



AMBIT SYSTEM ACCESS  
CUSTOMER SERVICE  
MANAGER  
WHITE PAPER

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# PROVIDING SUPERIOR CUSTOMER EXPERIENCE

## INDUSTRY DRIVERS

The banking industry is characterized by heightened competition brought about by globalisation, M&As, and market saturation. In China and Vietnam, the entry of bigger, foreign banks poses a big threat to smaller, domestic banks as they try to compete against them. In China, even the largest, state-owned banks, long used to government protection, will soon feel the heat of foreign competition as the country opens up its banking industry in fulfillment of its WTO commitments. In Europe, the SEPA proposes to create a single market that will widen the reach of SEPA member banks. Mergers and acquisitions will create bigger and stronger banking entities but with the resulting challenges associated with integration of data and business processes. In several countries such as Taiwan, around 50 banks are competing for only 23 million people and increasing ones customer base means reducing those of the competition.

Gartner identifies population and demographics shifts as one of the major trends that combine to reshape the banking industry within the next 6 years (Financial Services Technology Summit, London, September 25, 2006). People are living longer, growing migratory patterns span the spectrum of age, income and geography: young adults are pursuing cross-border higher education, employees are relocating for career opportunity and retirees are buying second properties and commuting seasonally. All of these present opportunities and threats to the banking industry.

Demographic shifts give banks greater income as relationship with their long-lived customers extend. It also offers banks the prospect to develop their electronic global servicing, attract cross-border fund movements and provide new types of accounts for inward migrants.

On the risk side, the carrying-cost of under-utilized or dormant accounts and the risk that competitors will capture customers in their new location are underestimated and will increase, according to Gartner. Inward migrants also pose some challenges such as difficult identity checks and growing local demand for cash at a time when banks are encouraging new electronic alternatives. Bank CIOs must introduce solutions for migrants and for customers who seasonally live outside the banks' area, and innovate in products and services.

## IT AS A BUSINESS ENABLER

According to Celent, global information technology spending by financial services institutions in 2006 stood at around US\$317.7 billion, an 8% increase over 2005. Firms are then expected to spend US\$351.2 billion on global IT products and services by 2008, or a growth rate of 5.1% per annum. Also, even when banks globally will still invest a larger portion in new investments in 2007 and 2008, almost three quarters (74.5%) of IT investments will be in maintenance.

Although banks have invested and are still investing heavily in IT, a lot of them are increasingly getting unhappy because their track record for achieving projected returns on these investments have largely been unacceptable. In fact, according to a recent report from Financial Insights, banks are now much more demanding when considering potential projects because of this. In some leading institutions, project sponsors are required to deliver the financial results promised by their IT investments. If the results are not as anticipated, the sponsors are required to deliver financial value in some other way — through outsourcing, staff reductions, or whatever way possible, to deliver on their promise.

The challenge for banks is how to link their IT investments directly with business value. IT strategies must,

- Revolve around the development of new business strategies that will support the achievement of revenue goals, and
- Focus on helping the bank lower its cost of doing business by improving its operational efficiency.

New business strategies will always entail customer acquisition and retention tactics amidst the backdrop of increased competition and the challenge for banks is how to accomplish this in the most efficient manner.

## **BUILDING CUSTOMER TRUST AND LOYALTY**

Acquiring and retaining customers is a matter of building trust and loyalty. Trust and loyalty are built when customers receive excellent service consistently whenever they interact with the bank. The level of trust and loyalty customers have can be measured by how deep their relationships are. Unfortunately, customers nowadays can be extremely demanding and one bad experience may be enough to cause them to switch to competitors. Building customer trust and loyalty is then congruent to customer acquisition and retention and has direct impact to the bank's bottom line. Both can be built (or destroyed) with every customer interaction at each bank channel.

