

Interact

CRM Solutions

Interact:

A powerful new sales & service solution for banking – from Fiserv & Microsoft



Leverages Dynamics 365 + Power Platform + Azure PaaS

- Cloud-based
- Highly Adaptable

Designed for Retail & Commercial Banking

- Comprehensive banking customer relationship data model
- Product Onboarding / new account set up
- Readily integrated to core systems, ECM, digital channels, LOS etc.
- Branch & Contact Center, Back-office users
- Role-based Tablet Apps

The digital transformation impetus is accelerating the use of powerful **application platform capabilities that underpin the leading SaaS CRM solutions.**

Digital Transformation Challenges



CRM aPaaS Enablers

Adapt faster
Simplify User Experiences
Optimize Customer Experience
Rationalize application portfolio
Streamline / automate processes
Enable Omni-channel

Single platform.
Multiple customer-centric workloads.

Leverage aPaaS capabilities to customize, extend, create
Consolidate workloads & eliminate redundant applications

Low-code Development
Mobile / Tablet ready
Rapid Deployment
Secure & Scalable
Flexible Integration
RPA & Workflow
Ecosystem / App stores



Modular licensing & deployment



Retail Banking Features



360° Customer View

Accounts & Cards
Alerts & Offers
Interaction History

Sales Management

Product-wise pipeline
Lead/Opportunity capture
Performance scorecard

Complaints & Service Requests

Complaint capture & assignment
SLAs and escalations

Contact Center

IVR / CTI Integration
360 pop-up & unified desktop

Customer Enrollment

Customer on-boarding
Compliance Approvals
KYC Checks

Master Data Management

New Customer Enrollment
KYC capture & profiling
Static data updates

Corporate Banking Features



360° Customer View

Products
Limits & Utilizations
Group structure

Sales Process & Pipeline

Deal pipeline
Opportunity phases
Targets & actuals

Complaints & Service Requests

Trade Finance SRs
Cash Management SRs
SLA driven / escalation support

Dashboards

Corporate RM dashboard
Corporate Manager dashboard
Branch Manager dashboard

Account Planning & Call Reports

Appointment scheduling
Call reports
Call report dashboards

Company Management

New customer enrollment
Account opening
Group relationship
Contact plans, authorized callers

Private Banking Features



360° Customer View

Wealth Management Data Model
Asset Allocations by Asset Class
Investor Profile, KYC & Regulatory Checks
Next Best Action

Sales Process

Risk & Liquidity-based Product Suitability
KYC & Regulatory Checks
Buy/Sell Order Capturing
Order Management System Integration

Portfolio Management

Investment Portfolio Setup
Capture Asset Allocation Mandates
Re-balancing Process
Research Dissemination

Common Sales & Service Challenges in banking



Poor front-line
visibility to
customer
relationships



Stale & missing
customer data



Inconsistent sales
process execution



Limited wallet-share
penetration



Missed opportunities
during inbound
service interactions



Disconnected
Channel
Experiences



Inefficient Customer
Onboarding



Limited Management
Visibility into Sales &
Service Activity



Missed Customer
Commitments

Redefine
Customer Relationship Management
with Interactsm *powered by Microsoft Dynamics 365*

Unified “3-D” view of customer relationships

Aggregates batch & real-time data from multiple sources

Consolidated view of Sales, Marketing, Service

Graphic indicators with one-click drill-down / launch

The screenshot displays the Fiserv Empower interface for a customer named John Anderson. The interface is organized into several sections:

- Header:** Includes the Fiserv logo, navigation tabs (Empower, Persons, John Anderson), and a search bar.
- Customer Profile:** Shows John Anderson's profile, including his Super CIF (010793), Segment (Prestige), Sub Segment (Salaried), and Relationship Manager (Martin Baros).
- Overview Tab:** The active tab, showing a summary of the customer's relationship.
- PRODUCTS:** A section with icons for various products: AUTO, FDEP, CRDC, CASA, LIFE, HINS, HOME, and PERL.
- CHANNELS:** A section with icons for various channels: MOBI, RTIB, ATM, CALL, SOC, EST, POS, and KSK.
- CUSTOMER PRODUCTS - ACTIVE:** A table listing active products and their available balances.

Number	Product	Available Balance
0102212014130	Checking Account	\$10,000.00
0102212014131	Personal Loan	\$27,000.00
4565*****6525	Visa Silver	\$4,500.00
4565*****6556	Debit Card	\$10,000.00
- OFFERS:** A table listing offers and their benefits.

