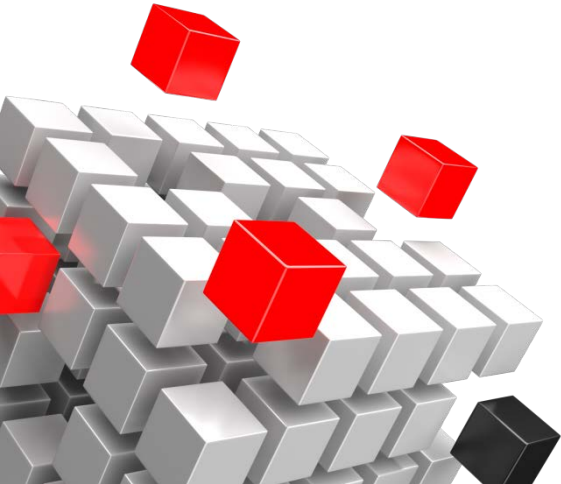


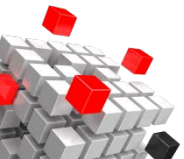
Customer Communication Management: How to speak to your client



assentis
■ ■ ■ ■ ■
Perfecting Customer Communication

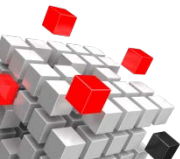
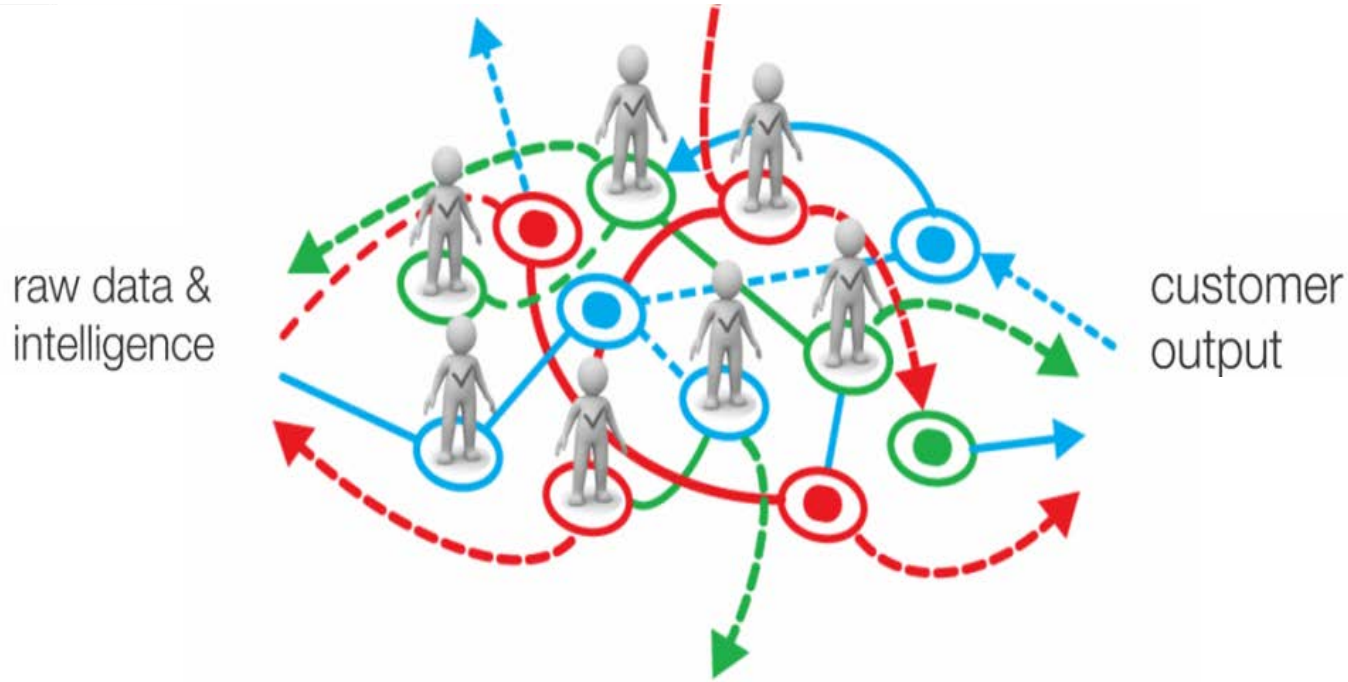
Agenda

