WWS
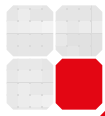
one to one
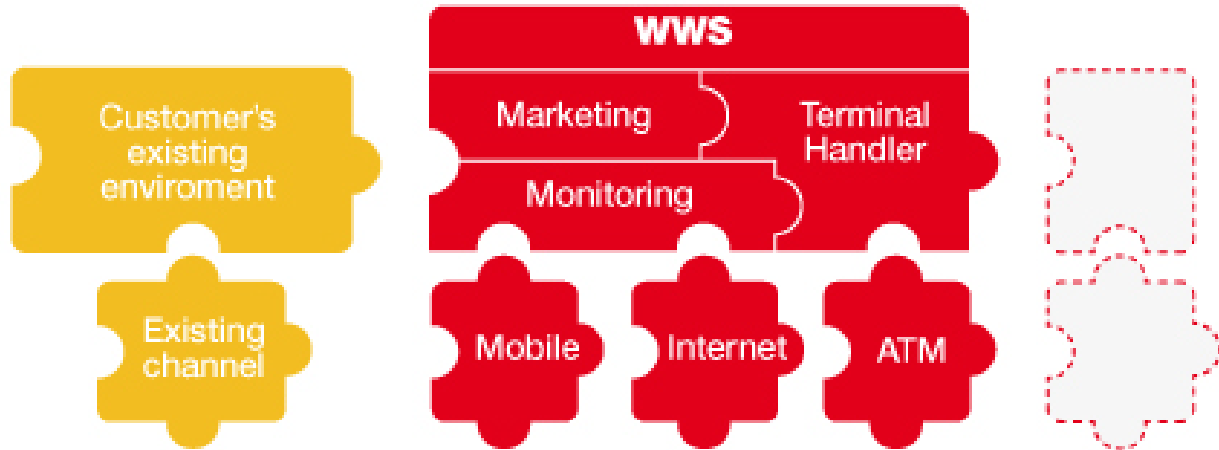
Integrated Omnichannel Banking Software

WinWebServer (WWS) is a feature rich, highly scalable and flexible omnichannel banking solution. With WWS banks can give their customers a truly seamless banking experience while also reducing their operational costs, increasing service availability, and growing profits using sophisticated one-to-one marketing. WWS provides advanced business services that are centrally configured and managed and easily delivered through any self-service channel.


Omnichannel marketing management overview

WWS OnetoOne is an integral component of the *WWS omnichannel banking suite* that transforms any banking channel into an efficient communication tool to maximise the opportunity to sell new services and enhance the consumer's experience regardless of how they interact with their bank (ATMs, digital signage, internet, mobile, social networks, etc.).

WWS OnetoOne provides extensive omnichannel marketing and customer relationship services including customer-specific messages and promotional offers, and marketing campaigns targeting specific locations and customer segments.

Through the OnetoOne Marketing module, banks can build a high value added 'personal relationship' with their customers, even through an impersonal channel such as an ATM. Moreover, thanks to integration with a CRM system or preloaded customer information, personalised one-to-one messages can be uniquely tailored to the client profile: they can include service advice (for example 'please collect your new card') as well as sales promotions and pre-approved offers, or marketing campaigns targeting specific locations and customer segments.

WWS OnetoOne
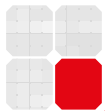
Integrated

WWS OnetoOne supports the definition of marketing campaigns through a central console and the delivery of these campaigns over any channel in a coherent manner. This ensures that the consumer receives a consistent marketing experience regardless of how they interact with the bank.

WWS marketing services can be delivered using:
• ATMs and kiosks
• Digital signage within the branch
• Internet banking › Bank's app
• Mobile/Tablet banking
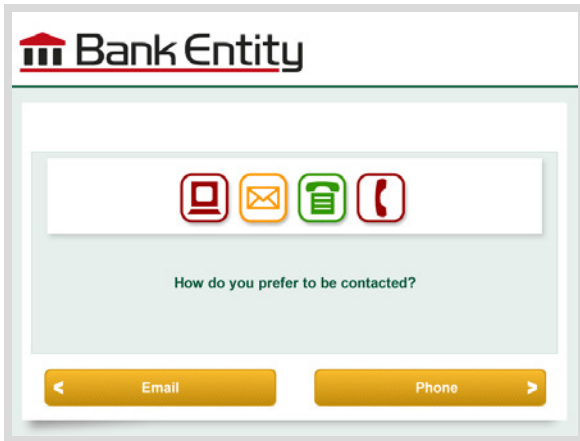• Social networks

Flexible and interactive
Marketing campaigns and messages can be easily defined and tracked from a central console and delivered through any combination of channels. Business intelligence analytics and reporting provides clear insights into the progress and success of each campaign.