According to Financial Insight's research, customers are demanding that their banks know who they are. This seemingly simple requirement is very difficult for a lot of banks to meet because most lack true channels integration. Over the years, many banks have acquired departmental solutions that run on separate platforms and keep their own customer databases. M&As aggravate the situation as the separate systems of both acquiring and acquired banks multiplied, introducing more disparate systems, multiple data silos, and non-integrated business processes. Fulfilling this requirement is one of the major frustrations of most banks since they could not even get a complete picture of their customer relationships much more design customer relationship management tactics that are necessary to keep them satisfied (and hopefully get more products).

## THE SHIFT TO OPEN FINANCE

Banking has also evolved from relatively simple deposits and loans products to more sophisticated and complex products. Largely driven by customer demand and heightened competition, banks today are shifting to an Open Finance model of production and distribution. Banks can now distribute a multitude of proprietary and non-proprietary products sourced from its own internal manufacturing as well as 3rd- party suppliers. For example, conventional banks can open Islamic banking windows and offer Islamic banking products from 3rd-party Islamic financial service institutions. Conversely, banks can expand their delivery networks from their own to 3rd-party distribution channels. Unfortunately, a lot of banks today still do not have the delivery infrastructure to sell, service, and deliver under the Open Finance model.

Customers today have become much more demanding. With a lot of financial products becoming undifferentiated, customers can easily switch their business to another bank if they feel their needs being unsatisfied. Lots of times, switching their business to another can be as easy as clicking computer mouse buttons.

## THE CASE FOR CHANNELS RENEWAL

Faced with stiffer competition on products and services, banks today are under great pressure to get maximum benefits from their current retail banking operations and channel networks. Banks are increasing their branches with mandates to quickly justify their business existence. From just being cheaper transaction channels, automated, self-service touchpoints like ATMs and Internet banking are also being given the added responsibility of customer acquisition and retention. Without proper management, a bank's delivery network can quickly become very chaotic with no unifying concept, no alignment between infrastructure and goals, increased confusion among staff, dysfunctional operations, and unsatisfied customers. Faced with this scenario, modern banks must design a channels renewal strategy to effectively manage the banking experience both from the customers' as well as the banks' point of view.

Retail banking today is a merchant business. Retail banks are fast evolving into "stores," placing new emphasis on having the right product at the right price, delivering and servicing that product effectively, and developing a sustainable customer relationship, which is the core underpinning of a sustainable business.

However, branches are still the best channels to build customer trust and loyalty due to its face-to-face nature. This rationale, plus the high costs associated with the establishment and maintenance of branches, is driving the transformation of branches into sales channels. Branches are now required to sell more products and provide better customer service. While there are still tellers and platform officers, their performance measurement criteria have been expanded to include customer satisfaction, number of products sold, and number of new clients acquired. Tellers are becoming sellers and no longer simple cashiers and accountants.

Bank branches are also evolving into financial services merchant storefronts and will be laid out differently from traditional branches. Branch lobbies are looking like hotel lobbies with a receptionist at the front-desk expertly leading customers to the most appropriate section of the branch. Customers intending to do routine transactions are led to the self-service area equipped with automated delivery channels such as the ATM, Passbook update devices, and online banking facilities. Customers with more complex business requirements are led to the main lobby where relationship managers and account officers render expert assistance. VIP customers are recognized immediately, treated with utmost respect, and provided even more convenience. The customers' total branch experience aims to reinforce the brand of the bank.

Alternative, less costly channels are deployed as a strategy to lessen the costs of servicing customers and are seen as necessary components in the newly designed branches, which are intended primarily to attract new customers and deepen relationships rather than places to do routine transactions. Deployed on-site at branches, the goal is to lessen the time spent by branch staff on back-office operations and increase time spent on customer facing, selling activities to hopefully increase "wallet" share.

Offsite delivery channel network are expanded. These include ATMs, multimedia kiosks, Internet banking centers, and unmanned electronic branches located conveniently at strategic, high customer traffic areas such as supermarkets and train stations. The goal is to encourage customers to do their routine transactions at these channels, offer the next logical product, and invite them to visit the most convenient branch for additional business.

