

# Comarch Retail and Direct Banking

is designed to make your retail customers feel like private banking clients with personalized product offers and a variety of convenient communication channels.

Learn your customers' needs, plans and interests through personal finance management tools and integrated social media features to provide them with highly personalized, timely and adequate product offers – all through a fully automated process. Make relationships with your customers more personal and long-lasting.

over **100 satisfied clients** in banking, asset management and insurance industries

advanced **channel specific** security

**easy integration** with your business and technology

customizable **modular structure**

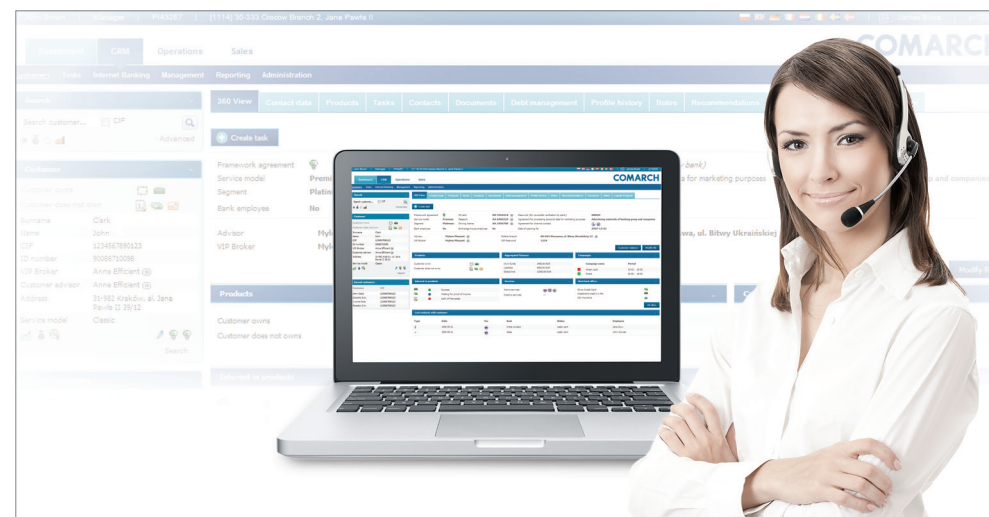


## AUTOMATED CUSTOMER SERVICE AND COMMUNICATION SUPPORT



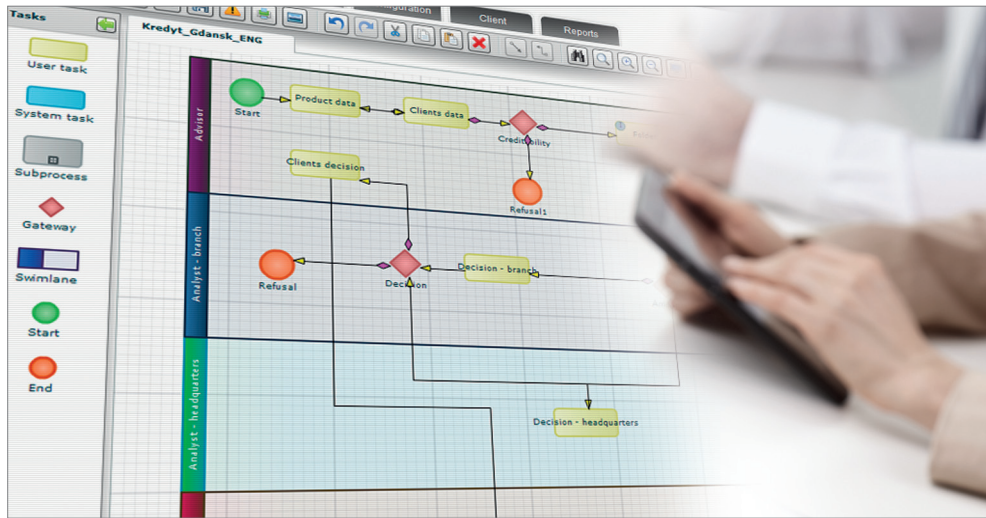
- **Online banking** with a visually appealing, easy to navigate, highly usable online application
- Mobile banking with support for **geo-location, QR codes and NFC** (near field communication) with native applications for Apple iOS and Android **smartphones and tablets**
- **Online collaboration tools:** click-to-call video, chat, co-browsing, document exchange
- **Personal finance management:** financial planning through objectives, goal oriented savings, income and expense analyses
- Automated **personalized** product offers and information
- Integration with **social media:** easy money transfers, saving towards shared goals, loyalty programs
- **Investments** and investment portfolio reporting
- Advanced, channel specific **security**
- Online or offline **integration** with existing systems

