INTEGRATED DOCUMENT COMMUNICATIONS FOR BANKING

High-Volume Personalization Improves Cross-Selling Rates, Customer Loyalty
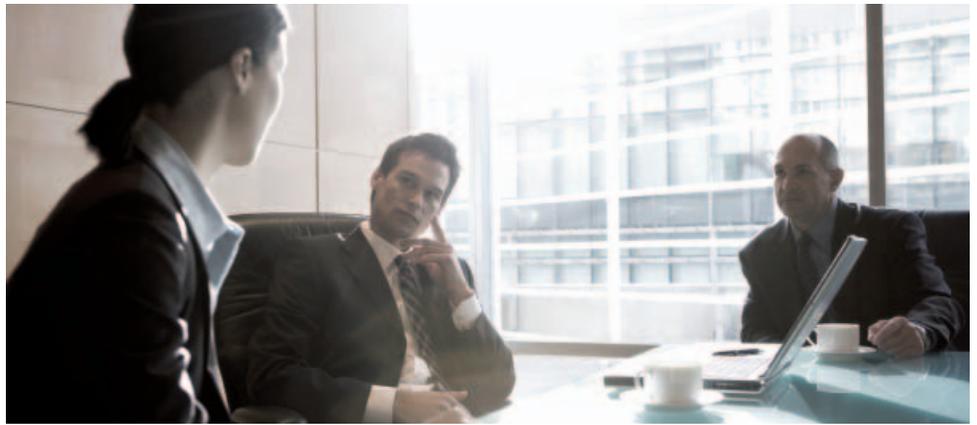
StreamServe™ *Financial Services* extends the value of your SAP for Banking solutions by integrating separate document processes into multidocument, collated communications that are personalized to the needs of each customer. In addition to significantly reducing operational costs, this also creates opportunities to increase revenue and improve customer service by automatically embedding persuasive and relevant segmented cross-selling, up-selling, or personal messages directly into the customer's documents. Together, SAP for Banking and StreamServe *Financial Services* enable increased document communications value at lower cost.

Now you can effectively and profitably channel the powerful business process support of the SAP for Banking solution portfolio into equally powerful customer document communication processes. StreamServe™ *Financial Services*, designed exclusively for use in banking, simplifies the creation and delivery of customer communications – and increases their effectiveness – by consolidating output from SAP® applications into a single, high-volume document production environment. The integrated solutions enable you to produce personalized document communications such as welcome packs and tailored account statements for each customer.

In addition, StreamServe *Financial Services* transforms regular correspondence into one-to-many marketing channels. Nontechnical businesspeople can rapidly create and directly implement cross-sell and up-sell messaging that can be selectively embedded in document communications.

StreamServe *Financial Services*, designed for use with SAP for Banking, significantly reduces document-related operational costs, expands the value of existing IT investments, and enables you to profit more from what you know about your customers while serving them better. For example, a recent study presented by Bonpago, the E-Finance Lab of the University of Frankfurt, and StreamServe™ indicated that 32% of customers would buy more banking products and services if they received personalized recommendations on their account statements. This same research also found that a 1% increase in the customer retention rate leads to an increase of almost 4% in shareholder value.

StreamServe™

Communicate Cost-Effectively to Millions of Customers, One by One

StreamServe *Financial Services* automates the entire document-related process, eliminating the segregated steps and manual intervention commonly found in financial environments. This integrated ecosystem automatically seeks and integrates customer data, producing consolidated, personalized document-based communications into one efficient process flow as opposed to the traditional separate processes for each document type or data source.

StreamServe *Financial Services* can handle production levels of hundreds of millions of documents annually, yet is fully scalable. Each is individually assembled in the format and for the distribution channel specified by the recipient, including electronic, print, fax, and SMS text messaging. StreamServe *Financial Services* creates and delivers these customized document processes much faster and more economically than traditional methods.

Better Welcome Packs and Consolidated Statements at Lower Cost

StreamServe *Financial Services* also enables you to selectively consolidate information included in correspondence such as welcome packs and statements that can now be delivered to customers in a single mailing rather than multiple communications. For example, the software uses a customer's specific account details to assemble and produce an appropriate welcome pack. By eliminating the possibility of sending redundant information through multiple mailings, StreamServe *Financial Services* generates better-value document-based communication for the customer at lower cost to the institution. It brings similar economies to other communications, such as statements that consolidate a customer's multiple accounts into one easy-to-understand document, delivered via print or electronically.

The savings can be impressive. As an example, one of Germany's largest banks used SAP and StreamServe software to reduce its total core banking cost of ownership by 40%. Saving €5.1 per statement, this alone adds up to a €2.5 million annual cost reduction.