Knowing what customers need and quickly fulfilling those needs at the point-of-sale are of paramount importance. Banks that accomplish this will be able to consistently deliver superior customer experience at all touchpoints, build customer trust and loyalty, deepen existing relationships, and acquire new ones.

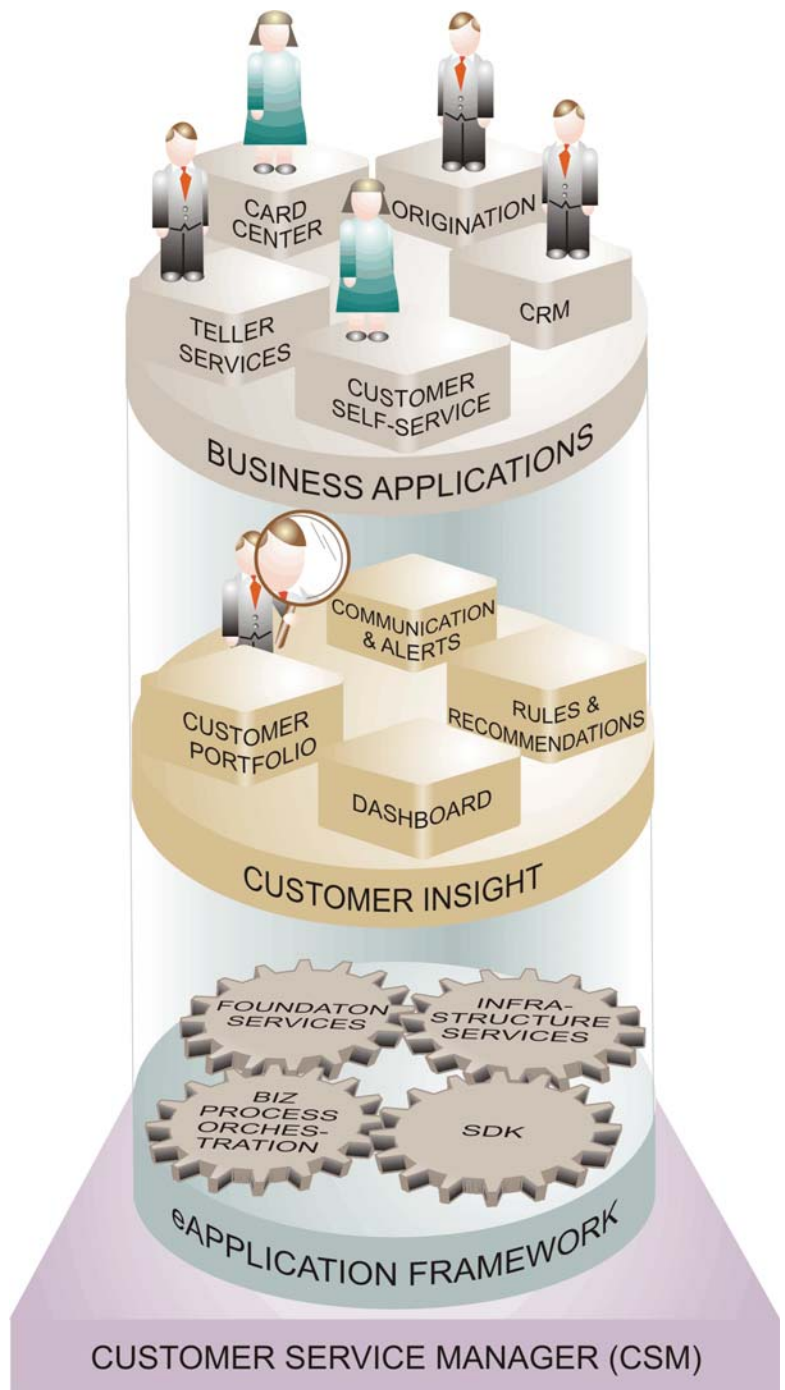
## **AMBIT SYSTEM ACCESS CUSTOMER SERVICE MANAGER**

Ambit System Access Customer Service Manager is a multi-channel customer service platform that enables the consistent delivery of superior customer experience across the bank's touchpoints. Built on a Service Oriented Architecture (SOA), the CSM solution architecture is shown opposite.

