



**Asseco**  
**Omnichannel**  
**Banking Solution.**

[omnichannel.asseco.com](http://omnichannel.asseco.com)

**ASSECO**

# Asseco Omnichannel Banking Solution.

According to US Forrester Research, banking is entering the 'era of the user'. This development is set to continue for 10 or even 20 years, meaning that financial institutions are going to have to radically change the way they operate in terms of attracting, servicing and retaining clients. To succeed in this new age, innovative, customer centric technologies and services will need to be developed and deployed. Only this way will banks be able to build consistent and sustainable relations with clients across all available communication channels.

## Era of the user in banking.


Today's client increasingly wants to use banking services via IT systems rather than direct personal contact with the bank, as it used to be. As a result bank employee effectiveness and competence is fast being replaced by the ergonomics and functionality of electronic banking systems.

Very soon, these systems, and not people, will be the deciding factor upon which bank a client selects followed by how long they choose to remain loyal to that one bank.

## Client turns user.

All clients are different and with a human interface, as in the past, a bank could easily adapt to the needs and sensitivities of all clients. However as clients become users it is now the role of the bank's systems to be accommodating enough to satisfy these varying needs.

The very same thing that is simple and clear for one person may prove to be complicated and difficult for another. What one regard as an absolutely indispensable piece of functionality may for others be an unnecessary feature which only complicates the system. Banks now face the challenge of meeting the various, and often contradictory needs of its clients-users without personal intervention.



94% of directors of large banks believe that omnichannel is an important tool for maintaining customers' loyalty.\*

## Multi for Omni. (R)evolution in banking.

Traditional client services in bank branches have in recent years been expanded to include new technologies as they have emerged. Banks have typically added new access channels, i.e. mobile and e-banking, to complement the traditional branch services thereby creating multichannel solutions in which channels have operated independently of each other, based on their own processes.

And while these alternative channels were of secondary importance to the client this tactical

approach to building service was acceptable. But once the alternative channels turn into primary channels of client choice, replacing the traditional visits to the bank, then this multichannel strategy ceases to be satisfy the client's needs.

To meet current and future client expectations an environment needs to be built that ensures a uniform and consistent level of customer service - an omnichannel environment.

# Omnichannel.

## The new approach.

Omnichannel is a strategy that integrates all channels of communication between a bank and its clients into a single and coherent environment. Unlike multichannel-type solutions, the omnichannel approach allows the client to use the service / channel and client of choice to initiate, continue and complete a transaction or process with complete system integration.

Communication with the bank is coherent and consistent. For example, there is no longer the frustrating need to reject the same bank offer in each of the channels of communication. Client actions executed in one channel are immediately visible in others, both for the client and bank employees.



the number of smartphones will increase from **22 to 27 million** devices



smartphones will constitute **almost half** of all mobile phones



the number of tablets will double up to **4 million** devices



**every tenth** Pole will use a tablet

Source: PwC forecast for the Polish market in 2015.

## User Experience.

### New challenges.

The emergence and increasing popularity of mobile devices such as smartphones and tablets has created a new challenge for banks: to provide services to clients by means of devices furnished with a small touchscreen. At the same time, clients are expecting the bank to provide the same functionality, and the same logic and intuitiveness, regardless of whether they are using a smartphone, tablet, or desktop PC. This development poses new and immense challenges for banks in terms of User Experience.

#### Benefits for the bank:

- gaining and maintaining competitive advantage
- increase in profits
- decrease of operational costs
- optimization of customer service
- improvement of relations with the customer

## Time to market.

### Rising expectations.

As client loyalty decreases due to the virtualization of services, banks are forced to promptly respond to the changing market environment by launching new and modifying existing services.

Hence, while the solutions developed must be light and open, they also need to be highly complex due to the elaborate functionalities they are required to support.

According to HP Software forecast to the year 2016, customers will communicate with their bank in a following way:

**Phone:**  
20-30 times / month



**Computer/tablet:**  
7-10 times / month



**Local office:**  
1-2 times / year





# Asseco Omnichannel Banking Solution.

To address the new needs of modern financial institutions, Asseco, as the leader in IT solutions for the banking sector, has a package of innovative solutions to support the omnichannel strategy.

The core elements of this solution are the Asseco Universal Front End (UFE) and Asseco Customer Banking Platform (CBP). Products built and based on advanced technologies that enable banks to face up to the key challenges of the 'era of the user', such as omnichannel architecture, user experience and time to market.

## Asseco Universal Front End Asseco UFE

Uniform work environment for bank consultants to handle omnichannel client service processes.