- What is CCM and why is it so important?
A combination of well-known concepts ...
- What is the value of CCM?
Explained on real banking applications for banking clients ...
- About CCM Platforms
A view into the details ...
- What has to be done to implement a CCM platform?
Our seven best practices ...



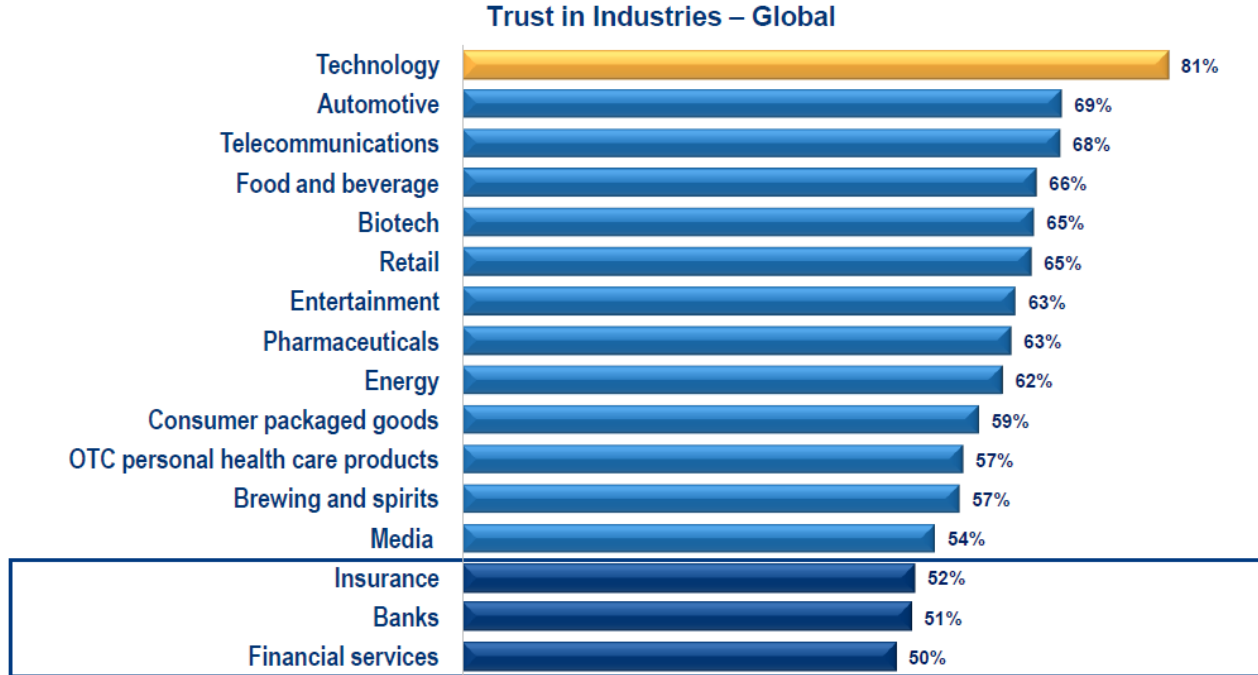
CCM = Confusing Communication Management?

... resulting in a poor client experience



Why is Customer Communication so important?

