

Mobile Banking & Payments



The Problem: Taking Command of Customer Interactions

Today's business and technology climate has disrupted customer relationships for financial institutions (FIs). This is making it harder to retain assets, acquire new customers, cross-sell products and mitigate fraud, while concurrently driving up the cost to service customers. But traditional interaction channels – including most mobile banking solutions – are initiated by customers, not FIs.

So how can FIs take control of their customer relationships?

The answer is the mobile channel. Mobile provides unprecedented coverage; 95 percent of bank customers own a mobile phone, which most people keep by their side 24x7. Mobile can deliver premier content to customers across multiple channels and is completely extensible across the FI.

But which solution will empower FIs to unlock 100 percent of the mobile phone's potential?

The Solution: ClairMail Mobile Banking & Payments

ClairMail delivers a complete, game-changing mobile banking and payments solution that unlocks the mobile phone's full potential. Unlike traditional solutions which are merely a "veneer" for online banking, ClairMail empowers FIs to unleash the ubiquitous, real-time and actionable nature of the mobile phone to take command of their customer interactions. ClairMail enables FIs to lower costs, enhance acquisition, improve retention, reduce fraud and increase offer acceptance.

ClairMail offers the only mobile banking and payments solution capable of delivering:

- **100 Percent Coverage:** Reach all customers, not just online banking customers.
- **Proactive 1:1 Conversations:** Deliver personalized, high-value content that customers want.
- **Triple Play Convergence:** Optimize the customer's mobile experience and reduce TCO.
- **Cross-Product, Cross-Channel Orchestration:** Extend mobile across the entire organization.

100 Percent Coverage

For many mobile banking and payment solutions, the only enrollment vehicle is through the use of existing credentials on the FI's online banking (OLB) website. This automatically limits mobile banking to OLB customers and inherently reaches only a small subset of customers (10-12 percent at best).

ClairMail, on the other hand, opens its solution to a FI's entire customer base by uniquely allowing enrollment through virtually any channel. With ClairMail's multi-channel enrollment, FI customers can sign up for mobile banking via online, contact centers, branches, ATMs and directly on mobile devices, allowing FIs to achieve 100 percent coverage.



ClairMail multi-channel enrollment enables 100 percent coverage

ClairMail Delivers Results

ClairMail clients have experienced tremendous results, including:

Higher Retention

Improved retention by 5%.

Increased Acquisition

Grew Generation Y acquisition by 11%.

Reduced Costs

Lowered contact center calls by 40%.

Closed Branches

Closed 10% of branches.

Fast ROI

Achieved ROI in 2 months.

Deposit Advances

80% of clients have reaped growth in deposit amounts.

More Cross-Sell

90% of offers opened.

Improved Profitability

25% improvement in profits

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Proactive 1:1 Conversations

ClairMail enables FIs to deliver premier, personalized content to their customers and empowers them to instantly resolve issues directly on their mobile phones.

Multi-Level Alerting

Only ClairMail offers three types of mobile financial alerts: informational (simple, one-way alerts), actionable (alerts with a built-in response mechanism) and conversational (interactive, multi-step mobile “workflows” for deeper customer engagement). Each alert type is best suited to different kinds of customer interactions. In order to best serve the wide range of customer interactions, ClairMail provides all three levels of alerting.



Conversational alerts enable deeper customer engagement

Preferences & Personalization

ClairMail enables customers to set preferences to best fit their mobile banking and payments experience with their personal habits and individual needs. For instance, customers can choose language or select alert preferences. This ability to personalize builds “stickiness” and drives loyalty, leading to higher retention.

Triple Play Convergence

In 2007, ClairMail pioneered the mobile banking and payments triple play: messaging, mobile web and client applications on a unified platform.

Today, using the very latest smartphone technologies, ClairMail unifies all three modes into a single, intuitive Smart Client interface which provides a streamlined and integrated user experience; unlike other solutions, customers are not required to clumsily jump between modes.

Overdrafts, transaction approvals, bill payments and other alerts can be easily delivered and handled directly on the Smart Client interface. The underlying complex technology is completely transparent to the customer.

This not only optimizes the user experience, it also simplifies installations and minimizes update needs, thereby lowering total cost of ownership (TCO) for FIs.



ClairMail allows customers to instantly resolve issues and conduct transactions from a single, intuitive interface.

Cross-Product, Cross-Channel Orchestration

At the heart of the ClairMail solution is a flexible, enterprise-caliber mobile communications platform which is capable of wide, horizontal scalability across many different devices, protocols, carriers and applications.

While many other mobile solutions are hard-coded to a single channel or product, the ClairMail platform seamlessly integrates with virtually any FI back-end system. This enables easy extensibility across the FI to touch every banking product, every channel and both retail and business customers of every asset class.

With ClairMail, FIs can dramatically lower TCO and reap a faster return on investment.

User Management & Reporting

The ClairMail solution comes with numerous out-of-the-box tools that enable FIs to easily and comprehensively manage the solution's implementation:

CSR Console

Enables customer service representatives (CSRs) to provide support or directly enroll mobile banking users either at the branch or contact center. The CSR Console is essential for providing high-quality customer service and driving end-user adoption.

Reporting Console

Provides a comprehensive set of system activity reports which deliver insight into system performance and end-user behavior. This information is vital for driving customer adoption and provides a valuable marketing resource for improved segmentation and targeting.

Management Console

Monitors and manages all aspects of the ClairMail solution, including system health and activity. It also provides batch file management capabilities.

100% Adoption Process

To support its game-changing mobile banking and payments solution, ClairMail offers the industry's most complete adoption program. ClairMail helps its clients to incorporate adoption best practices at every step of the process in order to maximize return on investment (ROI).

Plan

ClairMail works with clients to set up the right plan and business objectives, including the adoption levels that are required to effectively meet ROI targets.

Implement

ClairMail helps clients to design and deploy their mobile banking and payments solution using best practices to drive adoption.

Train

ClairMail assists clients to train internal employees across all customer touch points.

Market

ClairMail supplies clients up-front with all of the best available marketing materials (web pages, demos, FAQ's, etc.).

Optimize

ClairMail enables clients to measure and improve adoption based on benchmarks, metrics and results, while meeting regularly with clients to review progress on achieving desired adoption levels and ROI targets.