

How Smarter
Communications
Improve
Customer Loyalty
and Lower Costs



- Reinforce customer loyalty with personalized statements and correspondence
- Introduce new products and manage changes faster with easy-to-design bills
- Modernize your customer communication with the latest presentment technology
- High performance availability proven in over 5,000 enterprise installations worldwide

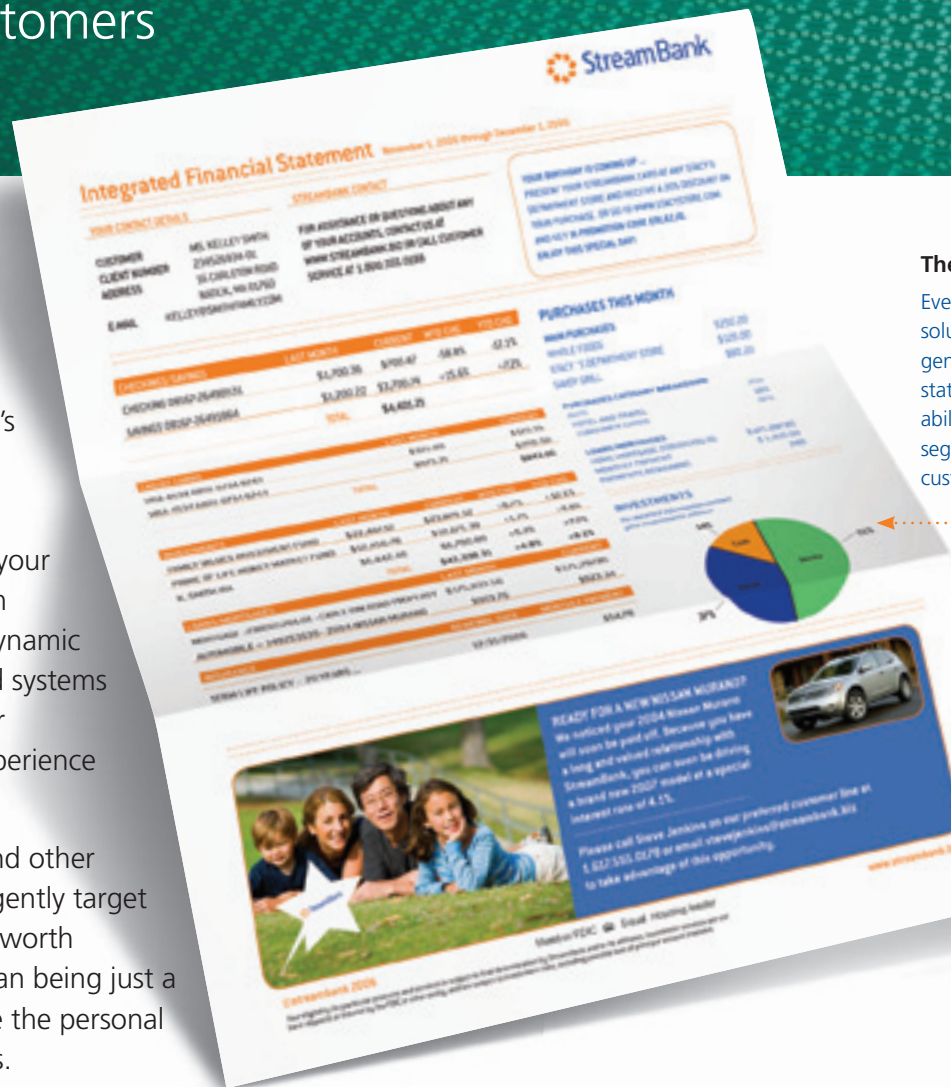
Better-Informed Customers Stay Engaged

With funds and allegiance transfer only a click away, banks face growing challenges to retaining customers. So it's vital to maximize the customer's experience at every touchpoint.

Right from account opening and enrollment, StreamServe works with your back-end applications to provide high quality customer communications. Dynamic consolidation from multiple back-end systems creates a single view of portfolios, for example, improving the customer experience at reduced cost.