## MULTICHANNEL CUSTOMER SERVICE SUPPORT



- **360 view** of the customer
- **One environment** for all customer service employees in **branch** and **contact center**
- **One solution** for all products and services
- **IVR** client identification and authorization
- **Video** and **chat channels** support
- Full **CTI integration**
- **Biometric** (fingerprint) client identification in branch
- **Paperless** customer service
- **Sales force automation** and work force management
- **Contacts planning** and management
- **Gamification-based** sales activation
- **Management** of sales teams
- **Client portfolio** management support

## LOAN PROCESS MANAGEMENT



- Only **15 minutes** to rollout loan process change into production
- About **1 day** to rollout a complete new loan process
- Loan process design and execution **dedicated to non-IT employees**
- Credit process **template packages**
- Business process management system (multichannel processing)
- **Credit scoring and rating** modules
- Credit bureau and **blacklists integration**
- Credit process monitoring
- Collateral management module
- Business rules engine
- Document repository with **enabled OCR**

## MULTICHANNEL MARKETING & SOCIAL CRM



### Multichannel marketing

- marketing campaign initiatives collected from all departments
- multistaged marketing campaigns and feedback collection
- client segmentation
- multistage, event-triggered offers
- surveys collecting information from customers
- call scripts for outgoing marketing campaigns
- automatic generation of contact centre agent tasks for outgoing campaigns
- analysis of KPIs for marketing campaigns and client surveys
- definition of marketing campaign budgets and automatic optimisation in channel costs perspective
- automatic detection of conflicts between concurrent campaigns

### Social CRM

- Social media as communication channel
- Social lead generation
- Social media surveys
- Gamification
- Peer-to-peer community support
- Voice of the Customer

# About Comarch

Established in 1993, Comarch is one of leading software houses in Europe with over 3500 employees world-wide and over 3000 successfully completed projects. Comarch focuses on innovation: around 1100 IT engineers are directly involved in R&D in several locations in Europe.

Nearly every year Comarch starts the development of a new product line. You will find more information about Comarch in Gartner and Celent reports and at <http://finance.comarch.com/>

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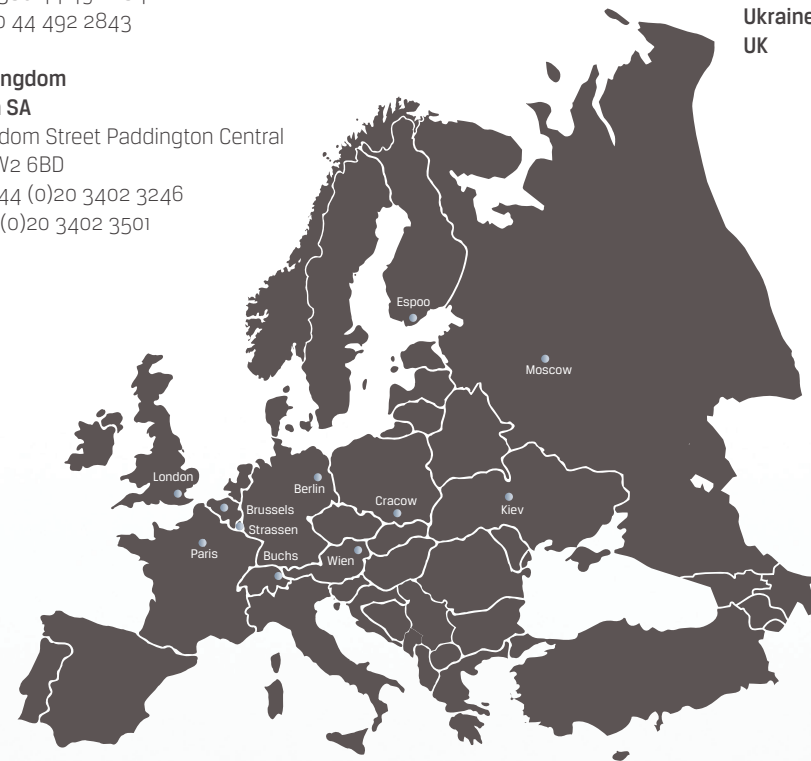
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ComArch Spółka Akcyjna with its registered seat in Kraków at Aleja Jana Pawła II 39A, entered in the National Court Register kept by the District Court for Kraków-Śródmieście in Kraków, the 11th Commercial Division of the National Court Register under no. KRS 000057567. The share capital amounts to 8,051,637.00 zł. The share capital was fully paid, NIP 677 - 00 - 65 - 406  
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