

# BANKING, INSURANCE & CAPITAL MARKETS

An innovative solution for front-end applications

## CAFÉ Platform



## Introduction

CAFÉ Platform is Comarch's response to the dynamic changes that have taken places in the banking environment over the last several years.

Increasing customer demands and market competition has forced financial institutions to change their approach to customers and implement new solutions and systems in order to create more efficient customer service and increase sales. Bank employees, changing from “cashier” to “customer adviser”, have received at their disposal more and more advanced IT tools – starting with simple transaction and credit systems and ending with innovative lines of CRM systems.

The current situation forces a bank employee to log into multiple systems each day in search of the required information or functionality and creates the problem of remembering various logins and passwords. This finally leads to business processes getting out of control.

Why? The systems being used come from various stages of IT development, are implemented by different suppliers and with different technologies, often have completely different interfaces and work ergonomics and demand a separate user management module. Further development of such conditions is a dead end which, if without the necessary complex approach, leads to nowhere.

The solution to the problem is CAFÉ Platform. Its goal is to integrate various business systems and to provide an intuitive and ergonomic work interface for bank employees, a contact center and other financial bodies. A bank employee needs only to log into one system which provides him with all required options beginning with general company information and ending with cash operations.

## Benefits

**Synergy effect.** CAFÉ Platform includes high quality systems perfectly prepared to fulfill the highest banking requirements. Gathering systems in one common platform provides the additional effect of synergy and thus multiplies the effects of implementation.

**Improvement and unification of data system interfaces.** An ergonomic and user friendly environment increases the quality and effectiveness of tasks performed by employees. It leads to the reduction of costs related to trainings or time wasted for re-logging or transferring data from one application to another.

**Modular structure.** Clients decide on the functionality and order in which particular modules are launched.

**Configuration opportunities.** Flexibility in management allows for quick reactions for changes in business conditions as well as for platform modifications without additional support provided by technical staff.

**Common security and administration mechanisms.** The application of common solutions enables central user management and providing a common security policy.

## Main assumptions

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**Common technological platform.** This common platform is a base which gathers all the functional modules available to users. Application of portlet architecture and Comarch CMS allowed for the full business management of the form and content of a system as seen from the user's perspective. The chosen solution allows easily adapting the work environment to changing business needs and links business functionalities with information functionalities including an intranet.

**Comarch Security Access Management.** Complex user and security management, incorporating Single Sign-On (SSO) technology in accordance with work context in the access of external IT systems and databases. The mode in which information is displayed and access to particular system functions depends on the user profiles.

**Central BPM module.** Due to centralized management, the range of processes is not limited to particular CAFÉ sub-systems. Administration tools that are used enable a flexible approach to current changes in an organization and the immediate re-modeling of processes by business administrators.

**MultiChannel Communication.** CAFÉ Platform perfectly supplements the Integrated Financial Portal – an Internet financial portal for bank customers. Together they create the complete solution for banking services, taking advantage of all available communication channels with customers: call center, face-to-face interaction, instant messaging, the Internet, traditional mail and WAP.