Dynamically generated statements and other correspondence enable you to intelligently target new product messages—to high net worth individuals, for instance. So rather than being just a legal notice, statements can reinforce the personal relationship, even at massive volumes.

Banks across the globe use StreamServe-generated communications like these to foster goodwill, and to make every customer document a personalized marketing channel.



“This is a dream product; it has been absolutely trouble-free. StreamServe has delivered huge savings in both efficiency and paper cost.”

*Peter Skanberg, Technical Project Manager
Handelsbanken*

The Anatomy of Smarter Customer Correspondence

Even at very high volumes, StreamServe's solution both individually and dynamically generates correspondence such as statements. This gives you exceptional ability to automatically target customer segments as well as to upgrade the customer experience.



StreamServe improves customer satisfaction and lowers costs by automating the collation, sorting, and distribution of account-opening documents.

- Modernized statements enable more customer-friendly presentation of account status and history, and offer flexible, customer-selectable delivery options that include economical and environmentally friendly electronic formats.
- Business managers can directly implement rules to automatically capitalize on specific customer profiles; for example, including personalized recommendations for account options, or new or additional products and services.

The net results are better-informed, more engaged customers and accelerated implementation of marketing, compliance and sustainability programs.

This same dynamic solution can be used for all of the Bank's common customer correspondence.

Please see additional information on the back page.

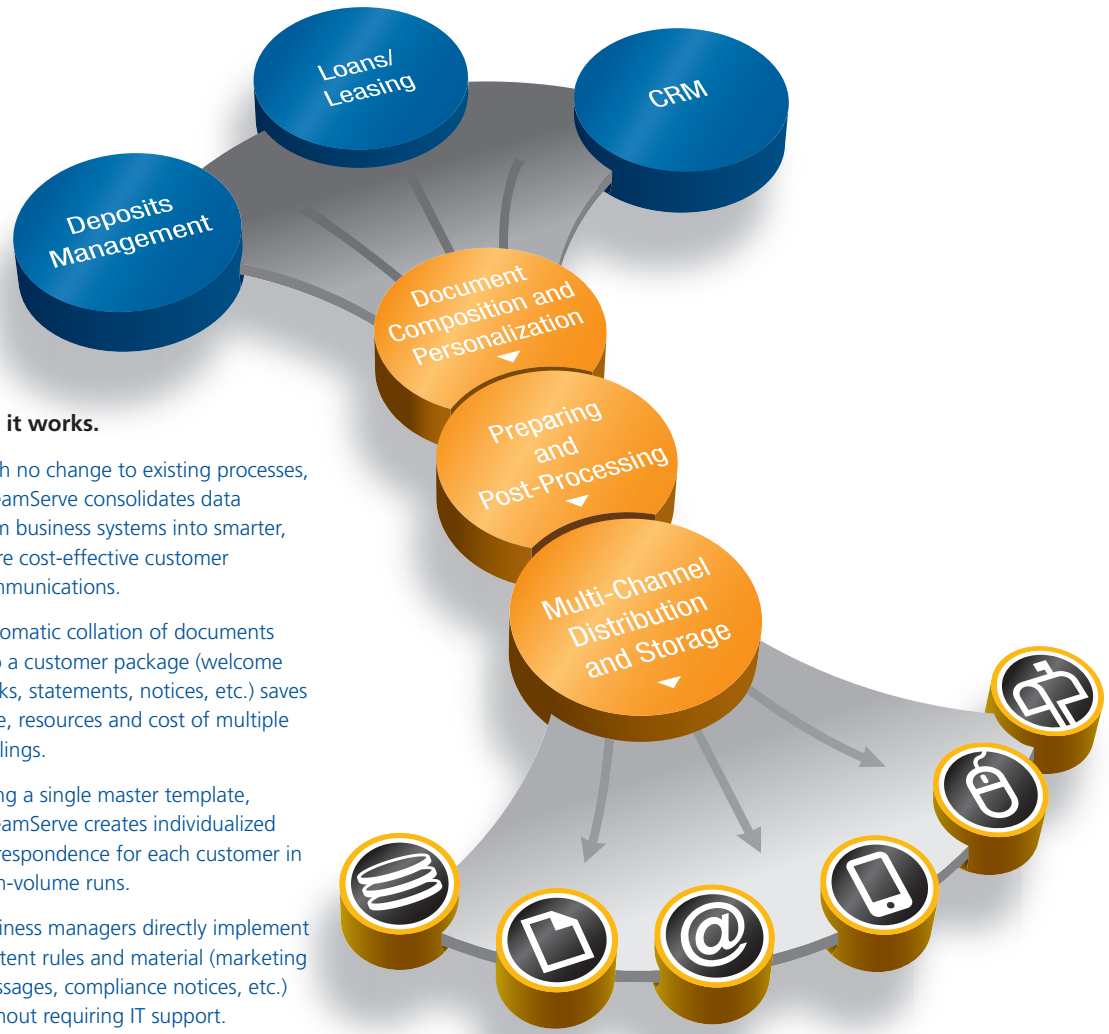
Modernized Production Environment Delivers High ROI