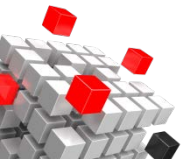
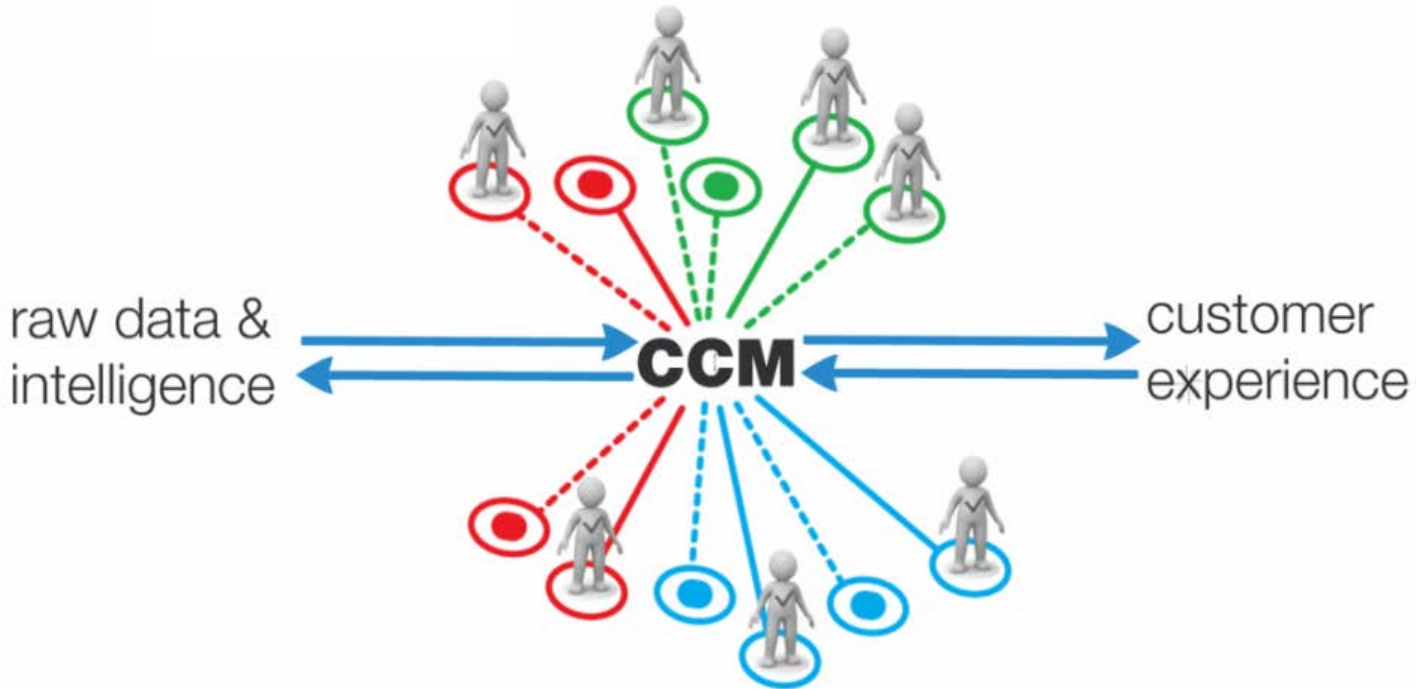
Communication influences Trust ...



Source: 2011 Edelman Trust Barometer

CCM: Customer Communication Management ... or





... perfecting the customer experience!




Enables Innovations: Account Statements on Mobile ...

... with business-relevant client interaction

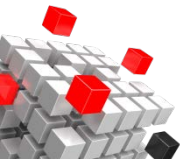


- 31-03 **-83,93** Albert Heijn pin 
- 01-03 **-116,02** T-mobile SimOnly paym.slip 
You made 4 similar transactions.
Want us to do it for you?
[Remind me the next time I'm on e-Banking >](#)
- 31-03 **83,93** Kien transfer 
- 01-03 **-67,02** P. van Klijsteren transfer 



01-03 **-116,02** T-mobile SimOnly paym.slip 

You made 4 similar transactions.
Want us to do it for you?
[Remind me the next time I'm on e-Banking >](#)



... Branding & Content Consistency Across Channels ...