WWS OnetoOne supports multiple levels of personalisation allowing messages to be tailored for different combinations of customer type, access location, and the customer's profile.

WWS OnetoOne:
• is easily integrated with a CRM system or managed separately using preloaded customer information

• supports the use of interactive market surveys using any channel, allowing consumers to provide immediate feedback on their needs and preferences

iii Bank Entity

How do you prefer to be contacted?

◄ Email | Phone ►

and clients who have previously bought specific products.

- supports the use of video conferencing from ATM and kiosk devices
- supports the use of RSS feeds for the real time delivery of promotional information and news

- supports the marketing of introductory offers to non-customers to attract new customers
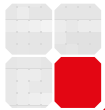
Personalised

WWS OnetoOne can be configured to track how often a customer uses each service and to display the most frequently used service on the main menu for greater customer convenience.

Personalised one-to-one messages can be uniquely tailored using the client profile information retrieved from the CRM system. Messages can include service advice (for example 'please collect your new card') as well as sales promotions and pre-approved offers.

Cross selling and up selling messages and marketing campaigns can be easily defined using any combination of client categories including age, area of residence, profession,

WWS OnetoOne features:

• _Design, build and promote in few clicks thanks to a user friendly interface_
Dashboard-style console designed for non-technical people Intuitive Web interface provided with different access rights policies Preview of what is running on what terminal to enable full control over what campaigns are displayed where, when and by whom.

• _See each transaction as a golden opportunity to address your customers personally, strengthen their loyalty and generate knowledge about them_
Personalised 121 messages can be uniquely tailored using the client profile information retrieved from the CRM system. Cross selling and up selling messages and marketing campaigns can be easily defined using any combination of client. Interactive campaigns can be used to gain more detailed data about customers' individual needs and wishes.

• _Gain new customers_
The ATM channel is used by many non-customers – transform your self-service channel into a powerful marketing channel to attract new customers and deliver specific Marketing Points for them

• _Have an active dialogue with the ATM users_
Display Marketing Points during different phases of the transaction (idle loop phase, authorisation phase, host message, count cash phase, receipt printout) Through interactive campaigns, you can feature a

response option without increasing the original transaction time
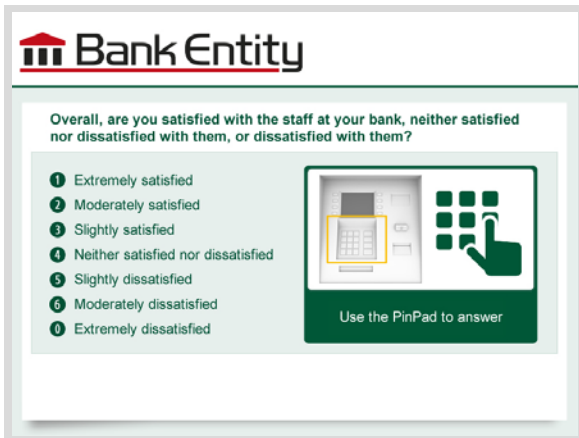
• _Turn your self-service channel into an additional source of revenue_
Take full advantage of your self-service real estate to increase your revenue by promoting advertising from third party marketers/external advertising partners

Technical Expertise
Easy integration to your existing infrastructure and system.

Thanks to WWS's modular architecture, **WWS OnetoOne** can be easily integrated into your existing architecture
• No need to change your Client SW Application installed on your fleet
• **WWS OnetoOne** is a vendor independent solution - there is no dependency on your existing hardware and software
• Upload/import your customer data using standardised procedures
• Allows multilingual campaigns
• Real time integration with CRM for personalised ATM campaigns

Ultimate media formats (phWWS one to ones, flash files, videos) are supported
• _Images in Jpeg, BMP, Png formats_
• _Videos in AVI, SWF formats_

Managing different Marketing Points:
• Idle loop
• Authorisation phase
• Host message
• Count cash phase
• Receipt printout

Outstanding availability guaranteed: No impact on the availability of your network!