### Asseco UFE benefits for business:

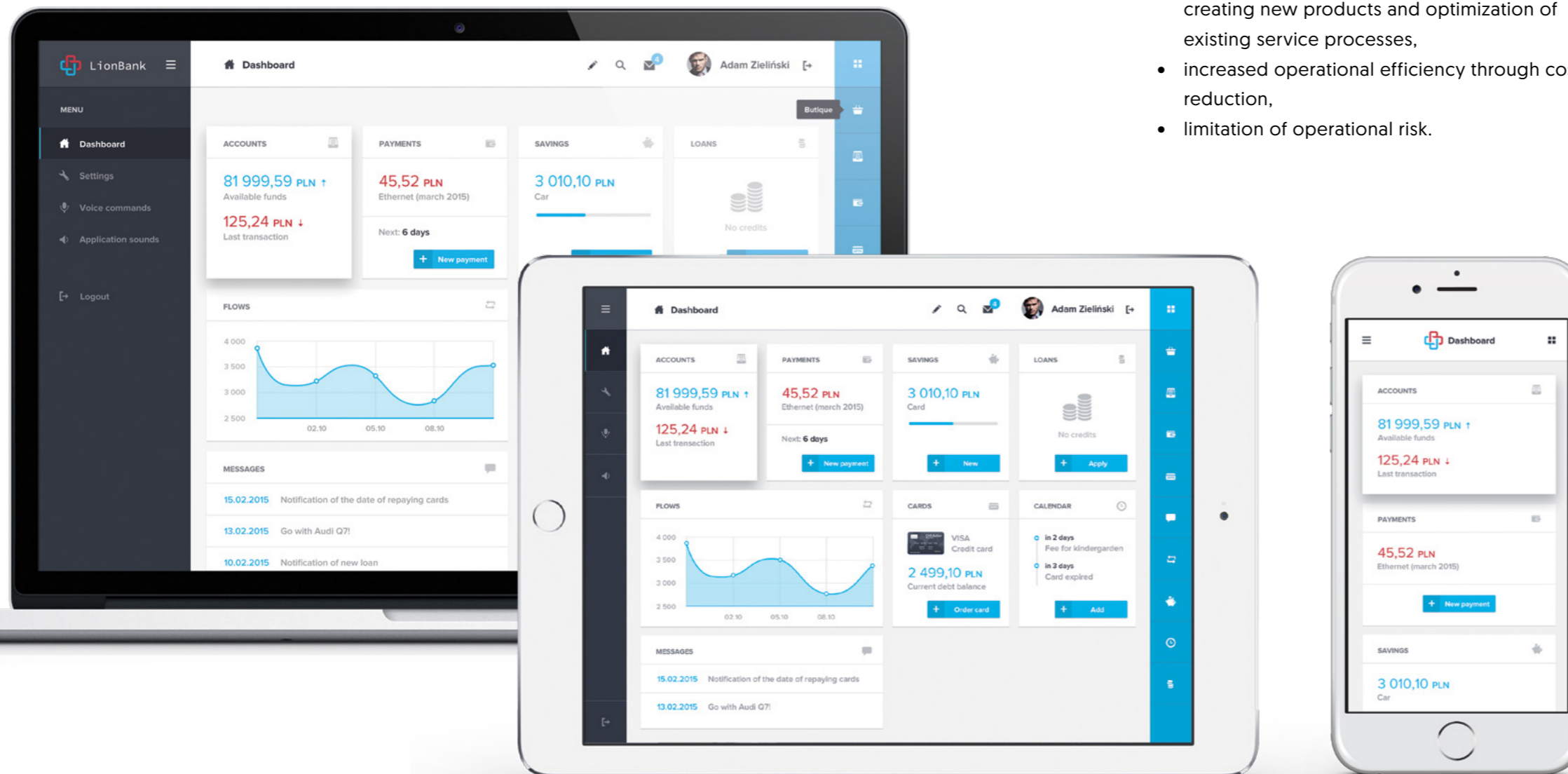
- improved quality of client service provided by consultants, both in bank branches and by mobile consultants,
- integration of client service processes across various channels (omnichannel),
- quick response to client needs in terms of creating new products and optimization of existing service processes,
- increased operational efficiency through cost reduction,
- limitation of operational risk.

## Asseco Customer Banking Platform Asseco CBP

Coherent solution allowing bank clients to use on-line and mobile banking services.

### Asseco CBP benefits for business:

- bank clients can easily use the online and mobile banking services offered by the bank, as there is one coherent environment, whatever the device (PC, tablet, smartphone),
- mix of offered services and methods of access to individual functionalities can be customised to suit the potential and expectations of individual groups of clients or individual client preferences,
- new products and services can be provided to clients more quickly thanks to the employed technology (RWD) and unique system structure,
- reduced maintenance costs of online and mobile banking systems thanks to the elimination of separate solutions for individual types, brands or versions of devices (RWD technology).



# Asseco Omnichannel Banking Solution. New User Experience in Banking.

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The logo for Asseco, featuring the word "ASSECO" in a bold, black, stylized font. The letters are composed of thick, rounded strokes, giving it a modern and industrial appearance. The logo is centered on a solid blue background.