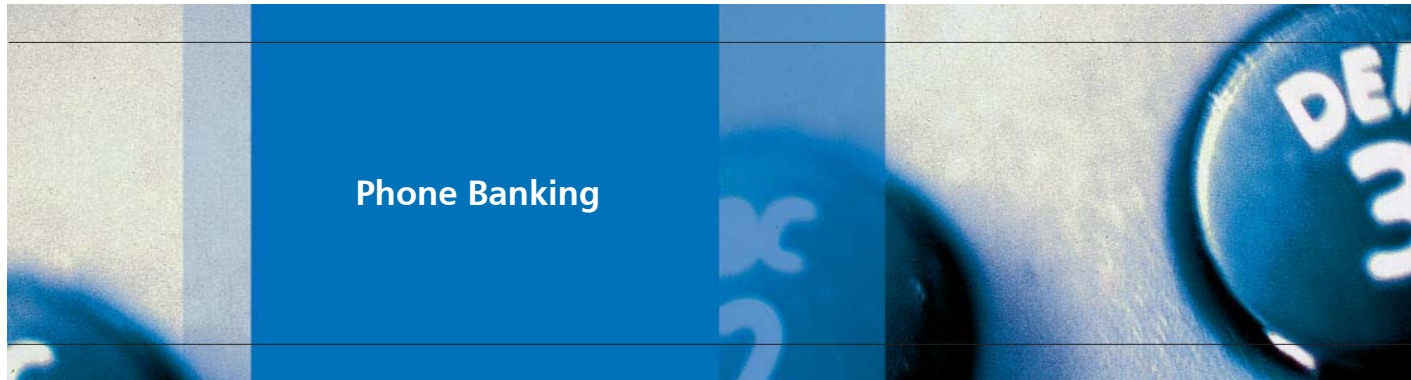


Phone banking as self-service - Smart, intelligent ideas to enhance customer retention whilst reducing costs



The automation of standard processes is also gaining more & more importance in the financial sector. Together with our partner dtms Solutions, a service provider that specialises in dialogue automation, we can offer you an optimised telephone banking solution for tight-margin bulk business.

Our Phone Banking competence team combines the Financial Services competence of GFT with the dialogue automation know-how of dtms Solutions. Thanks to a consumer-orientated model, this is affordable for organisations of all sizes. Take advantage of process-automation - without any loss of quality.

Your success in focus

The financial sector is still in the grip of tremendous cost and competitive pressures. In spite of, or perhaps because of this, smart intelligent ideas are needed to keep customers and increase their value so that the long-term success of your company may be guaranteed. The theory and practice of customer self-service systems using the automation of standard processes makes this possible. With the burden of standard activities alleviated from your employees, their capacity is released to enable their cross-selling potential and for more intensive advising of customers in complex issues. More time will then be available for the demand-orientated care of your customers from different business segments, providing a valuable contribution towards customer retention and an associated increase in customer value.

Enhanced acceptance of phone banking

The utilisation of customer self-service solutions based on speech recognition systems can only effect a real removal of burden, and thus reduction in costs, if these systems are accepted by the end customers, i.e. they are actually used. Amongst others, the following factors will contribute to this:

- **24/7 Availability**
Execution of standard processes around the clock
- **High degree of user-friendliness**
Easy to use, with rapid results and help options
- **Harmonic access channels**
Service options and transaction offers analogous to Web application
- **Wide service offer**
Demand-orientated self-service for novices and power users

The customer self-service experience: functional, helpful and individual

The latest speech recognition systems are based on innovative technology making customer self-service a real possibility. Equipped with modern audio designs, they are easily able to cope with the spoken word. Functional, helpful and individual, they can replace human advisers in a number of fields of application. Even the provision of a few self-service options can be attractive to your customers and can contribute to a saving in costs. For example, allowing your customers to get information on opening times and account balances, enabling changes of

address, or providing details of different products and conditions. You can test the acceptance of customer self-service solutions outside normal working hours without any sort of risk. As soon as your customers begin to use the customer self-service solutions, more complex processes may be progressively introduced and even a multi-channel approach may be provided.

Customer self-service - payment after use

We can also offer you phone banking as a managed service. In this way, you can offer your customers modern services without needing to invest in the set-up and operation of your own infrastructure, simple, integrated into your system as a component of your service number. Invoicing is via pay-per-use, where costs are only incurred if your customer uses the service. This means that our solution is affordable for organisations of all sizes, and is especially suitable as an introduction to customer self-service.



Packaged competence

GFT and dtms Solutions have set up the Phone Banking competence team to meet the complex requirements of automation projects in the financial services sector. The team combines the extensive experience of GFT in systems integration and call centre projects for banks and insurance companies, with the expertise of dtms Solutions in the field of dialogue automation. This unique combination means that we can handle large integration projects just as competently and professionally as small projects. Take advantage of our packaged competence!

GFT Technologies AG

GFT is one of the leading IT service providers in Europe. As a business and technology partner with many years' experience, we design and implement innovative IT solutions that cover the entire digital added value chain. We combine an extensive range of services in our business segments of Services, Software and Business Process Outsourcing, ranging from consulting, application development and system integration via application management and front-end design right up to the takeover of IT purchasing processes as an outsourcing partner. In 2003, approximately 75% of our 138.1 million Euro turnover was realised by our financial services branch.

dtms Solutions GmbH

Part of the dtms Group, the service provider dtms Solutions specialises in dialogue automation. Over the last 18 months, the company's Managing Director Christian Pereira has had a significant influence in the development of German "voice business". Their programming and development team is one of the German pioneers in the development of VoiceXML. With several thousand business customers, an annual turnover of over 200 million Euro, one of the most modern networks (IN) in Germany and more than 60,000 switched service numbers, dtms AG stands for security, readiness to serve and competence.

GFT Technologies AG

Leopoldstraße 1
D-78112 St. Georgen
Germany
Tel. +49 7724 94110
Fax +49 7724 941194
info@gft.com
www.gft.com

dtms Solutions GmbH

Ehrenfeldgürtel 82 - 86
D-50823 Cologne
Germany
Tel. +49 180 308 0900
Fax +49 180 308 0902
c.pereira@dtms-solutions.de
www.dtms-solutions.de