• The 121 marketing campaigns can run in offline mode to ensure continuous availability of terminals
• Simple SW distribution needed: new campaigns and graphical resources are sent in real time across all ATM/Kiosk network

For personalised messaging, **WWS OnetoOne** can be easily integrated with Bank's CRM application (depending on how CRM application communicates with the outside world)
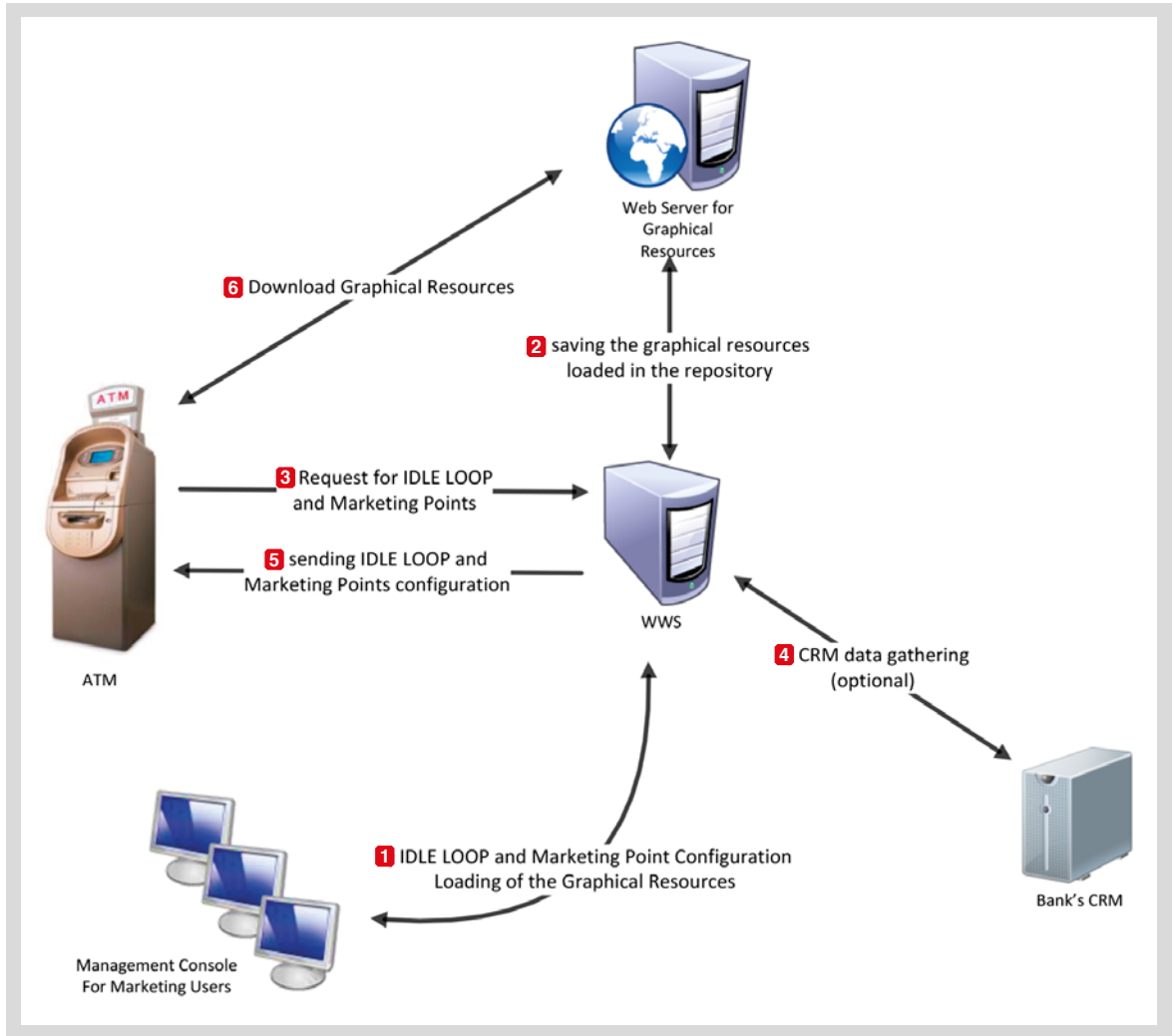• Accessing the CRM database
• Querying CRM web services
• Exporting CRM data

WWS OnetoOne can also be managed separately using preloaded customer information.

