

The Ultimate in Branch Customer Service

Global banking trends continue to highlight the steady transformation of bank branches from traditional service models to highly automated centres of business. This transition is being fuelled by multiple factors including the sustained cost reduction policies, the availability of sophisticated, highly automated, self-service devices, and the expectations of an increasingly, digitally empowered customer base. Leading banks are all experimenting with new generation branches where enhanced customer experience and service quality is mixed with professional, consultative advice and product sales. For the majority of banks the branch remains the pre-eminent channel and their primary sales engine. The advent of advanced automation does not change that, it simply shifts the role of the bank staff from transaction controller to interaction facilitator.

New technologies like touch screen self-service, kiosks with audio and video support, and staff tablet applications all contribute to a more flexible and comfortable customer experience. A sustained customer education program is also a critical success factor in support of widespread service automation.

In this new paradigm the bank staff and technology need to combine seamlessly to maximise the customer's satisfaction and the sales potential of each interaction. To succeed in this new era, banks need to excel in the delivery of high touch, high value services that blend the convenience of digital channels with a caring and personalised human touch. Ultimately, those banks that can deliver real time and personalised customer information at the point of service will enhance the profitability of the customer relationships that they create.



Personalised, Real Time Information

WWS Greæter is an innovative tablet application that is specifically designed for the changing demands being placed on branch staff. WWS Greæter is also an integral component of the WWS multichannel banking suite and provides a range of advanced customer service features including:

- › Personalised customer information that facilitates effective dialogue with customers about their specific needs
- › Effective responses to an increasing range of customer needs and service requests
- › Constructive support and educational assistance on the increasing number of self-service functions
- › Increased sales attainment by empowering staff to reinforce personalised target marketing
- › The ability to continually foster and demonstrate a culture of high quality customer care

The WWS Greæter is an intuitive and easy to use productivity tool that combines real time information about the branch's self-service hardware, the customer's transaction history and relationship status, and relevant sales opportunities.

Using the WWS Græter solution the branch staff will enjoy finger-tip access to the following critical information.

Branch Automation View

WWS Græter is directly integrated with the real time device monitoring for all self-service devices in the branch. Bank staff will receive early warning alerts on any low cash situations, the need to replenish consumables, or any other corrective actions required. Using WWS Græter banks can increase their service availability of in-branch self-service devices and reduce the costs of unnecessary engineering call outs.

Customer Service View

The WWS Græter application notifies the bank staff each time a customer accesses a self-service device. The information displayed to the bank agent includes the customer's personal details and transaction history, as well as the services they are currently performing. With WWS Græter, the bank's customer managers are better equipped to provide personalised banking services and to educate customers how to enjoy the full benefits of the service automation.

Local Process Management

WWS Græter helps bank staff to deliver a compelling customer experience by localising a variety of service decisions. For example, a customer trying to withdraw excessive funds may exceed their account limits and face a denial of service. Service events of this type are immediately alerted to the branch staff along with the pertinent customer information. A bank agent can then make an informed decision concerning a possible override of the default rules based on the specific circumstances and governing policies. If appropriate, the agent can use WWS Græter to override the default processing and authorise the requested service. WWS Græter smoothly tracks all of the bank agent's actions providing a full audit trail of the enhanced service provided. The audit information can include the customer's photograph, images of identity documents, and electronically captured signatures.

Target Marketing and Sales

WWS Græter is easily integrated with the bank's CRM system to provide personalised marketing and sales messages based on the customer's unique profile and transaction history. In addition, WWS Græter provides easy access to all enrolment forms and new product applications. Using WWS Græter the bank staff can help customers to successfully apply for new products of interest to them. The abandonment of online form filling remains a major contributor to lost sales – WWS Græter is an effective solution to this challenge. With WWS Græter bank staff can dramatically increase the closure rate for new product sales by helping customers complete the application process.



Flexible Deployment Options

WWS Græter can be deployed as part of a fully integrated WWS Multichannel solution or integrated directly with the bank's existing branch infrastructure. WWS Græter is available on iOS, Android, and Windows tablets and provides a seamless productivity bridge between the branch staff and the self-service automation for a truly rewarding customer experience.

WWS Græter can also be deployed on standard PC browser systems in addition to a tablet-based approach.