Banks today need to address two major imperatives: instill a greater sense of attachment in their customers and simultaneously improve the operational efficiency of internal processes.

StreamServe's solution helps achieve both goals, delivering high ROI in its own right, while also rejuvenating the ROI of existing IT investments.

With no change to existing business systems, StreamServe introduces a complete, modern document management environment, from creation and composition through to high-volume production and multi-channel, environmentally friendly delivery. It streamlines the process, and significantly upgrades the Bank's ability to productively leverage regular correspondence with each customer.

The results are innovative options for improving customer loyalty and expanding the customer relationship, accelerating response to changing compliance requirements, and reducing operational costs through greater efficiency and flexible transitions to electronic formats.



How it works.

- With no change to existing processes, StreamServe consolidates data from business systems into smarter, more cost-effective customer communications.
- Automatic collation of documents into a customer package (welcome packs, statements, notices, etc.) saves time, resources and cost of multiple mailings.
- Using a single master template, StreamServe creates individualized correspondence for each customer in high-volume runs.
- Business managers directly implement content rules and material (marketing messages, compliance notices, etc.) without requiring IT support.
- Automated failure recovery guarantees document output and document audit trail, 24/7.
- Production runs can include multiple languages, customer-preferred font sizes, personalized messages based on account type, customer type, age, etc.
- Production-print and postal-ready output provides print-shop independence, optimizes delivery costs.
- Multi-channel delivery provides flexible, self-service options and automatic archiving.
- Reduced operational, production, postal and materials consumption improve the Bank's sustainability profile.

Please see additional information on the back page.

A Closer Look at StreamServe's Smarter Solution...

Smarter customer correspondence reduces the Bank's development and production costs and creates effective new options that can help increase customer loyalty and share of wallet, advance sustainability goals, and improve compliance posture.

Smarter Correspondence

- Dynamically generated statements, welcome packs, etc., reinforce Bank brand identity, including color, logos, taglines, etc.
- Dynamic generation also streamlines re-branding due to M&A. Template-driven production simplifies re-designed and "white label" implementations.
- Current data from enterprise systems populates correspondence in clear, easy to understand formats.
- "Onserts" replace "inserts" to improve response, and reduce cost and environmental impact.
- Business managers implement rules governing content in real time, with no need for IT support.

- Consolidated information, onserts, dynamic generation, etc., improve Bank's sustainability profile.