Subject	Regarding	Benefit
0% Processing Fees on H...	Special Offer on Home Lo...	\$1,003.52
15% Discount on Home I...	Home Insurance Offer	\$983.04
Certificate of Deposit Roll...	Special Rates on CDs	\$942.08
Subscribe to E-Statement	E-Statement Subscription...	\$896.00
- CASES:** A table listing cases and their expected resolution dates.

Case Title	Current Process Task	Expected Resoluti...
0111121080 - Accounts - ...	2- Print Cheque Book	8/20/2019 12:47 PM
051366448 - Debit Card - ...	2- Emboss the new card	8/10/2019 10:24 AM
- OPPORTUNITIES:** A table listing opportunities and their estimated close dates.

Product	Application No	Est. Close Date
Home Insurance	092219123244175	---
Personal Loan	05131963134910	7/18/2019
Auto Loan	092219122818812	9/27/2019
Auto Loan	07091962740479	9/30/2019
- NEXT BEST ACTION:** A section showing the next best action for the customer: Certificate of Deposit Rollover @2.76.
- INDICATORS:** A section showing various indicators: NOT ELIGIBLE, DEBT BURDEN, YTD REVENUE, AUM, LOYALTY, SALARY TRANSFER, CUSTOMER INSIGHT, SIGNATURE, DELINQUENCY, PROFITABILITY, SATISFACTION INDEX, RUM, NPS, JOINT, LAST INTERACTION, and SPECIAL NOTE.
- ALERTS & NOTIFICATIONS:** A section showing alerts and notifications: Address Proof Missing, Maturing CD, 10 Oct 2019, No Checking Account transactions in the last 3 months, and Travel Rewards credit card not used in the last 3 months.

Insights to uncover cross-sale and service opportunities

Next Best Action
Recommendations

Product
Suitability Matrix

Contextual & Timely
Offers

The screenshot displays the Fiserv Empower interface for a customer named John Anderson. The interface is divided into several sections:

- Header:** Includes the Fiserv logo, navigation tabs (Empower, Persons, John Anderson), and a "SANDBOX" label.
- Customer Information:** Shows John Anderson's profile, Super CIF (010793), Segment (Prestige), Sub Segment (Salaried), and Relationship Manager (Martin Baros).
- Overview Tab:** Contains sections for PRODUCTS, CHANNELS, CUSTOMER PRODUCTS - ACTIVE, OFFERS, CASES, and INDICATORS.
- Next Best Action:** A highlighted box at the top right shows "Certificate of Deposit Rollover @2.76" with a green checkmark and a red X.
- Customer Products - Active:** A table listing active products for John Anderson.
- Offers:** A table listing offers available to John Anderson.
- Cases:** A table listing cases for John Anderson.
- Indicators:** A section showing various indicators such as NOT ELIGIBLE, DEBT BURDEN, YTD REVENUE, AUM, LOYALTY, SALARY TRANSFER, CUSTOMER INSIGHT, SIGNATURE, DELINQUENCY, PROFITABILITY, SATISFACTION INDEX, RUM, NPS, JOINT, LAST INTERACTION, and SPECIAL NOTE.
- Alerts & Notifications:** A section showing alerts such as Address Proof Missing, Maturing CD, No Checking Account transactions, and Travel Rewards credit card not used.

Number	Product	Available Balance
0102212014130	Checking Account	\$10,000.00
0102212014131	Personal Loan	\$27,000.00
4565*****6525	Visa Silver	\$4,500.00
4565*****6556	Debit Card	\$10,000.00

Subject	Regarding	Benefit
0% Processing Fees on H...	Special Offer on Home Lo...	\$1,003.52
15% Discount on Home I...	Home Insurance Offer	\$983.04
Certificate of Deposit Roll...	Special Rates on CDs	\$942.08
Subscribe to E-Statement	E-Statement Subscription...	\$896.00

Case Title	Current Process Task	Expected Resoluti...
0111121080 - Accounts - ...	2- Print Cheque Book	8/20/2019 12:47 PM
051366448 - Debit Card - ...	2- Emboss the new card	8/10/2019 10:24 AM

Indicator	Status
NOT ELIGIBLE	NOT ELIGIBLE
DEBT BURDEN	DEBT BURDEN
YTD REVENUE	YTD REVENUE
AUM	AUM
LOYALTY	LOYALTY
SALARY TRANSFER	SALARY TRANSFER
CUSTOMER INSIGHT	CUSTOMER INSIGHT
SIGNATURE	SIGNATURE
DELINQUENCY	DELINQUENCY
PROFITABILITY	PROFITABILITY
SATISFACTION INDEX	SATISFACTION INDEX
RUM	RUM
NPS	NPS
JOINT	JOINT
LAST INTERACTION	LAST INTERACTION
SPECIAL NOTE	SPECIAL NOTE