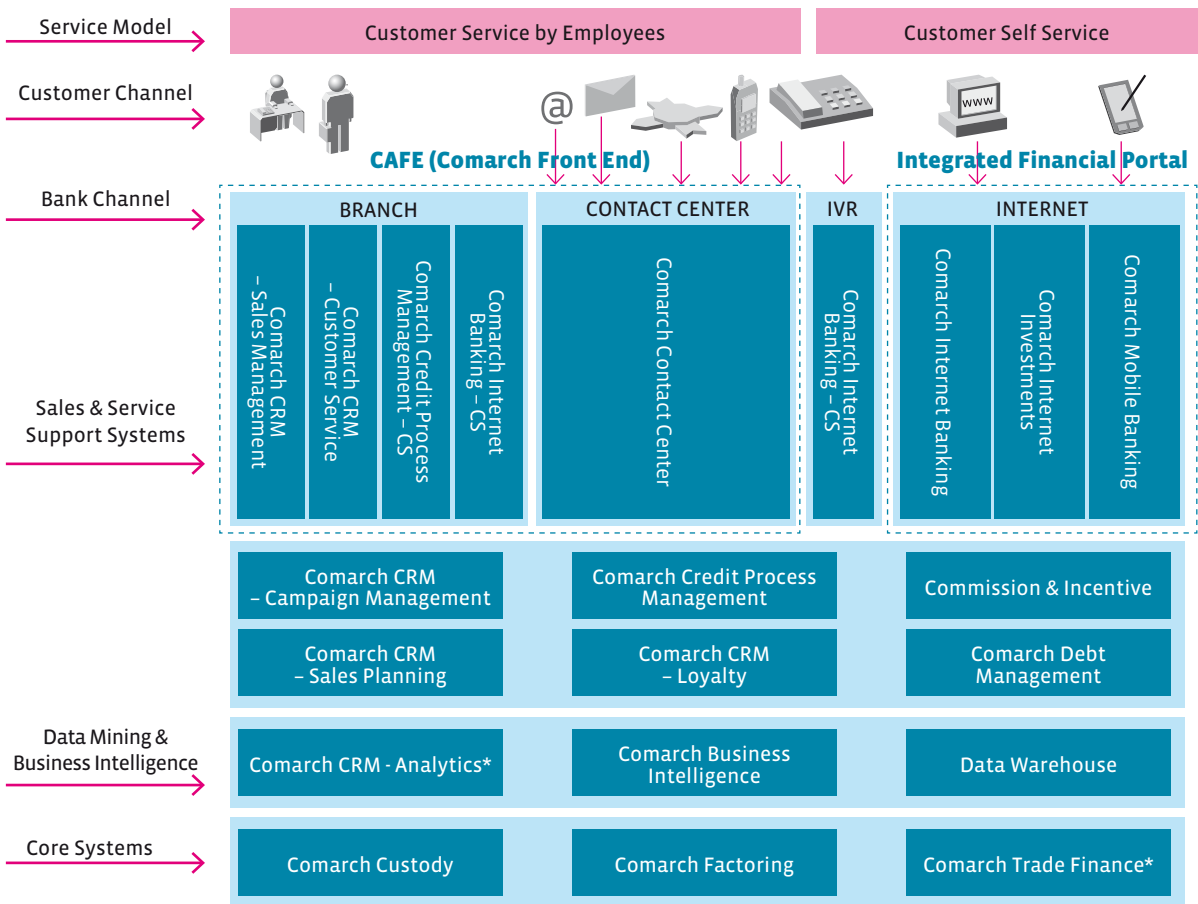
**Modular structure.** A modular structure allows for the creation solutions, for which the content depends on the specific character of the targeted market. Each module is a separate Comarch product and can be implemented independently. Each of these modules offers functionalities necessary to work in the banking environment. CAFÉ Platform is a ready solution based on already tested functionalities, fine tuned and designed specifically for banking and finance.

# Modules in banking

**Comarch CRM Sales Management.** A cutting-edge solution that enables the execution of customer service and sales strategies. Through their web browsers, customer service employees have unlimited access to sales information, customer data, leads and the corporate knowledge base. The system also incorporates sales structure and sales planning management.

- **Customer lifecycle management.** The management of customer acquisition processes as well as the creation of lasting relationships with loyal customers while supporting retention strategies and activities for valuable customers who are prone to leaving the bank.

- Single view of customer data. The system offers a 360° customer view with data collected from all integrated sources and enables smooth access to operations on all customer accounts.
- Consultant activities in the context of their own portfolios. Certain segments of customers are assigned to a given consultant. This functionality was based on the Wealth Management service and allows achieving a better link with customers thus improving service and the effectiveness of selling additional products.
- Task and contact management. The system allows leading a multiphase process of managing tasks, contacts and sales opportunities. Built in tools for customer contact management cover: preparation,



CAFÉ organization with co-systems configured for bank applications

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realization, modification, monitoring and report generation. The system automatically generates **involvement and effectiveness reports**, managers receive objective and overall specifications regarding the effectiveness of consulting work and the efficiency of marketing and sales campaigns.