Reduced Operational Cost

- Significantly reduces document design/maintenance time and resources with dynamic customer correspondence templates
- Automated failure recovery guarantees document output and document audit trail, 24/7.
- Provides print shop independence through production print-ready output and reduces postal and handling costs with postal-ready output
- Eliminates manual handling and associated errors, and reduces costs, by automatically collating common document packs (e.g., welcome packs)

- Enables "onserts" to eliminate added postage, handling, paper, and equipment costs
- Reduces demand and improves call center productivity

Improved Customer Communication

- Accommodates customer preference for language and fonts (large-type, Braille, etc.)
- Fosters understanding by including balance, activity and/or historical record graphics on statements
- Includes personalized or segmented messages based on account type, customer type, age, and other customer-specific metrics
- Enables customer to self-select preferred delivery channel

Improved Call Center Productivity

- Call center operator and customer see identical bills, speeding conversation and resolution
- Reduces call volume due to clearer correspondence



About StreamServe

StreamServe is a leading provider of Enterprise Document Presentation solutions that set the standard for business communications. Simple to deploy and maintain, the company's dynamic composition, document process automation and enterprise output management solutions meet the demanding challenges of today's global businesses for producing and delivering highly customized documents in any format.

The company was founded in 1997 and is headquartered in Burlington, Mass., with 14 offices worldwide. StreamServe serves more than 5,000 customers in 130 countries, primarily in the financial services, utilities, manufacturing, distribution and telecom sectors.

StreamServe Clients

Organizations such as Handelsbanken, Postbank, SEB, Caixa Galicia, and Société Générale are already using and enjoying the benefits of StreamServe solutions. Other StreamServe clients include leading global companies such as Bayer, BMW, Coca-Cola Enterprises, and DaimlerChrysler Bank.



THE AMERICAS
USA Headquarters
StreamServe, Inc.
Burlington, MA
Tel: +1 781 863 1510
Fax: +1 781 229 6622
www.streamserve.com

ASIA - PACIFIC
StreamServe Asia Pacific
Pte Ltd.
Singapore
Tel: +65 6238 3142
Fax: +65 6235 4660
www.streamserve.com.sg

BENELUX
StreamServe B.V.
Rotterdam
Tel: +31 (0)10 711 51 00
Fax: +31 (0)10 711 51 11
www.streamserve.nl

CZECH REPUBLIC
StreamServe s.r.o.
Praha
Tel: +420 221 899 141/142
Fax: +420 221 899 106
www.streamserve.com.cz

DENMARK
StreamServe ApS
København
Tel: +45 (0)70 20 90 06
Fax: +45 (0)39 15 80 10
www.streamserve.com.dk

FINLAND
StreamServe Oy
Espoo
Tel: +358 (0)9 54064020
Fax: +358 (0)9 54064040
www.streamserve.fi

FRANCE
StreamServe
Paris
Tel: +33(0)1 55 27 36 00
Fax: +33 (0)1 55 27 37 68
www.streamserve.fr

StreamServe SAS
Aix-en-Provence
Tel: +33 (0)4 42 97 33 33
Fax: +33 (0)4 42 97 33 30
www.streamserve.fr

GERMANY
StreamServe Deutschland
GmbH
Hannover
Tel: +49 511 16990-0
Fax: +49 511 16990-380
www.streamserve.de

StreamServe Deutschland
GmbH
Bad Homburg
Tel: +49 6172 2888-0
Fax: +49 6172 2888-22
www.streamserve.de

THE NETHERLANDS
StreamServe B.V.
Rotterdam
Tel: +31 (0)10 7115100
Fax: +31 (0)10 7115111
www.streamserve.nl

NORWAY
StreamServe Norge AS
Oslo
Tel: +47 4000 1919
Fax: +47 22 90 74 41
www.streamserve.no

SWEDEN
StreamServe AB
Stockholm
Tel: +46 (0)8 686 85 00
Fax: +46 (0)8 686 85 10
www.streamserve.se

StreamServe AB
Gothenburg
Tel: +46 (0)31 778 26 00
Fax: +46 (0)31 778 26 10
www.streamserve.se

THE UNITED KINGDOM
StreamServe Limited
London
Tel: +44 (0) 207 842 1800
Fax: +44 (0) 207 842 1801
www.streamserve.co.uk