Alert	Status
Address Proof Missing	Address Proof Missing
Maturing CD, 10 Oct 2019	Maturing CD, 10 Oct 2019
No Checking Account transactions in the last 3 months	No Checking Account transactions in the last 3 months
Travel Rewards credit card not used in the last 3 months	Travel Rewards credit card not used in the last 3 months

Sales process consistency

Step-by-step
business processes

Product-specific
Sales Processes

Process Tips & Reminders


The screenshot displays the Fiserv Empower interface for a loan application. The top navigation bar includes the Fiserv logo, 'Empower', and a breadcrumb trail: 'Empower > Opportunities > 092219122818812 - Archie Andrews - ...'. The page title is 'SANDBOX'. Below the navigation bar, there are action buttons: 'Save', 'Save & Close', 'Save & Copy', 'Check Eligibility', 'Print and Scan', 'Close as Won', and 'Close as Lost'. The main header area shows 'Opportunity: Information' with a dropdown arrow, the opportunity ID '092219122818812 - Archie Andrews...', 'Est. Revenue' of '\$720.00', 'Est. Close Date' of '9/27/2019', 'Owner' as 'Martin Baros', and 'Pipeline Phase' as '---'. A progress bar below the header indicates the current stage is 'Capture', with previous stages 'Opportunity Business Pr...' and 'Active for 7 hours', and subsequent stages 'Confirm', 'Process (< 1 Min)', and 'Fulfill'. The main content area is divided into several sections: 'CUSTOMER DETAILS' (Potential Customer: John Anderson, Segment: Prestige, Date of Birth: 4/28/1976, Nationality: United States, Monthly Income: \$8,000.00, Existing Liabilities: ---, Length of Service: ---, Email: janderson@outlook.com, Mobile Phone: 407 445 8965, Convenient Time of Call: ---, Preferred Language: ---, Last Interaction Date: ---), 'PRODUCT DETAILS' (Product: .Auto Loan, Currency: US Dollar, Requested Amount: \$16,000.00, Vehicle Type: New, Car Make: AUDI, Car Model: D89 COUPE MANUAL, Tenor: 48), 'REQUIRED DOCUMENTS' (Table with columns: Name, Is Mandatory?, Is Uploaded?; Rows: Identification Document, Signed Request Form), 'Sales Literature' (Table with columns: Title, Subject, Type; Row: Auto Loan Benefits & Easy payment, Loans, Policies And Procedures), and 'ELIGIBILITY' (Is Eligible: Yes, DBR (%): ---). The bottom of the page shows the 'OPPORTUNITY INFORMATION' section (Rating: Warm, Probability: ---, Est. Close Date: 9/27/2019, Est. Revenue: \$720.00).

Sales process consistency

Step-by-step
business processes

Product-specific
Sales Processes

Process Tips & Reminders

SALES PROCESS CONFIGURATION

Term Loan Sales Process Configurati...

General

Target Products

Target Segments

Routing & Assignments

Escalation Configuration

Process Workflow/Tasks

Notes

...

Name

* Term Loan Sales Process Configuration

SALES ADVANCED FILTER

Clear

Group AND

Group OR

Select

Product

Product Group

Equals

Loans

ROUTING & ASSIGNMENTS

Default Opportunity Owner

* Posting User

Route to Branch?

* Yes

Product Queue

<Auto Loan Direct Sa...

Default Owner User

Default Owner Team

Opportunity Queue

PROCESS WORKFLOW/TASKS

1

1- Information Capturing - Term L...

2/9/2018 10:05 PM

First Process Task

1- Information Ca...

Sales Process Workflow

DOCUMENT PACKAGES

TL

Term Loan Document Package Opportunity

<fetch version="1.0" output-for...

Default Document Package

Term Loan Document Package

PRINTABLE DOCUMENT TEMPLATES

TL

Term Loan Request

Term Loan Request

Sales process consistency

Step-by-step
business processes

Product-specific
Sales Processes

Process Tips & Reminders

The screenshot displays the Dynamics 365 interface for a sales process. The top navigation bar shows the user's status as 'Session Connected' and the customer name as 'Archie Andrews'. The main content area is titled 'D_Incoming Call - Archie Andrews' and includes a 'PHONE CALL : INCOMING CALL' dropdown. A 'TIP' box on the left suggests reading the question and getting the answer. A central dialog box prompts the user to capture details about the request, specifically asking for the last 4 digits of a lost card. Below this, a table lists account types and their available balances. The bottom status bar shows 'Activity Status: Open' and 'Session Time: 00:02:12'.