Managing interactive campaigns to collect simple information from the consumer. It offers the option to configure different messages based on the consumer's response and updates the CRM system using customer feedback on interactive campaigns.

Managing co-marketing campaigns with partners by printing coupon or discount ticket on the receipt.

The above logic flow diagram broadly illustrates how the **WWS OnetoOne** module works.

1 The marketing user configures active Idle Loop and Marketing Points screen shots (illustrated below).

2 **WWS OnetoOne** saves the configuration options. It also saves static resources in a shared repository. The latter resources are then made available for use by other ATMs thanks to web servers.

3 An ATM requests the active Idle Loop configuration from the **WWS OnetoOne** and, during a customer transaction, requests the Marketing Points to be displayed.

4 **WWS OnetoOne** responds and if necessary queries an external CRM application.

5 **WWS OnetoOne** sends the Idle Loop configuration and, in the case of a customer transaction, the Marketing Point to the ATM.

6 The graphical resources are downloaded from the web server to the ATM.

Loading static resources

The marketing user can load all required static resources using the console.

The resources will be made available for the creation and display of marketing campaigns. The following screen shot shows how the resources repository can be managed by the user.
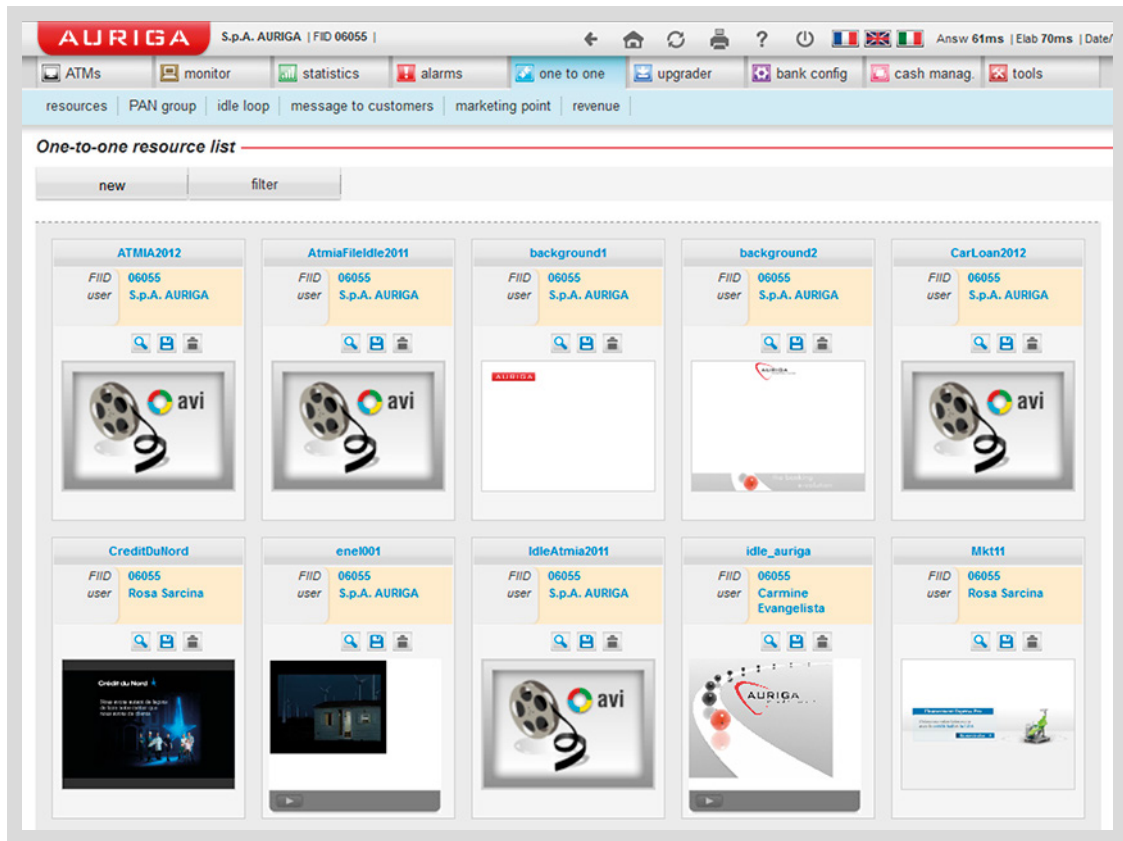
Campaign Creation

WWS OnetoOne allows you to configure different operating profiles and roles for configuring campaigns and promoting them into production use. Roles should be part of the configurable user profiles determined by the log on process.