NUMER DEDIER
 RELEV ESTIMATIF
 ARRETE AU
 NUMERO :
 EN FRANC
 STRUC

ZURN
 POSTER KUN
 ADRESSTASSE

VERMÖGENSVERZEICHNIS
 PER 31.03.2006

ZÜRICH, 31.03.06
 SEITE 1-06

REFERENZWÄHRUNG CHF

LAGER
 BRIEF

BETREUER...
 DIREKTWAHL...
 KUNDEN-BEZ...
 MWST-NR.....

VOS AVOIRS
 LIQUIDITE
 DEPOTS A
 INV. IMMO

BESTAND	BEZEICHNUNG	NUMER TERMIN	HDL-WRG/KURS KURS-DATUM WRG	RISK WRG	KURSWERT IN HDL-WRG	VERM ANTEIL	MARKTWERT CHF MARKTZEINS CHF	RENDITE BRANCHE	EINST/KURS/-CHANGE VERÄNDERUNG IN %
KURZFRISTIGE ANLAGEN									
CHF	1,882.20	K							
USD	8,376.02	K							
EUR	3,244.03	K							
USD	40,000	S							
USD	25,000	S							
USD	45,000	S							
EUR	65,000	R							
EUR	45,000	A							
EUR	70,000	A							

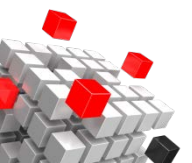
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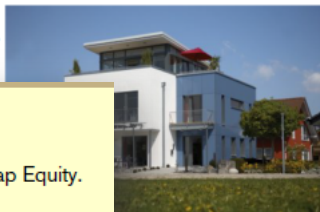
23.09	E-Banking Payment	-38.50	
23.09	ATM, Singapore	-300.00	
23.09	Assentis Technologies	8250.00	
24.09	Standing Order, Rental	-3200.00	
24.09	MasterCard 1253	-1240.80	
27.09	Equity: Buy ZURN	-6430.40	
28.09	Equity: Sell ROG	4399.20	
28.09	ATM, Kuala Lumpur	-542.35	



Recommend or Advise in Statements or Notifications

... use important «Client Touch Points» more effectively

Airlines Basel				
16.09.2006	Weiberbräu, das Bier zum Selbermachen	1'000.00	16.09.2006	33'453.00
16.09.2006	Petsmart, Los Angeles, USD 243.50	246.00	16.09.2006	33'568.00
22.10.2006	Vergütung Assentis Technologies AG Lettenstrasse 8 8010 Zürich	10'240.00	22.10.2006	34'765.00



Ihr Eigenheim rückt näher. Nutzen Sie die tiefen Leitzinsen der Nationalbanken und erwerben Sie sich ein Eigenheim. Wir, die Assentis Bank offerieren Ihnen günstige Hypotheken. Fixhypotheken ab 3% mit einer Laufzeit von 24 Monaten, 3.5% mit einer Laufzeit von 48 Monaten. Fragen Sie Ihren Hr. Urs Tanner, 041 790 91 92 für ein unverbindliches Angebot.

SCHWAB QUARTERLY PORTFOLIO PROFILE™ **PORTFOLIO SUMMARY**
Prepared on October 26, 2007 for Dana Jones
 Date as of September 30, 2007

Asset Allocation
 This page highlights the differences between your portfolio's current asset allocation and the Schwab target asset allocation model you have chosen. The target asset allocation is a general guideline. It certain asset classes in your portfolio differ from the target allocation by more than 0%, you may want to consider rebalancing to bring your portfolio more in line with the target allocation.
 You may want to over or underweight certain investment styles (growth or value) in your portfolio at various times. For Schwab's latest viewpoint, see Schwab's Market Perspective.

Current Allocation

Large Cap Equity	35.1%
Small Cap Equity	9.2%
International Equity	9.0%
Fixed Income	11.2%
Cash†	42.6%
Other	4.1%

Target Allocation: Moderate

Large Cap Equity	35.0%
Small Cap Equity	10.0%
International Equity	15.0%
Fixed Income	35.0%
Cash	5.0%
Other	0.0%

Portfolio Alerts

- Large Cap Equity**
Your portfolio is underweight in Large Cap Equity.
- International Equity**
Your portfolio is underweight in International Equity.
- Fixed Income**
Your portfolio is underweight in Fixed Income.
- Cash†**
Your portfolio is overweight in Cash.