Personalization and Cross-Selling Increase Customer Value

Every customer contact is a sales opportunity, and every customer document is a marketing channel. You can generate clear, consistent, persuasive, and actionable information in every document-based communication for each customer. For example, based on the actual circumstances of a customer's account, you can automatically embed attractive product alternatives or additional account options directly into the document. In addition to the potential revenue generation, personalized assessments like these also deepen customers' connection to the firm and extend their lifetime value.

Business managers can directly create and alter these offers and the rules that govern their inclusion without being dependent on the bank's IT department. This virtually eliminates the lag time between conceiving and executing marketing campaigns.
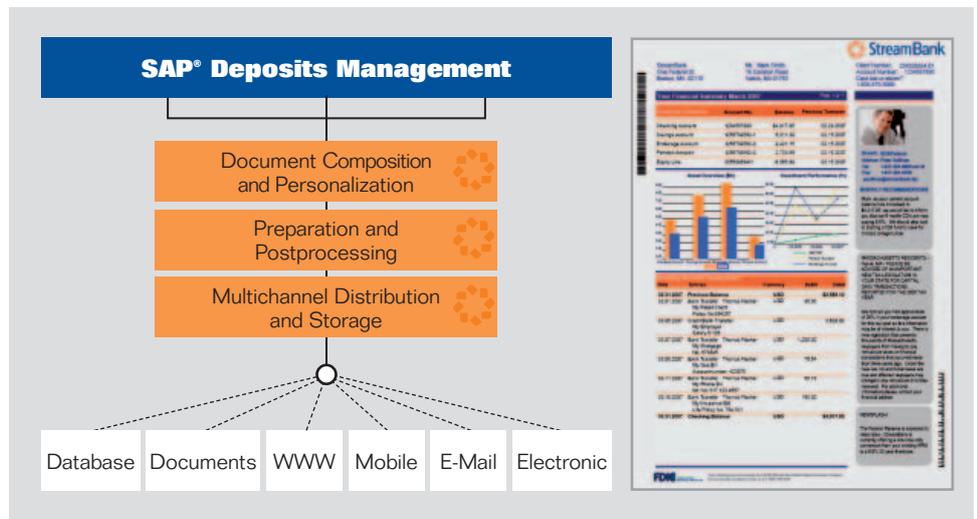
Profit from What You Know™

Your SAP applications have extensive functionality and information repositories that collectively hold a complete picture of your customers. StreamServe *Financial Services* complements that power by enabling you to build on your existing document-based communication processes and to create or capitalize on revenue-generating opportunities.

Find Out More

For more information on how StreamServe *Financial Services* can extend the value of your SAP software environment and help you profit from your knowledge of your customers, please call your SAP representative today, or visit www.streamserve.com.

About StreamServe

StreamServe Inc. is an SAP software partner, and StreamServe *Financial Services,* designed for use with SAP for Banking, is an SAP-endorsed business solution. StreamServe *Account Statement Processing* is an "SAP xApps™ Certified" composite application for use with the SAP Deposits Management application. StreamServe Dynamic Enterprise Publishing software, which drives StreamServe *Financial Services,* enables the world's leading companies to communicate effectively with their customers, partners, and suppliers through the automated creation and distribution of documents in any format and channel.

StreamServe's solutions are used by more than 4,600 customers in 130 countries. StreamServe is headquartered in Burlington, Massachusetts, and has 15 offices worldwide.

SAP-Endorsed Business Solutions

SAP-endorsed business solutions are complementary to SAP software offerings, are developed in accordance with SAP development guidelines, and provide additional choices and flexibility for businesses running SAP software. SAP-endorsed business solutions are powered by the SAP NetWeaver® platform and are offered by SAP partners.

Powered by SAP NetWeaver

StreamServe accomplished the integration with SAP software using technologies SAP pioneered: enterprise service-oriented architecture (enterprise SOA) and the SAP NetWeaver platform. Enterprise SOA enables innovation and standardization in a single environment, allowing IT management to deliver at the speed and efficiency the business requires. SAP NetWeaver unifies technology components into a single platform, allowing your company to reduce IT complexity and obtain more business value from IT investments. It provides the best way to integrate all systems running SAP or non-SAP software. With this foundation, StreamServe *Financial Services* is poised for rapid integration into your enterprise environment, significantly reducing your time to value.

StreamServe™

StreamServe Inc.
3 Van de Graaff Drive
Burlington, MA 01803-5188
USA

CALL: +1 781-863-1510
FAX: +1 781-229-6622
www.streamserve.com