The marketing module provides a user-configurable template for each Marketing Point that shows reserved areas of the screen that cannot be overwritten by the marketing campaign. When the campaign designer selects the terminal and Marketing Point, **WWS OnetoOne** automatically displays the correct template in the edit area with the reserved objects shown in light grey (for example, corporate logos, on-screen keyboards, etc. are displayed in grey).

Segmentation on different basis

- Define a campaign using a specific start time and end time in addition to the start and end dates
- Define the number of times that a campaign must be displayed
- Define which channels the campaign can be displayed through
- Define the campaign priorities, i.e. which campaign is displayed when a customer qualifies for more than one campaign
- Configure marketing campaigns for delivery through email
- Configure marketing campaigns for delivery through SMS
- Allow a single campaign to have multiple selection criteria. For example a campaign can be configured for Bank A/PAN Group B/ Region C, and for all cardholders from Bank Y, Region Z

- Configure campaigns to select consumers based on account number or other identification in addition to existing PAN selection option

Configuration and management of Idle Loop and different Marketing Points:

WWS OnetoOne enables banks to manage their ATMs and kiosks as a new and efficient communication channel. It can improve the relationship with customers by offering them products and services which fit their profile.

The Idle Loop function allows for the management of the advertising campaign on ATM while it is not actually being used by the customer. During this time the bank can use the ATM screen for displaying advertising messages or video to promote products or services from the bank or from other bank partners or other companies. In this case the bank rents the space on ATM to the third party to maximise channel profitability.

Idle Loop Configuration

An Idle Loop sequence is a sequence of images and animation clips that are displayed in a cyclic fashion when an ATM is not carrying out a customer transaction. The Idle Loop can be configured as shown in the following screen shot of the console.

