and old fail to work together, creating hurdles instead of solutions.

At Microsoft, we are committed to helping customers realize their potential through an integrated IT platform—from servers to desktop applications to mobile devices—that provides a powerful, yet affordable, computing environment, optimized for simplicity, customer choice, and productivity. We believe in the power of great ideas captured in innovative software, creating opportunities for businesses of all sizes. We believe in getting more from existing technology to help get more out of the banking business.

### experience Banking: Overview

When considering a technology investment, banks should not ask "What value will this add to my business?" but "What value does technology enable business to have?" Investing in technology alone is not enough. It should maximize business value and create new opportunities for success. Through the use of innovative software, Microsoft seeks to help banks get more from existing technology investments to better align with the way technology works and the way businesses need to run.

Microsoft is committed to delivering technology solutions that help improve customer, employee, and operations experience today while building capacity for continuing innovation.



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## Customer Experience

### What do customers want and expect?

- > Responsive, personal service
- > A trusted financial provider who does what's right for the customer, not just for the bottom line
- > Products and services specifically tailored to meet customers' financial needs
- > Competitive rates, fees, and yields
- > Convenient, accurate, and consistent access to accounts and services across all channels
- > Security of their personal financial data
- > In short, superior customer experience

Forrester Research\* reveals that consumers have undergone gradual, yet profound, changes in their attitudes and behaviors regarding money and technology. Consumers today are more hands-on when it comes to their financial matters and are less loyal to their financial institutions. Forrester states nearly 50% have switched financial providers specifically because they were not satisfied with a previous provider. According to recent research from the Tower Group, 92% of U.S. households visit the branch at least once a month, and 50% consider the branch their primary contact point. When customers walk in the door, they expect their bank to know who they are and to understand their complete relationship with the bank and what services are appropriate for them, whether they speak with a branch manager, customer service representative, or teller.

### Future Customer Experience

- > Trustworthy computing realized
  - Strong recognition and authentication at ATM and Internet
  - Uses smart card and fingerprint. Helps eliminate phishing
- > Instant recognition at branch
  - Radio frequency identification (RFID)–enabled smart card alerts branch personnel to customer presence and enables preferential service
- > Customer-controlled statements, servicing, and alerts via preferred channel
  - Mobility: Customers elect branch, ATM, television, PC, telephone, PDA or other smart device, or Microsoft® Xbox Live™
- > Consolidated financial account management
  - Custom control of all accounts—anytime, any place, and any device
  - Full Proactive Risk Manager (PRM)/analytical and transactional capability, regardless of institution, is aggregated

## Employee Experience

### How can technology increase employee productivity and satisfaction?

- > Tools that help front line deliver great customer service by having easy-to-use and complete access to customer data across disparate sources
- > The ability to rapidly find and communicate information to customers and escalate questions to product experts and management as needed to serve the customer at the point of sale
- > The technology to help employees effectively identify appropriate cross-selling opportunities and referrals
- > The ability to automatically recognize high-value customers
- > Automation of manual work-flow processes to take care of customer requests

Microsoft-based banking solutions combine lower cost, rapid deployment, and ease of use in a straightforward, familiar interface that allows customer-facing employees to have a complete view of the customer. Staff can spend less time searching for information and more time with customers. Often employees have trouble learning to use systems with unfamiliar interfaces. Microsoft technology is already on employees' desktops, so when you introduce new applications that use the same interfaces (for example: Microsoft Word, Excel, Internet Explorer), employees are comfortable. This enables employees to learn new systems faster, reducing training costs and speeding time to value.

### Future Employee Experience

- > Employee portal that provides sense of community
  - Full access to policies and tools
  - On-demand product and skills training (role-based branch portal)
- > Complete view of customer
  - Tools and applications to provide full, prompt service
  - Aggregated view to provide one consolidated portfolio of the customer relationship
- > Greater opportunity for employment
  - Using technology can enable split roles
  - Part-time teller can convert to call-center role from branch workstation and benefit from full-time status with benefits
- > Branch Manager (BM) can become entrepreneur through BM dashboard that provides market/competitive information, campaign management, customer segment analysis, and other business analytics

## Operations Experience

### What is needed to ensure superior employee and customer experience?

- > Efficiently disseminate marketing messages to employees in branches
- > Improve antiquated reporting processes with the branch and to the regional and corporate offices
- > Reduce expensive forms management
- > Compress the time it takes to train new employees
- > Improve employee satisfaction and reduce employee turnover
- > Effectively manage branch workers, both within a branch and those that span multiple branches in regional locations
- > Manage the huge expense of supporting outdated technology in a distributed branch environment

Financial institutions today have no choice but to do more with fewer resources. The Microsoft platform simplifies IT infrastructure and processes, and reduces the costs and headaches of managing multiple technology platforms. Having to rip and replace systems every time the market evolves does not make sense. Microsoft software easily integrates with banks' existing systems and generates new value from them, rather than replacing them. Rapid development, short implementation, and familiar user interfaces mean quicker deployment of branch infrastructure.

### Future Operations Experience

- > Centralized management of all systems (Microsoft Operations Manager/Systems Management Server) eliminates need to touch workstations or branch servers for maintenance or upgrades
- > New branches and instant branch remodel
  - No need for data ports or electrical outlets; full, security-enhanced wireless capability
  - Use of Microsoft Tablet PCs and other mobile devices eliminates hardwired constraints
  - Workstations and other furnishings on wheels
  - Revised branch design from teller-based transaction stations in the morning to loan/personal banking workstations in the afternoon
  - Supported with flexible branch signage
- > Eliminate teller over/under balance errors—cash dispensers eliminate need for currency handling concerns

## experience Banking: Economic Case

Microsoft technology is designed to offer lower total cost of ownership, and strong performance. Organizations can use Microsoft software to get more value out of legacy systems and can reduce the cost of IT operations by migrating from expensive UNIX platforms, porting enterprise applications to Microsoft Windows®, and consolidating servers. Using the familiar Microsoft Office interface for data helps minimize training costs and boosts the productivity of using these tools. Building applications with Microsoft Visual Studio® .NET, in use by more than 2.5 million developers worldwide, enables businesses to tap into a deep pool of affordable developer talent. Choosing Microsoft technology also comes with the added benefit of an unprecedented partner ecosystem that includes more than 35,000 Microsoft Certified Partners who can address any business problem.

### Why experience Banking?

The Microsoft platform is used in financial institutions across the world to help them realize their potential. By using innovative technology, Microsoft software works to bridge the gap between desire and outcome, between technology and results. Through a range of integrated products and technologies, the Microsoft platform offers a means to connect existing systems, link businesses with technical processes, and achieve the best economic value for technology investments.

We passionately believe technology plays an important role in transforming the banking experience by improving the customer, employee, and operations experiences.

Together with our ever-growing partner community, we have developed industry-specific offerings to meet the business needs of the banking industry across the globe. These solutions help banks realize a powerful blend of cost-effective, rapidly implemented solutions today that lay the groundwork for future integrated innovation—something financial institutions have long sought.