Ambit System Access Customer Service Manager is,

- A "customer-inwards" solution that allows the tailoring of business processes around customer information and needs as opposed to forcing customers to conform to the bank's document-based business processes, usually dictated by non-integrated, disparate systems and customer data silos ("bank-outwards").
- A customer-centric solution that provides a centralized, consolidated, repository of customer information from across the enterprise and delivery throughout the enterprise thereby providing a single, consistent customer view of the bank's customer.

- A multi-channel integration platform for personalized customer interaction and communication at all touchpoints.
- An integrated cross-channel marketing platform for branch and channel renewal, empowering Tellers to become Sellers, increasing cross-sell and up-sell ratios, and smoothening the transition from customer service to product origination and fulfillment.
- A platform for the seamless integration of enterprise application, data, and business processes that may be running on different platforms, databases, operating systems, programming languages, or provided by 3rd party external providers.
- A complete, end-to-end framework for the rapid development and deployment of applications built from loosely coupled business services that may be based on legacy core infrastructure and support components
- A business process management (BPM) framework for the seamless orchestration of business processes throughout the enterprise, resulting in vast improvements in operations efficiency.



## CUSTOMER INSIGHT

Ambit System Access Customer Service Manager provides a facility for the seamless aggregation of customer information from all of the bank's disparate enterprise systems into one global customer information file (CIF). This functional layer of the Customer Service Manager is called Customer Insight. It is through Customer Insight that applications, business services, business processes, and communications deployed on the CSM framework can be personalized and tailored to fit the needs of individual customers.

## SINGLE CUSTOMER VIEW






The information kept in Customer Insight is accessible through a customizable Customer Dashboard, providing a single, unified view of the bank's existing relationship with its customers across products and services. The Customer Dashboard displays a detailed client profile showing cross relationships, summary or detailed client portfolios, business alerts directed to the client (such as payments due), special events or dates, managed customer interactions with drill-down history, summary or detailed description of applicable campaigns, and recommendations for products and services based on configurable rules. With the Customer Dashboard, the bank's frontline staffs, especially tellers and relationship managers, are provided a complete, 360-degree view of the customer they're facing.

The Customer Dashboard also includes a recommendation engine that can allow the bank's marketing group to set up campaigns spanning the different life stages of the customer. Combined with a Product Catalogue view that provides important product and service features, the Customer Dashboard is extremely useful and can significantly increase cross-sell and up-sell ratios as well as enhance customer satisfaction.

## CUSTOMER DASHBOARD

The Customer Dashboard is multimedia, multi-document user interface. Depending on actual implementation, this feature can allow the bank to display not only display textual information but also binary information such as images, scanned documents, and even videos within a single portal. This ensures immediate customer recognition at any branch and may even facilitate distributed capture strategies and requirements within workflows.

It is only within this type of environment can branch end-users be empowered to make the proper decisions with regards the client's business. The Customer Dashboard is

