Deloitte and Salesforce.com
Bringing cloud computing to the banking industry
Retail banking operations are recovering from one of the biggest shocks in industry history. To adapt quickly to fast-changing markets and the continued regulatory pressures driven from financial reform legislation, banks are analyzing the true costs of old models to find ways to improve operations, refocus channels, and meet customer needs. No longer bound to managing expensive on-premise infrastructure, banks are benefiting from the agility and security offered by cloud solutions and thereby freeing up resources so employees can focus on their bank’s mission.

**The first Banking Application Cloud**
To address current industry challenges, Deloitte and salesforce.com have teamed together to develop BankApp, the first Banking Application Cloud. BankApp is a set of Software as a Service (SaaS) offerings that can help banks in their efforts to improve customer experience, increase branch productivity, and drive efficiency across business units. Each BankApp offering, BankApp for Sales Leads and Referrals, and BankApp for Origination and Onboarding, incorporates leading practices that are based on years of experience working with the Financial Services industry. And because the solutions are based on the Force.com platform from salesforce.com, they can be implemented at a fraction of the cost of traditional applications and platforms.

**Business challenges**
- Retail operators spread across product lines, branches, call centers, and back-office locations make collaboration and consistency difficult.
- Legacy systems and industry solutions lack the usability and features required to drive branch profitability and increase teller productivity.
- Regulatory requirements for consumer protection that guide the retention, visibility, and access to personal customer data have negatively impacted innovation.
- Development lead times and infrastructure costs for on-premise and custom solutions can exceed their time-to-value and have increased project back-logs, frustrating both IT and the business alike.
- Bank representatives have few tools for enabling conversion and for managing leads in the sales pipeline.
- New account origination is lengthy and complex, typically involving multiple steps and requiring re-keying of customer information.
- Customer experience is hindered when bank representations can’t easily access information.
BankApp for Sales Leads and Referrals — Improving productivity and collaboration

BankApp for Sales Leads and Referrals can foster increased productivity and efficiency as well as improved customer relationships through the following pre-built features:

- **Make Data Actionable** — Leverage core financial system integration with visual displays of customer accounts, alerts, and opportunity mining.

- **Track Goals** — Facilitate the collection and distribution of new customer and cross-sell referrals via the goal setting and referral tracking engines.

- **Manage Branch and Banker Profile Content** — Integrate the bank’s web site with a Branch and Banker profile content management approval system housed in the BankApp for Sales Leads and Referrals tool.

- **Map Relationships** — Manage and view households, referrals, and business relationships via a single visual mapping tool to enable prospecting through the customer’s network.

- **Integrate with Social Media** — Manage multiple Social Media site integrations enhancing the organization’s ability to create, respond to and manage conversations from the Salesforce platform with Twitter, Facebook, and LinkedIn. Automatically capture leads and/or create cases to leverage these outlets.


- **Address Compliance and Regulatory Requirements** — Utilize built-in financial regulatory reform controls with features that support Dodd-Frank, Patriot Act, and AML requirements such as “Know Your Customer” assessments that can track suitability and include automated review and approval processes.

### Goals Summary

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</table>

**Increasing specialist productivity begins with effective goal setting and measurement for referrals, outbound call activity, and revenue.**

**BankApp — Specialist Goals Summary:**

The referral and goal setting engine displays specialist progress toward goals as soon as they login. Goals and incentives can be set for referrals, activities, and sales targets.
Monitor and Influence social media conversations in real-time. Reply directly from Salesforce or create a case or lead to assign to a specialist for follow-up.

BankApp — Banker Profile Content Management System:
Dynamic content can be served directly from salesforce.com (e.g., users can personalize their own profiles, reducing the time required for site changes, while maintaining marketing and legal review control processes).

BankApp — Social Media Control Center:
The conversations wall consolidates the interactions from your social media outlets, including Twitter and Facebook, in one place, and in real-time. Salesforce can auto-create leads from new posts, attribute them to campaigns for ROI measurement, and even push new posts and replies directly from the tool in a reportable manner.
Creating the iPad-enabled branch

In addition to providing specialists in the bank branch a single point of access for CRM and customer data, BankApp for Sales Leads and Referrals is also designed to speed up customer allocation on the branch floor while maintaining the human interaction that customers expect. It includes two mobile applications that untether specialists and managers from their desks so they can interact with clients more closely.