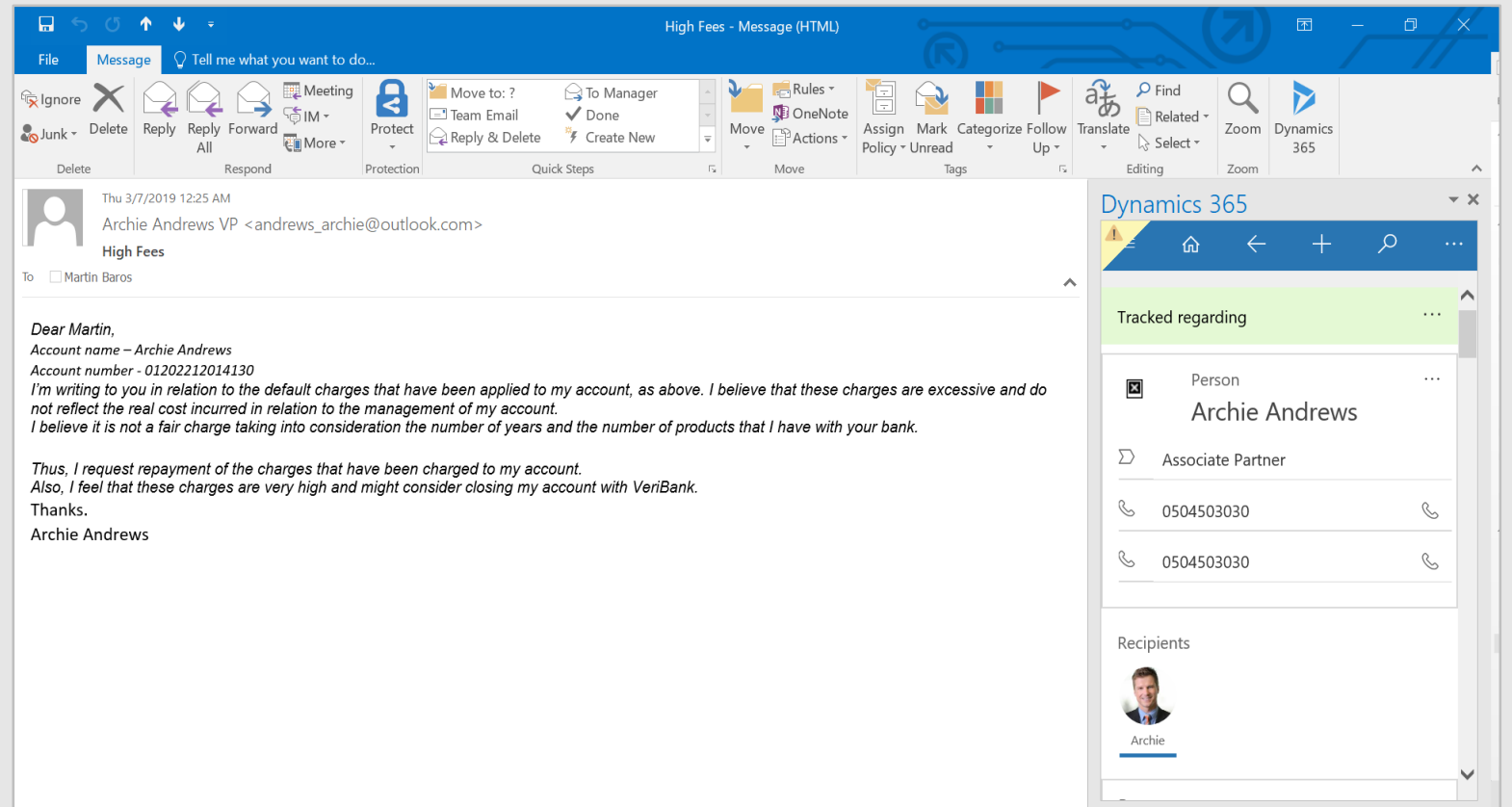
Account Type	Account Number	Currency	Available Balance
<input type="radio"/> CURRENT ACCOUNT	0201501079300	USD	50,000.00
<input checked="" type="radio"/> CURRENT ACCOUNT	0100001079310	EUR	68,163.00
<input type="radio"/> CURRENT ACCOUNT	0101501079301	EUR	0.00
<input type="radio"/> SAVINGS ACCOUNT	0110001079300	EUR	717,248.41
<input type="radio"/> SAVINGS ACCOUNT	0110001079309	EUR	900,000.00
<input type="radio"/> SHORT TERM INVESTMENT	0120901231029	EUR	10,000.00