Basic Info				Campaigns History									
	Name	Dr James Gosling		ID	Desc	Product	Offer Date	Case	Status				
	Customer ID	0000001		TGM-003	Credit Card	Card	15-Apr-2005	RQ-4871	Pending				
	ID Type	NRIC		TGM-001	Survey	Edu. loan	11-Mar-2005	RQ-2343	Later				
	ID Value	123456789		TGM-012	Insurance	Life Guard	02-Jan-2005	RQ-2345	Pending				
	Indicator	VIP		TGM-008	Funds	Mutual Fund	11-Nov-2004	RQ-5452	Successful				
	Segment	Private											
	Relationship Manager	Irina Shumilova											
	Effective Date	24-Jan-2005											
Signature													
Active													
English													
			...more						...more				
Recommendations				Case History									
Source	Type	ID	Desc	Created	Expiry	Status	Link	Case ID	Subject	Date Open	Priority	From User	Status
R	-	-	Recurring Deposit	-	-	-	-	RQ-4112	Car Loan	High	Janet Lee	Open	
R	-	-	Eligible for housing loan	-	-	-	-	RQ-1111	Change of Address	01-Jan-2005	High	Richard Anderson	Open
C	D	TGM-001	Dependent Edu. loan	1-Mar-2005	1-July-2007	Rejected	Edit	RQ-4871	Credit Card	10-Oct-2004	High	Henrk Zacherson	Pending
C	S	TGM-008	Funds	1-May-2005	31-May-2005	-	Edit						
							...more						...more
Business Alerts				Customer Portfolio									
During Action		Desc		Product Class	No. of Accts	Preferred Ccy	Balance						
International Outward Remittance		A/c bal is less than min bal requirement		Deposit	4	SGD	31,000.00						
Customer Creation		If customer is minor alert the staff for guardian signature		Loans	2	SGD	1,088,750.00						
A/c Enq		Short Term deposit exp on 08/08/2004		Cards *	2	SGD	0.00						
				Investment	1	SGD	100,029,786.25						
				Money Market	1	SGD	123,450,542.29						
			...more										
				* Amount already included in deposit balance									
Deposit Portfolio													
Acct No	Cert/Card No	Acct Name	Product Name	Ccy	Ownership	Date Open	Status	Balance	Signature				
DBSSA0007	4539713293252011	James Savings	Savings Account	SGD	Single	12-Dec-2000	Active	25000.00					
POSCA9876	-	POSB Current	Current Account	SGD	Joint	12-Dec-2000	Active	-9000.00					
PRUINS9076	00000009	POSB Term Deposit	Term Deposit	SGD	Single	12-Dec-2000	Active	40000.00					
POSCA0274	4167300104275147	James Credit Card	Current Account	SGD	Single	12-May-2001	Active	-25000.00					

configurable to allow the views to be as basic or as complex as necessary to accommodate the needs of different end-users. For example, a purely financial teller need only see basic information on the retail/consumer client to complete a transaction and perhaps respond to client inquiries. A private banking relationship manager, on the other hand, must have detailed information on high net worth clients' portfolios. The bank is free to define as many types of end-users as necessary, with corresponding default views of customers, to provide end-users enough information to provide superior customer service.

## **BUSINESS SERVICES**

A lot of banks have enterprise applications that are disparate, non-integrated, deployed on different platforms, uses different databases, and may even be technologically incompatible. These departmental solutions have been acquired through the years while other applications resulted from M&As, further compounding the problem of data silos and disjointed business processes.

While seamlessly integrated core banking solutions, such as Ambit System Access Symbols, can provide the necessary backbone for an efficient core banking back-office, for some banks, complete core banking replacement may not be immediately feasible. However, the need to decouple business services from legacy systems in order to create efficient customer service value chains still remain. Furthermore, following an Open Finance model will require seamless integration with 3rd party systems and data sources.

Ambit System Access Customer Service Manager is built on a Service Oriented Architecture (SOA), which allows maximum flexibility on enterprise application integration. It exhibits the strengths of the architecture including,

- Integration of multiple applications and systems
- Aggregation of information from information silos
- Interface Integration (e.g., Portals and Device interfaces)
- Composite Application Services (i.e., building new applications from reusable business components that may be on different systems)
- Process Integration (e.g., BPM)
- Business Optimization (e.g., Business Activity Monitoring or BAMs)

Ambit System Access Customer Service Manager allows easy "consumption" from all channels of back-office business services regardless of the underlying technology. It also allows rapid interfacing with other product engines currently in place, to be implemented in the future, or provided by 3rd party solution providers.