Idle loop configuration
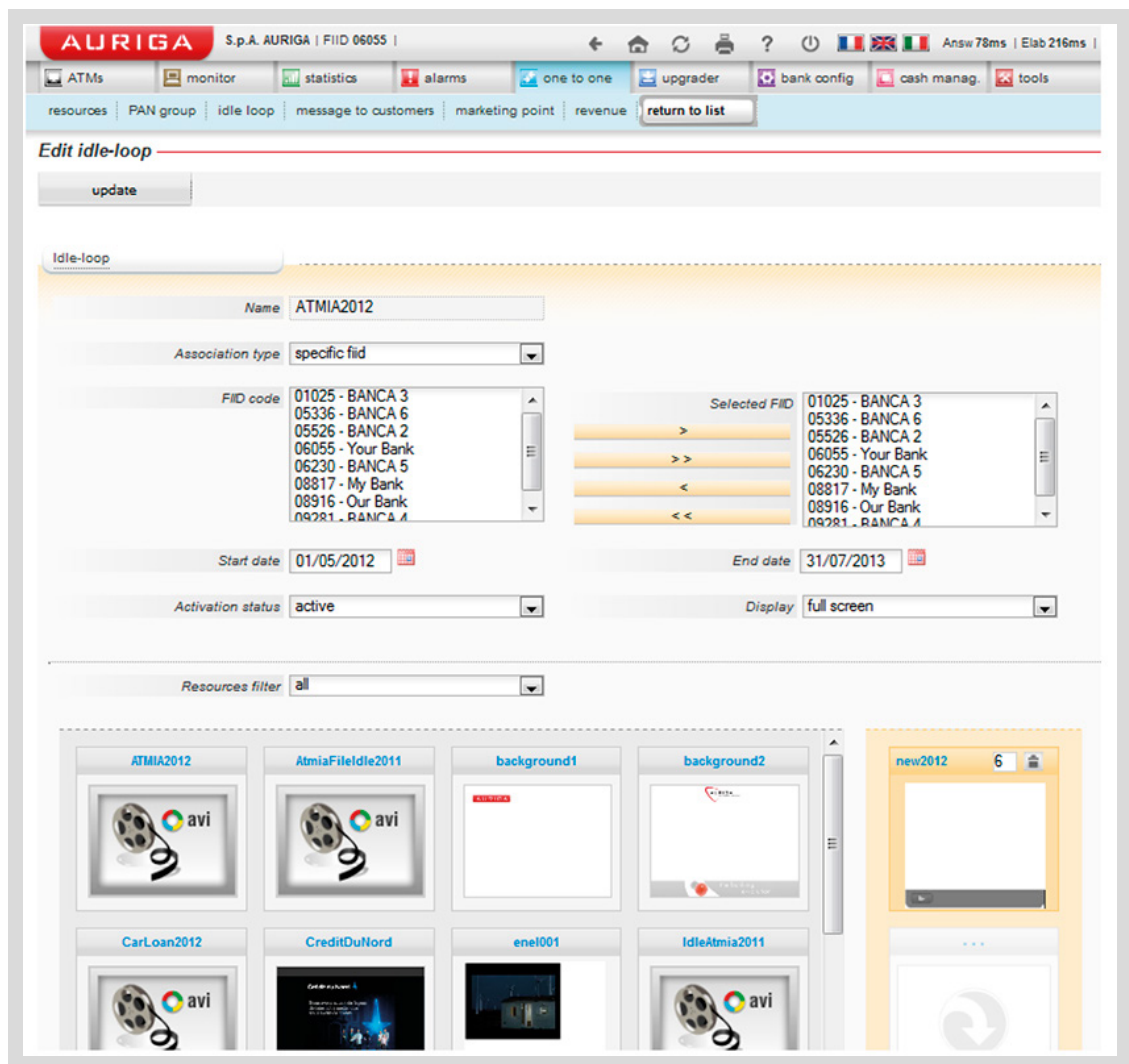
The configuration is defined by setting the following parameters:

Target ATMs
With this parameter, you can choose the ATMs that will display the Idle Loop sequence. The possible options are the following:

• Bank ID specific: With this option all the ATMs of the selected Bank ID will display the configured Idle Loop sequence
• Region: With this option all the ATMs of the selected region will display the configured Idle Loop sequence
• Province: With this option all the ATMs of the selected province will display the configured Idle Loop sequence
• Municipality: With this option all the ATMs of the selected municipality will display the configured Idle Loop sequence
• ATM Group: With this option all the ATMs of the selected Group will display the configured Idle Loop sequence
• Terminal: With this option all the specified ATMs will display the configured Idle Loop sequence

For multiple configurations that apply to the same terminal (for example one applicable to the Lombardy region and another different one applicable to the municipality of Milan, which is inside Lombardy), there is a series of rules for determining priority.

The priority list, starting from the highest to the lowest is as follows:
• Terminal
• ATM Group
• Municipality
• Province
• Region
• Bank ID specific

And so in the presence of two Idle Loop sequences, say one for the Lombardy region and one for the municipality of Milan, an ATM in the city of Milan will display the latter sequence as it has a higher priority while all other ATMs in the region outside the municipality of Milan will display the former sequence.

Start date and end date
This parameter defines the period when a specific Idle Loop configuration will be active.

Idle Loop sequences to be displayed over a specific period, and subsequently discarded, can be configured in advance (e.g. for the Christmas period).

Sequence
The last section of the screen shot shows how the user can define the sequence of images graphically by moving the available resources as required.
It is also possible to specify the display time for each screen image.

Periodically, an ATM will check for any updates of the Idle Loop sequence currently being displayed.

Periodical checks are made according to an algorithm in order to guarantee that the distribution of updates is conducted over a period of time in such a way as to avoid all ATMs updating simultaneously.

Another check is also made at the end of each customer transaction.

In this way, if an Idle Loop update is configured to start on a specific day, it is guaranteed that ATMs will start updating after 00.00 hrs. on that day and that not all of them will perform the update at the same

time. This avoids using large amounts of bandwidth during the day.

Configuration of Marketing Points

A Marketing Point is a screen image that is displayed to a user at a specific transaction phase.