- High service levels. A high level of customer satisfaction is ensured through an optimized customer service process and access to comprehensive information.
- Employee management. Assigning consultants to customers, information about individual sales plans, setting substitutes etc.

**Comarch CRM Customer Service.** A module for operational customer service which eliminates the necessity for a consultant to log into various internal systems in order to serve customers and sales. The application connects directly with the data systems of the bank and allows for operation realization and sales through one's own interface.

- Cash and operations system. Servicing of current accounts, cash and non cash transactions, deposits, credits, debit cards, checks, collection of payments, letters of credit, applications, statements, investment funds and insurance.
- Cash module. Allows performing operations related to cash including cash operations realized by customers, cash movements between cash desks, dispensers and a multisafe. In addition it is equipped with a wide range of functionalities allowing for easy administration and management of cash desks and cashiers.
- FDS module (Fraud Detection System). Allows postponing the realization of orders registered in the customer service system until additional verification is made.
- Billing module for the calculation of fees and provisions. This module smoothly calculates the amounts of fees for bank activities related to financial events (money transfers) as well as other tasks (print-outs of proofs of payment, print-outs of account history).

**Comarch Credit Process Management – Customer Service.** All stages of credit product sales and service can be simplified and optimized by the implementation

of Comarch Credit Process Management. The modular structure of this system enables the choice of optimal sets of functionalities and supports the most important processes related to credit product service for any segment of customers: product construction, simulations, preparation of application, support for the decision process, preparation of agreements, security management, monitoring of active agreements, settlement of transactions, management of sales networks and calculation of provisions and debt collection. The corporate version of Comarch Credit Process Management is enlarged through additional tools specific for customer segments like a rating engine, the Indicator Analysis module and the Security Management module. Attention is paid to the flexibility of the decision making mechanism and the proposals automatically generated do not limit the process management policy as significantly as in the retail segment.

**Comarch Internet Banking – Customer Service.** Support for internet channels. A bank or Call Center employee is supported by a set of screens allowing monitoring and configuring a user's settings. Depending on access rights, they may represent: modification of access for given channels, blocking / unblocking access to electronic channels, setting a new starting password for active channels, changing passwords, electronic key service, personalization of active channels, hiding or adding certain functions or modules, changing an elements place on the screen and setting the service parameters of paper and electronic statements. The customer service system allows the performance, on behalf of the customer, of bank account transactions by bank and call center employees. Management of the system requires only logging into the system, limited by access rights.

**Comarch Contact Center.** A system for contact center and call center employees. The application supports a consultant's work and allows for quick supervision of consulting. The tool directly integrates with central systems such as data sources, a phone exchange, IVR equipment, a call recording system and outgoing action automation tools.

- Tool for building outgoing campaigns.

- **Telescripting.** Tool to support outgoing and incoming actions that are easy for supervisors to prepare. A tree structure script allows for more effective use of call time.
- **Softphone.** Functionality software allows making calls from the application level without phone usage.
- **Phone exchange integration.** Allows using one application without the necessity of using additional software offered by toolbar type equipment suppliers.

### The platform can be supported by the additional systems mentioned below:

**Comarch CRM Campaign Management.** Planning and management of marketing campaigns. The system supports the entire marketing campaign management cycle: planning, testing, realization, modification and verification of effectiveness. The system allows reaching a chosen group of customers with a precisely defined profile, at the proper time, with proper information and through the proper communication channel. The system widely uses electronic channels like e-mail and sms. It also supports the preparation and process of sending in mass traditional mail by post. The tool cooperates perfectly with sales support systems and creates sales tasks for consultants within current marketing campaigns.