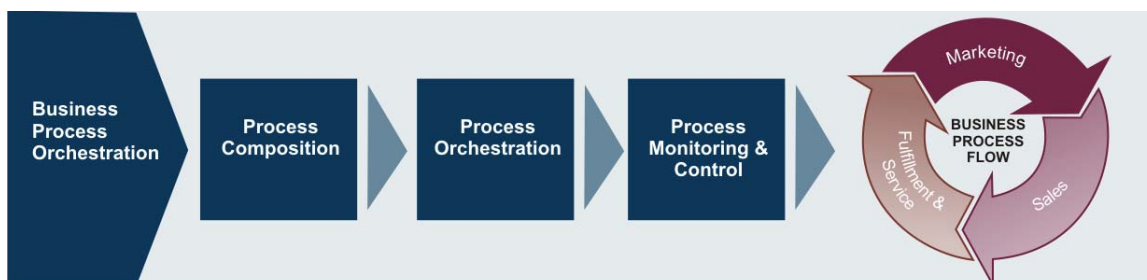
Business services may be built around an Enterprise Foundation provided or required to be set-up by existing legacy backend systems. These services may include CIF (i.e., customer profile), system calendar, rate maintenance, collateral management, messaging, batch processing, central liabilities (i.e., on-line real-time exposure monitoring), accounting (product GL), and system and user administration.

On top of this Enterprise Foundation are the different business modules acting as the transaction engine for the different business areas (e.g., deposits, payments, lending, trade finance, treasury, and securities). Financial transaction business services may also be built around these business modules.

With Ambit System Access Customer Service Manager, financial transaction business services are complemented by built-in operational customer service management capabilities. These allow the launch of product and service campaigns, customer segmentation, design rules for target marketing, and efficient customer case management (i.e., manage customer interactions).

## BUSINESS PROCESS ORCHESTRATION

Ambit System Access Customer Service Manager can give the bank the ability to fine-tune its enterprise operations easily and quickly. This is made possible by a built-in business process orchestration engine that allows definition of custom process workflows suited to the unique needs of the bank. The flexibility and adaptability of the solution eliminate the need for expensive customizations or enhancements in packaged applications, thereby resulting in significant cost savings.



Workflows, especially those driving customer interactions (e.g., campaigns, requests and complaints handling, job assignments, CIF maintenance, application capture and processing, etc.) defined within Ambit System Access Customer Service Manager are comprised of user-configurable and reusable components. As such, these workflows can also be used to drive the processes behind other activities or products.

This allows the bank to deliver products and services across multiple channels and yet provide a consistent customer experience. Workflow efficiencies are attained as consolidation of common or similar business processes across multiple business areas (e.g., product templates and parameters, service charging rules, interest charging rules, etc.) within the bank can be done. Personalized interactions can also be designed because customer interaction process workflows may be tailor-made to suit the needs of specific customers or customer segments.

## ENABLING OPEN FINANCE

With the shift to Open Finance, there is a convergence of products and services financial institutions can offer. For instance, banks can now offer not only 'traditional' products and services, such as deposits, loans, and remittances, but also insurance, brokerage, credit cards, and non-financial products such as subscription based services and loyalty programs. Similarly, banking products and services need not only be distributed through the bank's own channels. For instance, PayPal facilitates international payments and funds transfers, acting as a 3rd party distribution arm of banks worldwide.

With Ambit System Access Customer Service Manager, banks may implement an Open Finance model. Banks will have the ability to integrate products and business processes of external providers seamlessly into their own supply chain workflow. Similarly, banks will be able to integrate their own distribution chain workflows with 3rd party distributors of its products.

## TRUE MULTI-CHANNEL INTEGRATION

Built on a multi-layer framework model and SOA, Ambit System Access Customer Service Manager provides many intuitive business and technical features to support multiple retail delivery systems and channels such as branches, the Internet, phone banking, ATMs, and POS. Furthermore, the multi-channel integration framework of the Customer Service Manager ensures a consistent customer experience across all channels. It enables seamless traversal of customer information through multi-level enquiries and transaction captures, that may be stitched or dynamically orchestrated through a business process flow engine.