- The Concierge App — Improve the branch experience by arming a greeter in the branch with the latest information on rates, products and the ability to setup appointments or callbacks for customers and prospects. Greeters are able to perform customer account lookups and even exit interviews to gather feedback.
- The Mobile Manager — Using salesforce.com technology, managers are where they need to be — face-to-face with their clients, tellers, and specialists. Through the mobile device, the manager can quickly enhance client interactions by referencing customer histories, reviewing and approving pending transactions like high volume transfers, or pulling up promotion details and presentations.

Visual relationship maps help identify the client and the relationships between customers and prospects. Color-coding identifies prospects vs. customers and each box opens in a new window, making it easy to pursue a prospect.
**BankApp for Origination and Onboarding — Improving customer experience**

Bank executives are realizing the importance of customer experience and many are taking steps to improve it as they continue to seek new ways to drive increased revenue and earnings. A prime opportunity for improving customer experience exists in streamlining the business processes for originating new accounts and onboarding new customers.

These processes have traditionally involved a multitude of systems that reduce efficiency and limit access to customer information. BankApp for Origination and Onboarding leverages the Salesforce platform and Deloitte’s Financial Services industry experience to enable highly efficient processes for new customer and new account origination as well as customer relationship development.

The create customer screen provides one easy location for entering the details about a new customer.

The following capabilities are made possible through the pre-built features included in BankApp for Origination and Onboarding:

- Accounts can be opened in as little as ten minutes with a flow that is tailored to the bank’s specific processes and requirements.
- Cross-sell and up-sell capabilities enable the bank to generate more revenue per customer.
- Built-in controls make it easier to enforce the latest regulatory requirements.
- Customers have more flexibility to access bank services using multiple channels and transitions across channels are seamless.
- Integration with existing infrastructure systems such as core platforms and teller transactions systems is made easy with middleware that provides an abstraction layer.
- Multiple options to encrypt and secure data such as personally identifiable information gathered during the process.
- Works seamlessly with all BankApp offerings, making it easy to address banking processes across the full customer lifecycle.

These capabilities can yield opportunities for growing revenue through increased deposits as well as reducing costs through operational efficiencies.
Driving value through industry experience
The Deloitte salesforce.com practice makes use of BankApp as a starting point to create custom solutions for clients without the time and cost of large traditional custom development projects. When implementing the solution, Deloitte practitioners tap into their deep experience in the Financial Services industry and focus on proven value levers such as the following:

- Improving pricing
- Increasing average sale size
- Increasing the number of sales and the rate of conversion
- Enhancing customer retention
- Enabling effective cross-selling
- Reducing operational costs
- Providing better management and control of the sales process
- Coordinating sales efforts across the organization
- Improving the performance of low performing or inexperienced bankers
- Decreasing sales administrative tasks

The Deloitte and salesforce.com advantage
By engaging Deloitte and salesforce.com to help you in your efforts to improve customer experience, increase branch productivity, and drive efficiency across business units, you are tapping into leading-edge technology and a broad source of knowledge, experience, and skills in the Financial Services industry.

Deloitte’s salesforce.com practice has implemented more than 500 salesforce.com engagements and has access to an unmatched range of services for consulting, financial advisory services, tax, and risk management worldwide. This integrated approach enables Deloitte to help you in your efforts to address your most important business challenges and deliver value while reducing risk for your organization.

Global salesforce.com delivery capability is available through Deloitte’s network of member firms, including practices in over 21 countries.

The create account screen makes it easy to add new accounts linked to a specific customer.
About Salesforce.com
Salesforce.com is the enterprise cloud computing company. Based on salesforce.com’s real-time, multitenant architecture, the company’s platform and CRM applications, available at http://www.salesforce.com/crm/, have significantly impacted the ways that companies collaborate and communicate with their customers, including:

• The Sales Cloud, for sales force automation and contact management
• The Service Cloud, for customer service and support solutions
• Chatter, for social collaboration
• The Force.com platform, for custom application development
• The AppExchange, a leading marketplace for enterprise cloud computing applications

Salesforce.com can offer a fast path to customer reward with cloud computing. More than 1,600 financial services firms across the globe have standardized on Salesforce CRM including some of the world’s leading retail banks including Ally, FHN, and SunTrust.

The Certified Salesforce Fullforce Program is a new industry focused initiative that enables salesforce.com partners to go to market with specialized solutions that drive customer transformation across a number of key industries. A key component of the Salesforce.com Cloud Alliance Program, the Fullforce initiative recognizes partners who achieve sales and delivery objectives with validated Salesforce implementation expertise and success in product categories or select industries including Communications and Media, Financial Services, Health Care and Retail and CPG. Deloitte is a certified Fullforce solution partner for the banking industry.

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