Currently there are three Marketing Points available:

1. Authorisation. This is displayed while the card is being authorised
2. Inquiry. This is displayed while the card is being authorised when the customer
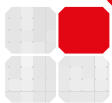
selects the inquiry option.
3. Withdrawal. This is displayed while the card is being authorised when the customer selects the withdrawal option.

Marketing Points can be created entirely by the user operating at the console by selecting a background, or a graphical resource (even an animated clip) together with one or more lines of text. These elements are independent of each other and a Marketing Point can use all three elements together, or any one of them individually.

A Marketing Point is configured as shown in the screen shot below.

Configuration of Marketing points

The required parameters are the following:

Target ATMs
With this parameter, you can choose the ATMs that will display the screen shot. The possible options are the following:

- Bank ID specific. With this option all the ATMs of the selected Bank ID will display the screen image
- Region. With this option all the ATMs of the selected region will display the screen image
- Province. With this option all the ATMs of the selected province will display the configured screen image
- Municipality. With this option all the ATMs of the selected municipality will display the configured screen image
- ATM Group. With this option all the ATMs of the selected Group will display the configured screen image
- PAN Group. With this option all the ATMs where a card of the selected Group is inserted will display the configured screen image
- Terminal. With this option all the specified ATMs will display the configured screen image

For multiple configurations that apply to the same terminal (for example one applicable to the Lombardy region and another different one applicable to the municipality of Milan, which is in Lombardy), there is a series of rules for determining priority.

The priority list starting from the highest to the lowest is as follows:

- Other cards
- PAN Group
- Terminal
- ATM Group
- Municipality

- Province
- Region
- Bank ID specific

And so in the presence of two Marketing Point images, say one for the Lombardy region and one for the municipality of Milan, an ATM in the city of Milan will display the latter image as it has a higher priority while all other ATMs in the region outside the municipality of Milan will display the former image.

Start date and end date
This parameter defines the period when a specific Marketing Point configuration will be active.

Marketing Points to be displayed over a specific period, and subsequently discarded, can be configured in advance (e.g. for the Christmas period).

Duration
It is possible to configure a minimum display time for a screen image. If the relative authorisation phase requires more time, however, the screen image will remain on display until the authorisation process is complete.

Only for other cards
This parameter enables the configuration of Marketing Points that will be activated on a bank's ATM only when cards belonging to another bank are inserted. This is very useful to configure messages aimed at users who are not customers of the bank. These messages take priority over all the other Marketing Points.

Layout
In this section it is possible to create the graphics of a Marketing Point by selecting a

background, a static or an animated graphic resource and one or more lines of text.

Linking with the bank's CRM application

There are many ways in which the **WWS OnetoOne** module can communicate with the Bank's CRM software. These depend on how the bank's CRM application communicates with the outside world. The following examples are among the solutions that have already been adopted by various Auriga clients:

Accessing the CRM database

To implement this method the **WWS OnetoOne** module has to be able to access the CRM database.

Technically this can be achieved in two ways: 1) by replicating the CRM tables in the WWS DB in batch mode, or 2) by allowing direct access to the tables.

By gaining access to the tables containing customer personal data and their associated cards, **WWS OnetoOne** can display messages to customers such as 'Happy Birthday' messages, card expiry reminders and promotions addressed to the holders of specific types of cards.

By gaining access to other types of information, for example the target list of addressees of a specific marketing campaign, WWS can display messages (graphics or text) to customers that are configured as targets for such messages by the CRM application itself.

Querying CRM Web Services

WWS OnetoOne can interact with CRM

software through the use of Web Services if such services are made available to **WWS OnetoOne** by the CRM software.

During a customer transaction, **WWS OnetoOne** can send the card PAN to the CRM application and the CRM application can respond with messages to display to the customer.
In this way, marketing campaigns aimed at a specific PAN or PAN Group can be originated directly by the bank's CRM application.

The information that the CRM application can provide to OnetoOne can be simple text messages to be integrated with the ATM screen images directly using the console as shown in this document. Alternatively the information could include more complex screen images, or even actual web pages that could be integrated into the flow of images on the ATM.

Exporting CRM data
If there is no direct link between the OnetoOne module and the CRM application, it will always be possible to configure marketing campaigns on WWS and export the list of target PANs from the CRM application.
These lists can then be loaded on the WWS console and the campaigns can be linked with the PANs included in the list.