## CAMPAIGN MANAGEMENT

The Customer Service Manager also allows the design and execution of batch and online campaigns. Batch campaigns are typically the marriage of a user defined customer segment (or an imported customer data group) and the product or service being promoted. Campaigns can first be tested on customer profiles online and provide recommendations to the campaign designer first before possibly offering to the client. Afterwards, campaign information is displayed within the Customer Dashboard, visible to bank end-users whenever the customer's profile is retrieved. This will act as a prompt for the branch staff to initiate cross-sell and up-sell activities. The empowered staff can then review the current status of the offer, give it to the customer, and follow up on the offer individually or reassign it through a campaign workflow to a product specialist, who will conclude the sales process.

This feature allows the bank to effectively implement a "Make Teller a Seller" branch renewal strategy. Every customer footprint can now be turned into a potential business with high potential for success.

## CUSTOMER CASE MANAGEMENT

Ambit System Access Customer Service Manager includes a Customer Case Management module that leverages on Customer Insight information, multi-channel connectivity, and business process flow to provide the ability to define case types and their management via a user configurable workflow. It is also a valuable component that facilitates design of campaigns that includes customer segmentation, target marketing activities, and delivery of product offers via the customer's preferred contact channels.

The Customer Case Management tool allows for smooth handling of customer interactions within the bank. It allows the bank to build a historical record of those customer interactions across multiple touch points so that the bank can maintain relevant communication and begin to build a meaningful relationship with its customers.

A management framework for case resolution is built as part of the CSM framework. The bank can make use of case management tools to help resolve customer issues through a thorough understanding the customer's problems and quick follow-up by the customer service agent with the best tool, information, and training to service the request.

The Customer Case Management allows the management of customer cases (e.g., information requests, product inquiries, complaints) within the bank's customer service departments by staff of varying authorization levels. Workflows can be created to handle all customer-initiated interaction so that these can be saved, automatically assigned, processed, and resolved efficiently. Any document attachments may also be saved with the case. Customers can be updated on the status of their requests as part of the workflow.

Since case types and customer case management workflows are fully customizable, Customer Case Management may also be used to design outbound, bank-initiated interactions such as collections and debt recovery.

Customer Case Management also integrates with SecureMail (an Inbox feature of the Customer Service Manager) for non-interactive inbound and outbound communication on the Internet. Email and SMS are other non-interactive channels of customer communications that are included with Customer Case Management. These may be used to keep a comprehensive, historical log of customer communications.

As each customer interaction is also saved in Customer Insight, they form part of the complete customer profile. The bank's product management group will be able to mine the information in order to better identify customer needs and to rapidly deploy new or modify existing products to fill those needs. Banks will also be able to easily configure processes such as account opening, remittance instructions capture, complaint handling, inquiry handling, and account maintenance for operational efficiency. The tasks not directly related to customer servicing can be assigned to support/back office end-users allowing the customer facing staff to focus on the customer.

## BUSINESS ALERTS

Ambit System Access Customer Service Manager has a built-in Alerts and Notifications system. Bank will be able to define event triggers and publish them as alerts subscriptions for the customers. These alerts can be triggered based on specific dates or events. Alerts can be delivered to the customer's preferred delivery channel, including SMS, email, SecureMail, in-application alerts displayed within the Customer Service Manager, and online alerts that appear when the customer logs into internet banking, or when the customer profile is viewed (via Customer Dashboard) by a branch end-user.

## RELATIONSHIP PRICING

The ability to set prices based on existing customer relationships is a valuable component of an excellent customer relationship management program. Ambit System Access Customer Service Manager includes a Relationship Pricing engine that allows end-users to define rules to override standard product or service pricing. With a single view of the customer's overall relationship with the bank, the bank end-user is able to make personalized pricing decisions for a customer. The relationship pricing rules may include an evaluation of the customer's existing product set, balances over a specified period, and analysis of customer behavior (i.e., usage of bank services). Furthermore, relationship-pricing rules can be developed as required by the bank. Such rules can be based on business requirements (e.g., prospective sales, what-if scenarios).

