

# SILVERLAKE SYMMETRI BRANCH DELIVERY SYSTEM

## The Current Landscape

In recent years, it has become increasingly evident that banks must offer excellent service to stay competitive, as greater access to information puts consumers firmly in the driver's seat.

Banks need to prepare themselves for the continued, rapid evolution of an increasingly interconnected, mobility-focused world, but not at the expense of traditional or face-to-face contact through, for example, the branch network. While it is up to consumers to determine which channels they use, the challenge for the modern bank is to guarantee quality, consistency and convenience of service across all points of contact. That means harnessing the power of technology to optimise every customer interaction, whether virtual or face-to-face, and creating systems that work for customers, staff and their organisations as a whole.

## Silverlake Symmetri Branch Delivery System

Silverlake Symmetri Branch Delivery System provides banks with an integrated, centralised solution for customer relationship management (CRM) and branch banking services. The two solution components; Silverlake Symmetri Customer Service Platform (CSP) and Silverlake Symmetri Branch Teller Platform (BTP) help banks raise their service standards across multiple channels to create more profitable customer relationships by enabling them to enhance the customer experience and generate sales and growth.

## We Understand Your Needs

Silverlake Symmetri Branch Delivery System enables retail banks to create more profitable relationships and guide customer interactions to improve sales generation. The combined solution provides a complete customer and account serving proposition for retail banks which enhances staff effectiveness, monitors and optimises operational performance and improves compliance and control through process driven systems. Silverlake Symmetri Branch Delivery System helps banks raise their service standards across multiple channels and create more profitable customer relationships by:



### OPTIMISING THE CUSTOMER EXPERIENCE

Ensuring cross-channel consistency, putting the customer at the center of all processes and enabling customers to enjoy personal, efficient and secure service.



### INCREASING PROFITABILITY

Providing a holistic 360-degree view of each customer that empowers staff to make appropriate product recommendations, while ensuring smooth sales processes.

# OPTIMISING THE CUSTOMER EXPERIENCE



## Optimising the customer experience

A retail bank's relationship with its customers is central to its business. However, attracting and retaining customers has become increasingly difficult in recent years as customers become more sophisticated in their banking expectations and more discerning about their providers. It is therefore imperative that banks strengthen their relationships, by improving the quality of their customer service and resolving customer issues more quickly and smoothly.

Banks today offer a wide range of products through a myriad of operating systems which have been accumulated over the years. As a result, when serving customers, bank staff often find themselves focusing too heavily on navigating systems to fulfil a request, rather than engaging with the customer. The first reason for this is that many of today's legacy operational systems are function-based rather than process driven, requiring staff to carry out many individual menu functions within a single system to complete a process. Secondly, such business processes often span multiple systems, the complexity of which can lead more easily to downstream customer service problems, due to incomplete or inaccurate processing.

Despite the popularity of alternative channels such as online banking and ATMs, research continues to show that the branch remains an integral channel in building relationships between a bank and its customers. The branch teller is essentially the face of the bank and the principal contact for most customers. Since branches today tend to operate with fewer tellers, these front-line employees must be empowered with the necessary tools to provide the highest levels of service. Teller support systems must be easy to use and integrated with core banking solutions to accelerate the speed with which transactions and queries can be handled, ultimately allowing staff to serve more clients, more efficiently.

### We Understand Your Needs

Silverlake Symmetri CSP is a truly customer-centric CRM platform, with a central customer repository containing all customer and product information. The solution provides bank staff with a 360-degree view of each customer, helping them deliver personalised banking services with embedded case management to record customer interactions, manage and resolve customer issues or queries more easily.

# OPTIMISING THE CUSTOMER EXPERIENCE

Silverlake Symmetri CSP offers a unifying front-end that can sit across multiple systems and geographies, supporting integrated delivery channels to allow banks to provide their customers with a choice of channels and self-service options. Across such a multi-channel system, Silverlake Symmetri CSP's process-driven architecture helps banks achieve operational consistency and attain high service standards. At the same time, integrated business activity monitoring dashboards can provide management oversight across operational processes, helping identify problem areas or opportunities to improve service standards.

