

Online Banking.... Catering to Your Most Desirable Customers

The online channel is rapidly blending with the mobile channel. Both avenues are becoming faster, better, and less expensive. Consumers have the flexibility to choose when and how they want to interact with their bank, and how they want to receive alerts—either via email or SMS. People can easily view balances, pay bills, and transfer funds whether they are at home, the office, or on the road. It's all about convenience and the ability to consolidate information so consumers have quick access to their account information.

Financial services firms often find it difficult to personalize everyday client interactions, but it's absolutely essential for them to keep customers happy and loyal. One way to do this is through "TransPromo" campaigns, which let you tailor one-to-one marketing messages within transactional communications. Customers are more likely to read and respond to targeted messages instead of generic blanket offers.

While many consumers prefer to do virtually everything online, there are still many who prefer to receive paper statements. To accommodate these preferences, financial firms must be able to "design once, deliver anywhere"—that is, design applications one time for delivery through any supported channel. With our powerful enterprise document automation solution in place, institutions can respect customer preferences and deliver a wide range of paper and digital documents, including mortgage documents, portfolio reports, tax documents, and all kinds of statements (bank, wealth management, consolidated, etc.). This enables a "right channel" strategy where a single design can support simultaneous delivery to printers, email, fax, image/archival, and the web.

Equally important is the ability to efficiently handle online forms. Online bankers want streamlined forms that automate applications like loan and new account applications as much as possible. Our robust solution facilitates the pre-population of data in digital forms and helps eliminate processing errors in the back office. Both the institution's website and all of its printed communications are essentially the "face" of the organization. That's why Exstream Software by HP has worked hard for the last decade to develop an unparalleled document automation solution that significantly improves your ability to communicate with customers.



Jerry Driscoll is Vice President, financial services, for Exstream Software. Exstream was founded in 1998 to provide enterprises with advanced document automation solutions that would allow them to improve efficiencies for developing and deploying any kind of personalized communication for delivery through any channel. Exstream is headquartered in Lexington, Kentucky and has direct sales and services offices in the United States, United Kingdom, France, Germany, the Czech Republic, Norway, and Australia.