Asset Class

Large Cap Equity	
Small Cap Equity	
International Equity	
Fixed Income	
Cash†	
Other	
Total	

† The category "Cash" reflects the reports of your money market funds, not values shown in the Quarterly Portfolio Profile report are not a list of any holdings of or cash reflected in table and graphs from the report. Non-deposit investment products, may lose value, and are not bank guaranteed. See your account statement.
 ‡ Portfolio analysis exclude short positions, margin balances, options, and derivatives.
 † Please refer to the back of the report for important information.
 ©2007 Charles Schwab & Co., Inc. All rights reserved. Member SIPC (33097-6141).

Portfolio Alerts

- Large Cap Equity**
Your portfolio is underweight in Large Cap Equity.
- International Equity**
Your portfolio is underweight in International Equity.
- Fixed Income**
Your portfolio is underweight in Fixed Income.
- Cash†**
Your portfolio is overweight in Cash.

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Seite 1/1



CCM Platform - what does it contain?

A CCM Platform is the software that connects your bank with your clients

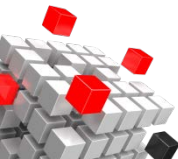


- Bi-directional adapters
 - Business applications
 - CRM applications
 - Technology applications
- Business oriented front-end interface
- Definition and production workflows
- Rule-based engines
- Reporting functionality

Seven «Best Practices» for implementing CCM

... a few tips based on our experiences

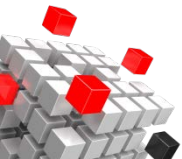
- **Define «multi-channel» strategy**
- «Consolidate data» along clients' life cycle
- Eliminate «Silos»
- «Empower» business users
- Establish a «CCM Competence Center»
- Implement «agile processes»
- Develop an «execution plan with staged processes»



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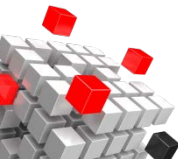
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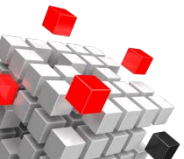
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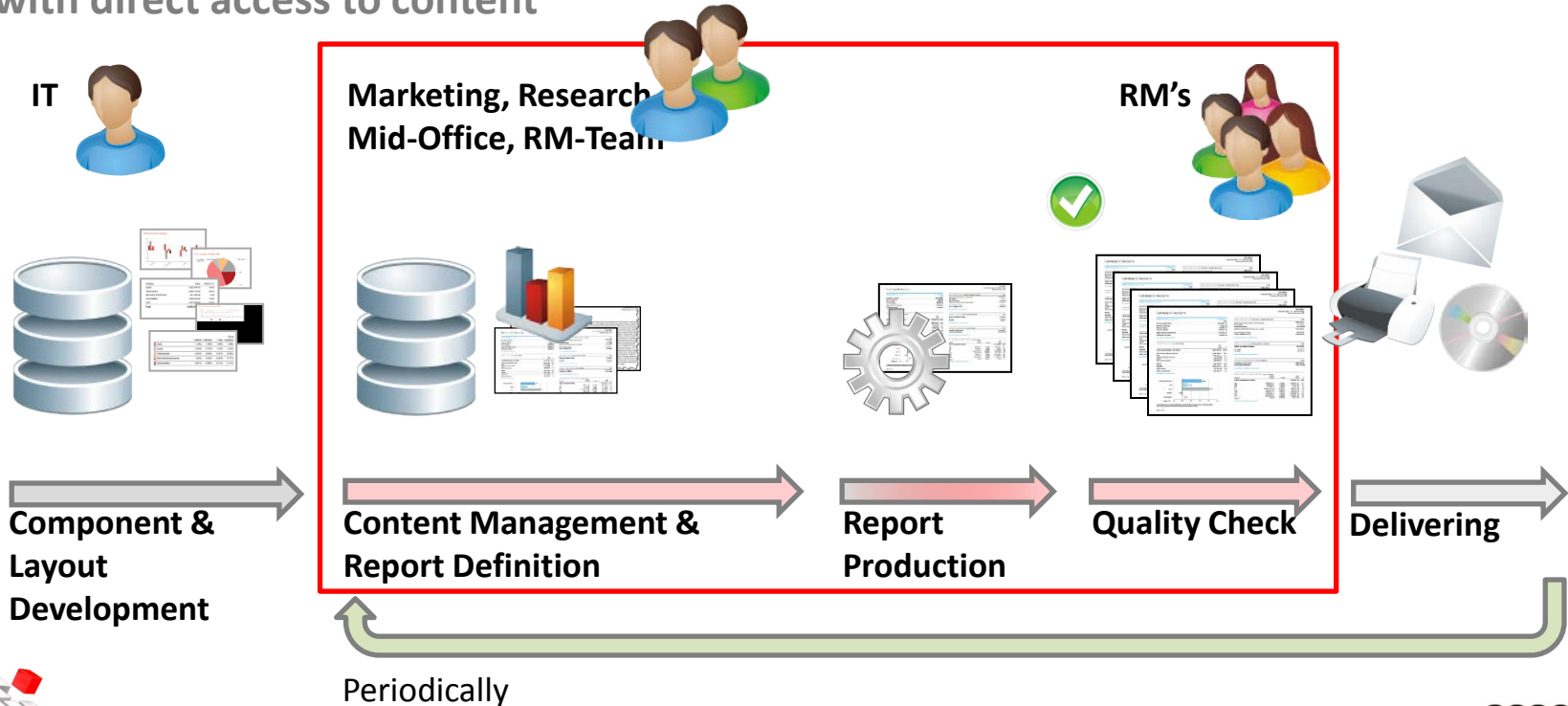
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Empower Business Users ...