- **Silverlake Symmetri CSP's customer dashboards** deliver a complete, consistent and consolidated view of customer relationships, helping staff recognise customer needs and provide meaningful, context-sensitive advice. Each dashboard allows staff to view all customer information in a single, consolidated view from which they are able to drill down to the most granular levels of customer, account and transaction details. Bank staff can also initiate processes in response to customer interaction. The dashboard comprises a number of views, which can be configured to accommodate the needs of different bank employees. This easy-to-use interface empowers bank staff, giving them access to the information and the tools they need to look after their customers, resulting in satisfied customers and more productive staff.
- **Silverlake Symmetri CSP's case management** facility allows the bank to build a record of customer interactions and history. Cases are displayed in the customer dashboard to ensure that issues and ongoing actions are visible to customer-facing staff, enabling them to build a successful framework of service resolution management, incorporating a knowledge base of customer data and information. This in turn will help them handle customer interactions more smoothly, while maintaining records and using them to personalise ongoing communications with the customer. Staff can also create workflows to handle all customer requests, product enquiries or complaints, so that these can be saved, automatically assigned, processed and resolved satisfactorily. This allows for the efficient resolution of cases by customer services staff with varying authorisation levels. Not only can case management help banks achieve higher levels of satisfaction for customer service, but it is also an invaluable marketing and segmentation tool.

# OPTIMISING THE CUSTOMER EXPERIENCE



Customer  
portfolio



Case  
management

- **Silverlake Symmetri CSP's alerts** functionality, supported by a rulesbased engine, allows business notifications triggered by specified dates or events such as a change in a mortgage interest rate, to be delivered to the customer through their preferred delivery channel. Real-time rule validation allows the alerts to be flagged to staff during their customer interactions and can help staff identify a sales opportunity or prompt them of any follows ups, such as a new product announcement. Integrated with Silverlake Symmetri CSP, Silverlake Symmetri BTP provides a centralised branch system, allowing bank tellers to serve customers and carry out over-the-counter cash and non-cash transactions quickly and efficiently, while providing vault and cash management, safe deposit box and other operational capabilities for branches. The automation of routine transactions and embedded business process management and activity monitoring combine to increase teller efficiency, while the all-round, integrated customer view inherited from Silverlake Symmetri CSP enables staff to deliver enhanced customer service and case management. The result is increased customer satisfaction, leading to greater customer loyalty.
- **Silverlake Symmetri BTP's flexible architecture** accommodates the varying requirements of different branch models and categories or segments of customer, enabling the bank to configure the system to deliver efficient, high-volume processing plus access to integrated customer information.
- **Silverlake Symmetri BTP's integration with Silverlake Symmetri CSP** means that tellers have at their fingertips all of the account information pertinent to their customers. This includes access to individual customer dashboards, alerts and case management details, helping them handle customer initiated transactions more efficiently.
- **Silverlake Symmetri BTP's security features** enable branches to set up secure user roles and assign tasks automatically. Time-based workstation assignment also allows staff access to be automatically enforced.

Silverlake Symmetri Branch Delivery System can be implemented in conjunction with Silverlake Symmetri Core Banking, a universal banking system that supports the full range of retail and corporate core banking transactions. The solution will also integrate easily with other banking systems, allowing banks to continue with their existing applications, processes and information while implementing the new components necessary to support efficient customer service and branch teller operations.

# INCREASING PROFITABILITY



## Increasing profitability

Research shows that it is easier and cheaper to sell to existing customers than to acquire new ones. In order to do this banks need the right tools to generate sales and growth and retain as many customers as possible. However, consumers are now as unpredictable as the market, making it vital to develop a clear understanding of their different needs as they enter the various stages in life. Each life journey will comprise a series of 'defining moments' that will trigger changes in behaviour and potentially banking requirements, giving banks prime opportunities to respond with timely solutions.

To seize such opportunities and introduce a stronger sales culture, banks not only need a complete, multi-dimensional picture of their customer relationships, individual preferences and behaviour, but also to make sales an integral part of their operational processes. Even the simple act of registering a new address should prompt a timely needs analysis and potential sales interaction. Such an approach will help a bank manage and instantly react to its customers' defining moments and changing needs across all channels, while the supporting tools enable the careful monitoring and management of sales campaigns.

Capitalising on the time branch staff have with customers, especially when that contact is initiated by the customer, and understanding their current and potential needs is critical to both improving the customer experience and generating revenue opportunities. With proactive sales tools built into and driven by operational processes, banks will be in a stronger position to address revenue and growth opportunities as they occur.

### We Understand Your Needs

Silverlake Symmetri Branch Delivery System pulls together a wealth of information on customers and details of all recorded interactions, which is then accessible through a single interface. This enables banks to better identify customer requirements, create and deploy well-targeted products and services, and ultimately increase sales and stimulate growth.