**Comarch Claim Management.** This program allows for the professional management of claim collection and consideration. It allows selecting various escalation paths and also includes an effective module responsible for the service time of a given issue and “owner” of the issue defined in the application itself.

**Comarch CRM Sales Planning.** Sales plan management, building of sales plans, monitoring of sales and sales report analysis, etc. The system allows managing the structure and plan of sales and service departments. A clearly defined sales plan sets the work pace of a consultant’s work, stimulates consultants to take actions, is a base for employee effectiveness rating and can be

used to improve internal motivational programs. The system supports these processes: beginning from plan preparation at the bank’s headquarters, through their distribution down the organization to the consultant level. This distinction helps with gaining control over sales plan realization within the entire organizational structure. In the corporate version, monitoring the realization of the sales process enables building a funnel type analysis and thus to forecast further sales streams by consultants.

**Comarch Credit Process Management.** Management of credit and other product sales. Modeling allows adapting system functionality to organization development through modification of existing process schemes and the creation of new ones. The tool used is a graphic creator using “drag and drop” technology. Modeling enables the precise division of a sales process into stages. These defined processes allow defining the author or a given stage precisely and embed a set of automatic messages. Stages can be initiated automatically or manually by a bank employee.

**Comarch Commission & Incentive.** This system is designed for institutions using a wide network of agents and brokers. The system allows integrating in a single place all the data related to a sales network, the provision policy for all distribution channels and financial settlements with sales network units. Additionally, the collection of all sales data allows for improved sales control and optimization of the motivational systems.

**Comarch Debt Management.** This system facilitates debt claims and collection processes. It allows for the central management of all debt collection processes and is-sues. All contacts with a debtor are registered and the system reminds users about dead-lines of tasks to be done.

CAFÉ Platform naturally integrates itself with data wholesale, analytical systems and central systems.

## Flexible choice of functionalities

The CAFÉ Platform interface is customizable and provides the following key functionalities:

- a user-friendly contact organizer,
- access to planned, postponed and concluded contacts,
- information about planned and executed marketing campaigns,
- information about campaigns targeted at particular customers,
- sales lead management,
- cross- and up-selling recommendations,
- product sales and transaction processing,
- document management and archiving,
- processing of electronic orders placed by customers via self-service channels (Internet, IVR, etc.),
- up-to-date information about products, fees, internal regulations, etc.
- real-time communication with headquarters (e.g. to delegate activities and orders).

CAFÉ Platform is aimed at both retail and corporate customers. The corporate version provides functionalities that enable comprehensive sales and offer mana-

gement, fore-casting customer potential and storing information about corporate customer structure. The retail version has been optimized to handle a large number of contacts and operations in accordance with data privacy regulations. It also includes an extensive sales tips module and support for electronic communication channels (mainly SMS and WAP).

Effective sales are a team effort. CAFÉ Platform enables many specialists to productively work together throughout the sales process. The system allows assigning responsibilities, delegating tasks and defining employee substitution plans. Sales force administration can be divided by distribution channel, geographic region, branch, employee, customer segment and product. Access to CAFÉ Platform is assigned on the basis of user privileges and also pertains to the representatives of external distribution networks (intermediaries, agencies). Proven identity management mechanisms have been applied to user management in the system. Such a solution guarantees both high levels of security and user-friendliness.

