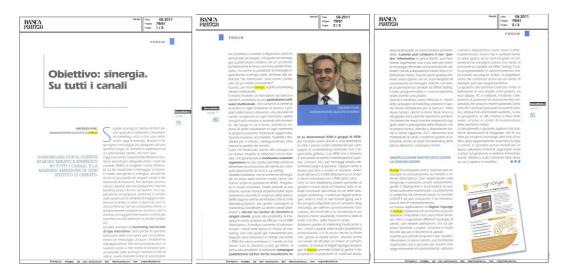
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THE GOAL OF ACHIEVING SYNERGY OVER ALL CHANNELS

"Communicating with the customer in a focused and synergistic manner over all communication channels is the highest ambition of every bank"

Today banks strive to follow a "customer-centric" logic, even when carrying out marketing campaigns. They strive to get across the most appropriate message to a specific target market or even to a specific target customer. But that is not all.

Today there are appropriate technological tools, such as our WWS console, that provide the opportunity to choose the channels over which a message is displayed to the Customer, in a homogeneous and synergistic manner, exploiting the characteristics of each single channel and the time of display. For example, whenever I am connected to my internet banking site, an application can display a banner that I can click to make a real-time request for more information via a chat function, or to open an online video conference with a consultant, or simply to fill in a form to request more information or, ultimately, to accept the service that is being offered.

Another example of **interactive one-to-one marketing** comes from the ATM channel where an ATM application can recognise a Customer making a cash withdrawal and display a "Happy Birthday" message followed by a custom menu of functions based on the ATM application rating of the customer or even exploit the waiting time of a transaction when the system is processing authorisation, or while the ATM is counting out the banknotes, by displaying an advertisement for a product that is perfectly in line with the customer's financial profile, providing the possibility to respond in real-time to a question such as "Are you interested? Do you want to be contacted by one of our consultants?".

This is what multichannel targeted marketing is all about for us in Auriga.

Our model of interaction between bank and customer is based on a **multichannel software platform** that allows customers access to the bank's products and services at any time through various channels, with the possibility, at any time, to choose the channel that is most appropriate for the time and place where the customer may be, and that guarantees the availability of an updated statement at any time. This means providing maximum accessibility, usability and flexibility for customers on the one hand, while on the other hand safeguarding superlative quality of service.

The objective of all this is the development of a new model for the bank's relationship with the customer, one that ensures that the **same customer experience** across different channels also helps to increase the customer's knowledge of opportunities in *cross and up selling*.

These are ambitious goals that are certainly achievable by those banks that have adopted the WWS platforms. WWS is modular in design and it includes various modules that were implemented separately on the basis of the requirements of specific banks. It also includes the One to One Marketing System, to manage marketing campaigns that are coordinated over different channels and **focused on clusters of customers or individual customers**, thanks to the possibility to integrate it easily and effectively with the bank's CRM software. The module exploits all the bank's channels from a marketing perspective, and not only those obvious channels that are naturally predisposed for such purpose like the Internet or the mobile channel, but also the ATM channel that has now been promoted to a full blown "customer relationship" channel. Just think of the possibility of creating ad hoc campaigns to be run only on specific ATMs or groups of ATMs, like for example a group of ATMs located in a particular city, or those located in shopping centres for joint co-marketing campaigns with the stores of a mall, or ATMs located close to events (sports, concerts, etc..) for messages aimed at a specific audience, or indeed, as mentioned earlier, at clusters of customers identified by the bank's CRM application, or to individual customers as identified by their PAN card code.

The One-to-One Marketing System enables you to manage all the necessary activities to put marketing campaigns *on-air* easily and intuitively. The digital content (images, video and text) in various formats (jpeg, avi and flv) are imported with a simple *drag and drop* action, and, subsequently, the terminal location, the determining circumstances and the broadcasting start and end date are defined.

We talked about multichannel marketing and one of the channels that is unquestionably included in our centralised platform is the "branch" channel which, thanks to digital screens, has become a key communication channel. Auriga's Digital Signage module (Seegnage) allows you to manage the deployment and display of audio-visual multimedia content intuitively and immediately. **The user can write up an information module** freely and just as easily line up one or more areas to post messages and advertisements or use other services that are available, such as news and weather, add video clips in any format (thanks to an integrated conversion tool) and images with varying display times and *fading* effects. And all of this can be programmed in a playlist.

Clearly, these techniques multiply the effectiveness of marketing campaigns and their relative return for the bank and, at the same time, enable customers to develop a positive customer experience. A customer experience where customers feel increasingly involved in their relationship with their bank, thanks to value-added services that are available 24/7 through various channels, and the attention that the bank dedicates to them through targeted marketing campaigns.

A web application to speed up communication

Auriga has also developed solutions for faster communication via the bank's intranet and internet. **Seegnage**, the Digital Signage web application, enables rapid registration, deployment and display of multimedia audio-visual content. The platform is made up of high-resolution LCD/TFT terminals based on an Intranet/Internet protocol (IP) infrastructure.

Auriga's new **Digital Signage** application comes with an attractive interface that is compatible with most browsers and supports different types of users, with their relevant level of authorisation for functions such as terminal management, playlist creation, layout editing and uploading tools.

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Indeed, the terminal management function enables the definition of a single unit (player), which can be a

screen, a PC, or a netbook, by assigning recognition parameters (credentials) that can be automatic (an IP address) or manual (password authentication), and thus assign to the terminal the applicable URLs for news and ticker feeds, and the location codes for weather forecasts on a geographic basis.

Simultaneity is fully guaranteed by the broadcasting system used by *Seegnage*, which uses the latest asynchronous notification technology for updates based on Ajax and Comet. This makes it possible to change a layout, upload the modified content, or add news or ticker feeds on the ATM Manager and see the

immediate effect on all the terminals for which the change applies.