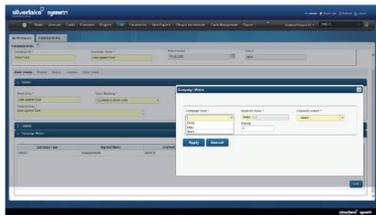
# INCREASING PROFITABILITY

To maximise sales opportunities, the combined solution also incorporates an integrated campaign management facility to automate and accelerate the marketing process. This helps banks ensure a higher success rate from their marketing campaigns and streamline the delivery of appropriate follow-up actions.

Implemented and run centrally, Silverlake Symmetri Branch Delivery System also enables banks to support organic growth while lowering operating and hardware costs.

- **The product's customer dashboards, alerts and case management** functionalities help banks identify opportunities for up-selling and cross-selling. A centralised product catalogue which is made available to all staff can be used to facilitate new sales and cross-selling as well as providing feature details to customers and branch users. Staff are able to maintain details of products belonging to their own bank, to competitor banks, and relating to products originating with agents, to provide a better, more informed service to their customers. With Silverlake Symmetri Branch Delivery System, bank staff know which financial products their customers already have, which marketing campaigns they have been exposed to, and the outcome of these campaigns. It is therefore much easier for staff to identify valid sales opportunities and by targeting more efficiently, the bank avoids upsetting the customer by repeatedly trying to sell an unsuitable product. This can lead not only to higher levels of sales but also greater efficiency, as bank staff can concentrate on offering the most appropriate products to targeted customers who are more likely to be receptive to the offer.
- **Campaign management** facilities enable the bank's marketing team to identify market segments, define customer segmentation rules, create a campaign, then test and execute it for a selected segment. Target customer lists, created by the bank, can then be fed into the system. Silverlake Symmetri Branch Delivery System identifies the campaigns to be presented to the customer and product offers become visible on the customer dashboard whenever a customer's profile is retrieved, along with the relevant prompts to bank staff during their interaction with the customer. Follow-up actions are determined by the customer's response and assigned to the appropriate staff member. Campaign exposure is tracked dynamically over different contact touch points, providing insight into the cost-effectiveness of product campaigns.

# INCREASING PROFITABILITY



Campaign  
management

- **Silverlake Symmetri Branch Delivery System** supports customer onboarding, from the registration of the prospect's details through to customer validation and creation, simplifying the process for bank staff and reducing their need to access multiple systems and screens. With the process of client registration bundled in with the product sale requirements, the bank representative has the opportunity to promote other products, for example, car insurance with a car loan. This enables staff to be much more productive. Additionally, the easier it is for the customer to take advantage of the full range of products and services on offer, the more likely it is that the bank will be their first port of call in the future.
- **Silverlake Symmetri CSP's daily 'morning drills'** prompt staff to improve their product knowledge and ensure they stay up to date with the latest offerings and relevant promotions, helping develop a stronger sales culture across the bank. This reduces the need for staff training as the solution also provides knowledge and recommendations on demand, via a user-friendly interface. Staff and managers can also access available reports on their performance, to track revenue and sales generation, and measure their progress against objectives.

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## About Silverlake Symmetri Branch Delivery System

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## About Silverlake Symmetri

Silverlake Symmetri's solutions provide banks with a range of banking software that enables them to address their core banking, customer management, online banking, mobile banking and card management requirements.

Banks around the world are using the suite's componentised business solutions to help drive their customer service, retention and core operational strategies through improved visibility of customer relationships and increased front to back office efficiencies. The flexibility and functional breadth of these solutions helps banks to optimise the customer experience, improve operational efficiencies and excel through innovation, ensuring banks drive profitability and maintain compliance.

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## About Silverlake Axis

Silverlake Axis creates technologies and build sustainable and dynamic environments to enable the Digital Economy. What sets Silverlake Axis apart is the foundation for its computing principles, which are grounded on mathematical theories.

Silverlake Axis has more than 25 year track record of experience and a breadth of expertise as a leading provider of Digital Economy solutions and services for major organizations in Banking, Insurance, Payments, Retail and Logistics industries. Over 40% of the top 20 largest banks in South-East Asia run the Silverlake Axis core banking solution, and we are the core system platform partner of choice for 3 of the 5 largest ASEAN super regional financial institutions.

Today, the Group's solutions are delivering operational excellence and enabling business transformations at over 200 organisations in ASEAN, Australia, China, Europe, Japan, Middle East, New Zealand and South Asia. Silverlake Axis is listed in the Mainboard of the Singapore Stock Exchange (SGX).

For more information, please visit [www.silverlakesymmetri.com](http://www.silverlakesymmetri.com)  
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