Next to come…

• Co-marketing campaigns with third parties including the distribution of electronic coupons and the printing of coupons at ATMs and kiosks.

• The use of consumer's account history to

advise the Help Desk staff on services and products of interest to the consumer.

• The use of incoming and outgoing email and SMS messaging for the delivery of promotional information and advisory notices, and the receipt of consumer service requests.
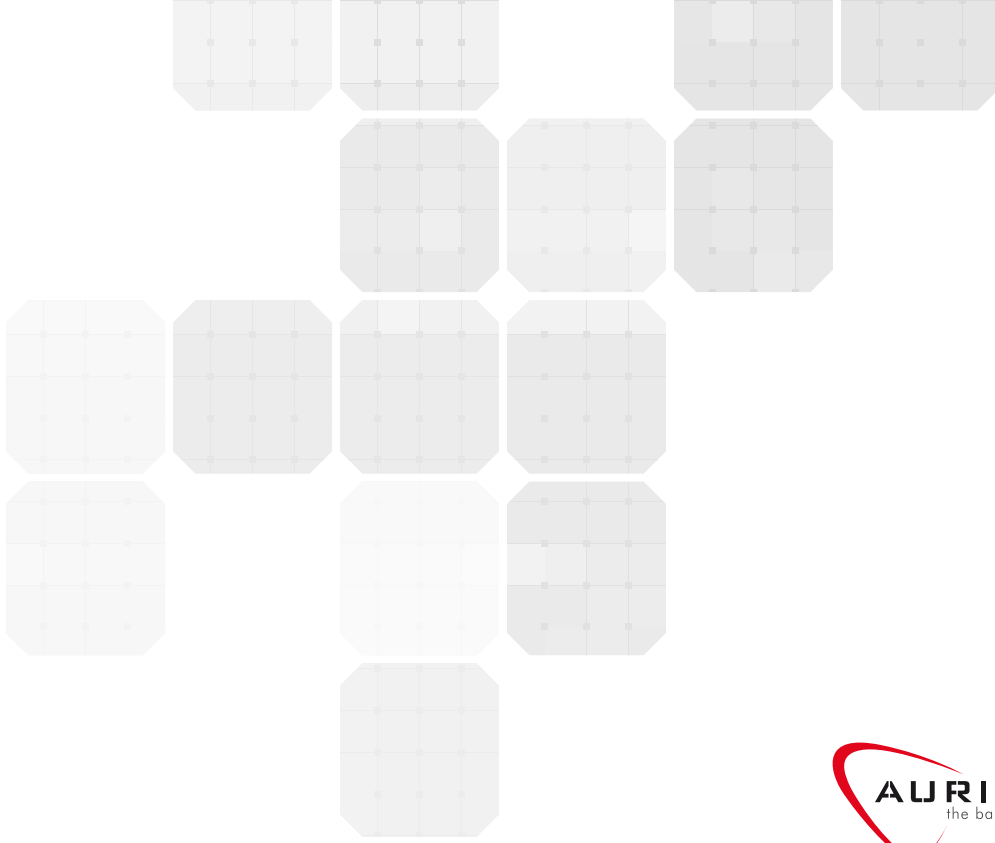
Headquarters - Bari
Strada Vassallo, 1
70125 Bari - Italy
Phone: +39.080.5692111
Fax: +39.080.5692112
headquarters@aurigaspa.com

Milan office
via Santa Maria Valle, 3
20123 Milano - Italy
Phone: +39.02.00681.583
Fax: +39.02.00681.400
milan@aurigaspa.com

Rome office
via R. Gigante, 20
00143 Roma - Italy
Phone: +39.080.5692111
Fax: +39.080.5692112
rome@aurigaspa.com

London office
Building 3, 566 Chiswick High Road
London W4 5YA - United Kingdom
Phone: +44 (0)208 849 8022
Fax: +39.080.5692112
london@aurigaspa.com

Paris office
88 ter avenue Général Leclerc,
92100 Boulogne Billancourt France
Phone: +33 (0)1.74.31.11.77
Fax: +33.(0)1.74.31.10.00
paris@aurigaspa.com

www.aurigaspa.com