## SMOOTH TRANSITION FROM CUSTOMER SERVICE TO ORIGATION AND FULFILLMENT

Ambit System Access Customer Service Manager smoothens the transition from customer service to product origination and sales fulfillment. Customer Insight keeps complete and consistent information on customers and can be mined by data analytics tools to generate customer segments and lists. Customer lists can be made inputs to highly targeted marketing campaigns with product offers and features tailored to fit customer segment needs. Customer interactions and feedback can be managed through Customer Case Management and specific workflows that can be designed to handle the campaign. Finally, everything can be displayed for easy reference through the Customer Dashboard. All these activities are aimed at leading the customer towards applying for the product or service.

Application origination workflows can be designed using the business process orchestration engine. For instance, Ambit System Access Customer Service Manager includes a Loan Origination System (LOS) that provides the following benefits,

- **Reduced time to market:** LOS, with an automated loans origination workflow, reduces the time to market any new loan product. Loan product origination workflows can also be reconfigured such as adding a checklist, reuse an asset, introduce new scoring parameters, and tune approval hierarchies.

- Reuse of customer and asset data: LOS is built on top of the Customer Service Manager and can leverage on its framework and toolset to access customer information, create targeted campaigns, auto-update customers on loan application status, and design loan products so that assets can be partially or be fully reusable where appropriate.
- Profitability and ROI with Relationship Pricing and Scoring: LOS with its flexible Pricing engine and scoring capabilities, allow banks to reconfigure/update pricing parameters for a specific targeted group of customers. Amendments can also be made based on central bank requirements or whenever required. Extendable scorecard capabilities help banks to do scoring on any variable (e.g., customer annual salary) by defining them in the system. This paves the way for better risk management, reduce NPLs, and improve ROI.

Other application origination workflows, such as Cards Origination (for credit and debit card applications processing), can be designed through Ambit System Access Customer Service Manager. Branch end-users can complete the cycle by fulfilling the sales through account opening and this can be done quickly through financial business service integration in the workflow.

## CONCLUSION

Efficiently, managing the customer relationship-building process in order to deliver a superior customer experience consistently present several challenges to most banks. However, the bank that's able to accomplish this will be far ahead of its competitors in acquiring new customers, providing better services to, and retaining them.

A solution such as Ambit System Access Customer Service Manager from SunGard can help banks meet these challenges head-on. SunGard has the proven solution that can help banks implement a customer relationship management strategy based on the delivery of superior service.

SunGard's implementation of Ambit System Access Customer Service Manager at one of the largest banks in the Baltics is excellent proof of its experience in deploying customer service management solutions for banks. For more information on how SunGard can help you accomplish your own customer acquisition and retention strategies, please contact us immediately.

## About SunGard

With annual revenue of \$5 billion, SunGard is a global leader in software and processing solutions for financial services, higher education and the public sector. SunGard also helps information-dependent enterprises of all types to ensure the continuity of their business. SunGard serves more than 25,000 customers in more than 50 countries, including the world's 50 largest financial services companies. Visit SunGard at [www.sungard.com](http://www.sungard.com).

## About Ambit

SunGard's Ambit is a banking solution suite for retail, commercial and private banks. It provides banking professionals with solutions that support front-, middle- and back-office operations, as well as solutions for financial management, risk and compliance. Ambit helps banks improve customer service management, streamline business processes, comply with regulations and capture growth opportunities. For more information, visit [www.sungard.com/ambit](http://www.sungard.com/ambit).

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SunGard's solutions for banking are used by more than 800 banks in 70 countries including 41 of the world's top 50 banks. SunGard provides a comprehensive core banking solution and best-of-breed point solutions for retail, commercial and private banking, straight through enterprise processing, treasury management, finance, risk and compliance, including Apsys, BancWare, STeP and System Access.

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