Better user experience for employees

Office365 Integration

User Access through
Browser, Outlook or
Mobile App

Role-based Dashboards &
Views

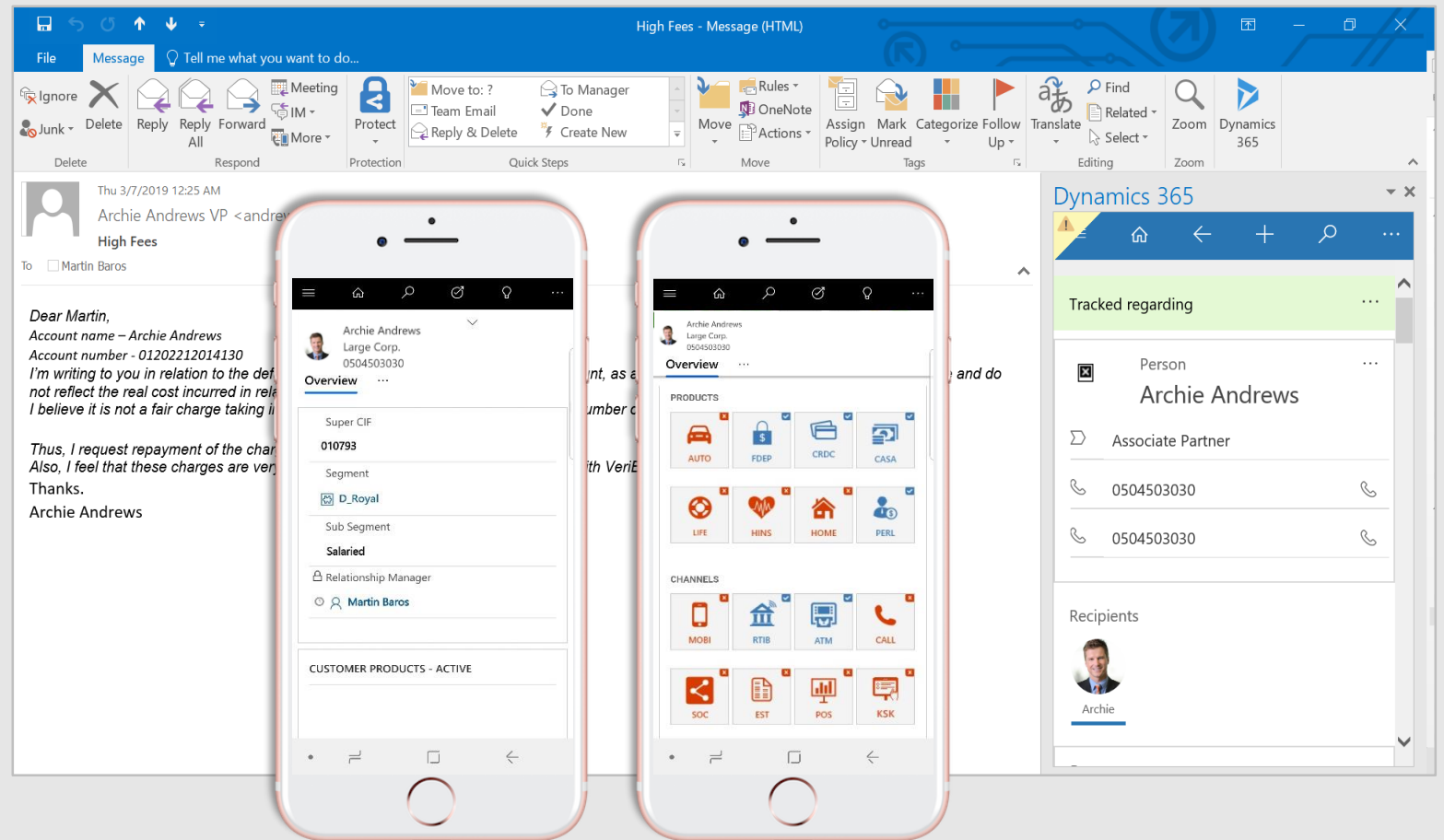


Better user experience for employees

Office365 Integration

User Access through
Browser, Outlook or
Mobile App

Role-based Dashboards &
Views

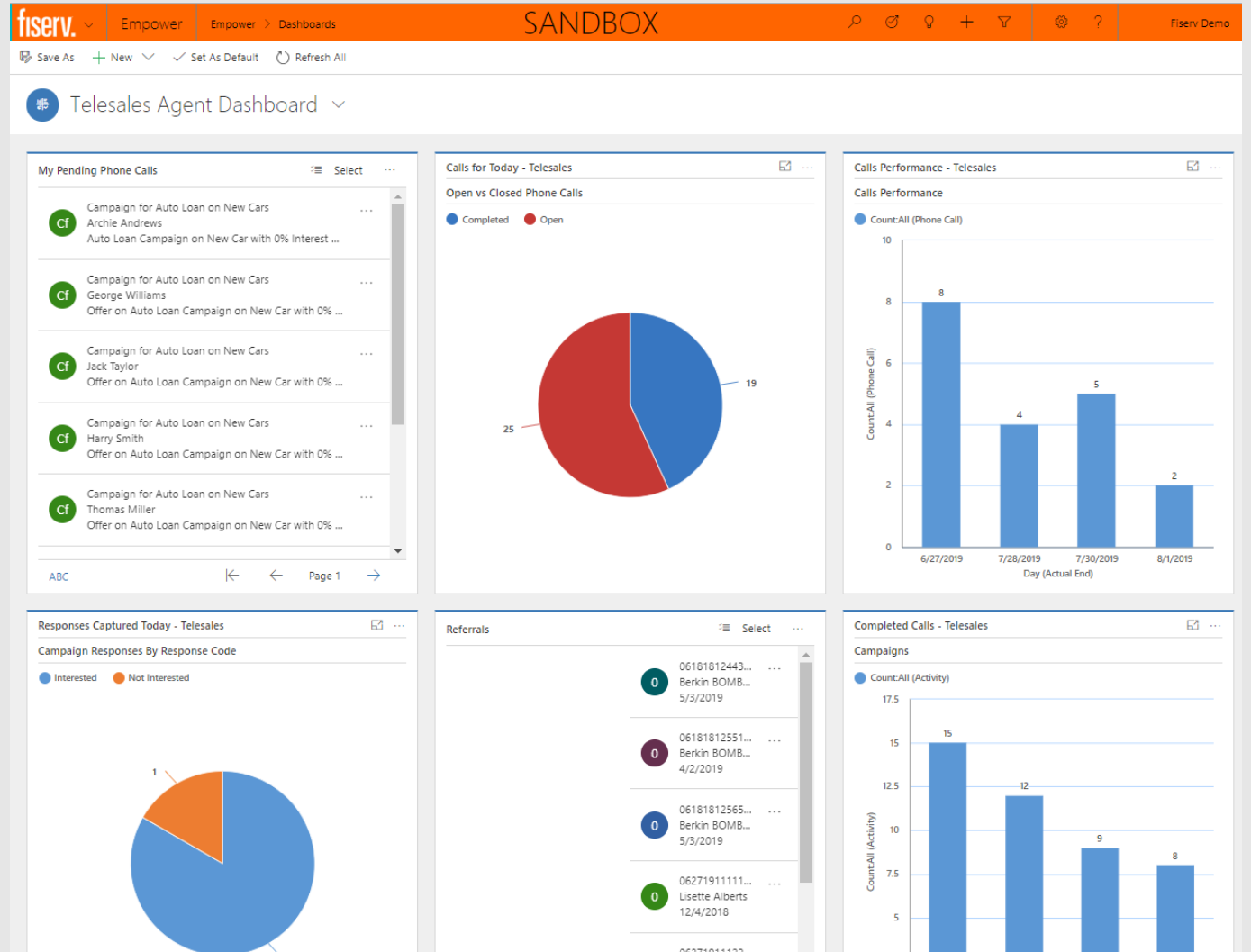


Better user experience for employees

Office 365 Integration

User Access through
Browser, Outlook or
Mobile App

Role-based Dashboards &
Views



A background image showing two men in a dimly lit office environment. They are sitting at desks with large computer monitors. The man in the foreground is wearing glasses and a dark shirt, looking intently at his monitor. The man behind him is also looking at his screen. The scene is illuminated by the glow of the monitors and some ambient office lighting.

Your vision. Our technology.
Let's get after it together!