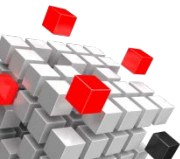
... Business needs to be in the driver's seat, without dependency on IT and with direct access to content



Seven «Best Practices» for introducing CCM

... a few tips based on our experiences

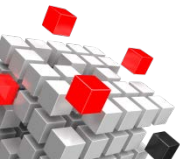
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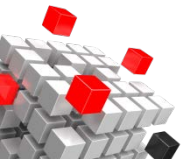
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What is the value of implementing CCM?

Client

- Relevant and timely information
- Access to same information through several channels
- Interactivity

Relationship Manager

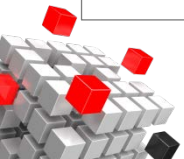
- Consistent communication
- Targeted lead generation
- Better metrics about the consumption of «information»

Product Management & Marketing

- Consistent communication
- Shorter time to market
- Better understanding of information usage
- ...

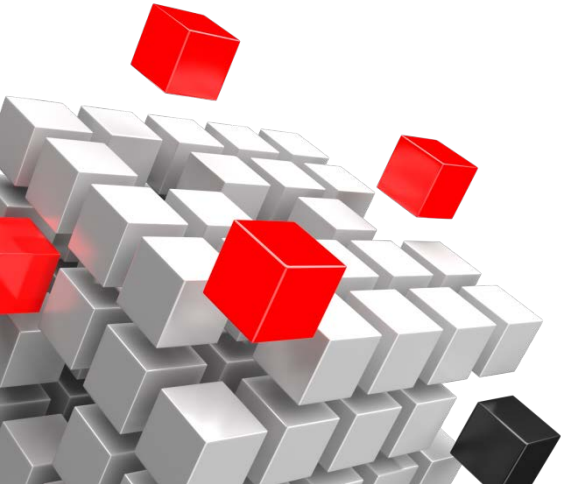
Bank

- Lower costs
- Increased customer loyalty
- Increased revenue
- Reduced compliance risks



Many thanks for your attention!
Questions?

«CCM Leadership Flyer» at Assentis Booth
CCM Interview on hubbis.com



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■ ■ ■ ■ ■
Perfecting Customer Communication

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CEO

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