# Key functionalities

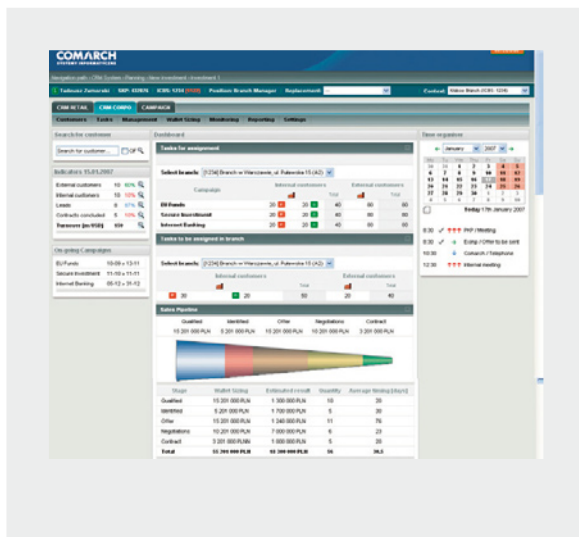
## Desktop

The Desktop is a basic screen which appears after logging into CAFÉ. It contains links allowing smooth movement to other sections of the application and presentation of a short form of chosen functionalities. Available desktop elements are configured by the system administrator and depend on the employee's position and authorities.

### Main desktop information:

- list of contacts dedicated for an employee according to contacts planned, transferred contracts or those required by sales plans,
- task list, highlighting out of date or endangered tasks,

- list of recently searched customers or potential customers allowing for quick identification of customer data. Clicking a given position of the list transfers consultant into customer context chosen,
- a quick and always available search engine allowing for smooth transition to advanced search options,
- calendar, current alerts and messages,
- short information about a marketing campaign,
- sales plans for the current week/month/quarter versus the current realization,
- transfer into another user's context in case of user substitution,
- change of unit and access rights for a user working in various locations,
- list of employees reporting and the possibility to access their work context.



Example of the desktop screen

## Planner

A simplified planner is the main element of the desktop. The default screen contains tasks planned for a current day and past-due tasks. It may contain events registered manually or automatically i.e. the maturity date of customers attached to a given consultant, one's own contacts, a number of contacts planned with the current realization status, planned meetings entered by a consultant or any other front office unit (for example the call center) with information about potential conflicts.

The Planner module, as the main element supporting system users, is used in many business processes. Therefore, it is primarily integrated with other system modules to deliver necessary information in the necessary form and in any required point of time. After logging into the system, each user has access to information about the status of their current work: the current customer, the current form and access path, etc. Particular modules use this information and are thus able to modify it accordingly in order to achieve the effect of predictive system navigation.

## Alert and Message Management

Users can define system alerts and messages in monitoring processes. In addition, business administrators can define the conditions which generate the alerts automatically being sent via email or SMS or are displayed directly on the Comarch CRM Sales Management desktop. The content of the generated alerts is adjusted to users' organizational roles and privileges. Employees are even able to define their own personal sets of events about which they wish to receive alerts – for example information about upcoming customer events. Alerts can also be used for monitoring and escalation of problems that arise during a given process. Examples of this include the extension of a sales process beyond a defined period of time, an extended number of open sales processes, below-target sales results, etc.

## Advanced customer searching

CAFÉ Platform offers a single customer search common for all modules and profiles coming from the database or assigned to a given consultant. Consultants may use manual or advanced search options. A manual search is available from the toolbar which is always displayed on the screen and enables an effective search for a customer based on a commonly used number such as the customer's ID. An advanced search can be accessed from the application main menu. It allows searching customers based on a wide range of criteria. Depending on the business policy, the system may automatically limit the search range to the consultant's portfolio or bank unit. This functionality prevents the monitoring or stealing of customers between consultants and other units.

## Content Management

Another unique feature of the system is the use of the **Comarch Content Management** system functionality in the back-office. This module makes it possible to modify the functionality, content and look of the CAFÉ Platform application to an extremely large extent. Thanks to this solution, the system interface is highly adaptable to changing business needs, business growth and sales goals.

CAFÉ Platform offers extended sales information management functionality. The internal portal houses up-to-date versions of forms and contracts, fees and commissions, information about current marketing campaigns and sales tips. It also includes detailed product descriptions that are edited directly by product managers.

## System administration

CAFÉ platform offers a module allowing effective administration of the entire system:

- user management,
- importing product lists,
- defining of new forms and contracts,
- sales plan management,
- building an actual or virtual structure of sales departments,
- defining sales and operations reports.

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