

StreamServe – SAP for Banking

DRIVE YOUR CUSTOMER COMMUNICATION



INTRO

ENTERPRISE DOCUMENT PRESENTMENT – MORE PERSONALIZED, ENGAGING CUSTOMER INTERACTIONS

Gain insight into how leading banks benefit from StreamServe and SAP banking solutions, and learn how smart document presentment empowers you to maximize customer retention and drive cost efficiency.

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Michael Strauß,
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Chief Executive Officer,
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Engaged Customers Keep Buying More Products and Services

With an average of over 600 million account statements delivered to customers per year, and contractual communication and sales literature added to this, the need for managing documents more efficiently is a key business requirement for financial service firms.

Most account statements only display information such as summary and detail of transactions, as well as contractual or regulatory notifications. Marketing and glossy sales collateral, by contrast, often fail to provide a personalized, engaging sales messages, which means they are typically filed or thrown away.

Yet statement-based communications, delivered via paper or electronically, provide excellent opportunities to generate new revenue. The account statement is often the one document that customers pay attention to, and thus becomes a regular touchpoint for customer communication. The key to effectiveness is to upgrade these statements from simple transaction summaries into personalized, one-to-one marketing that deepens customer retention, and drives revenue through enhanced cross-selling and up-selling.

Banks increasingly offer free checking accounts, targeted at engaging customers to increase their portfolio of your products and maximize the “Share of Wallet” for each customer. In addition, research shows that banks especially focused on providing individualized services are more successful at keeping their customers committed to their company.

As banks broaden their service channels from traditional branch banking to call centers and internet offerings, the effective management of document-related customer touch points turns into a key priority. By effectively separating layout from business data, companies can harness the potential of personalized communications throughout all business documents and compliance-related communications.

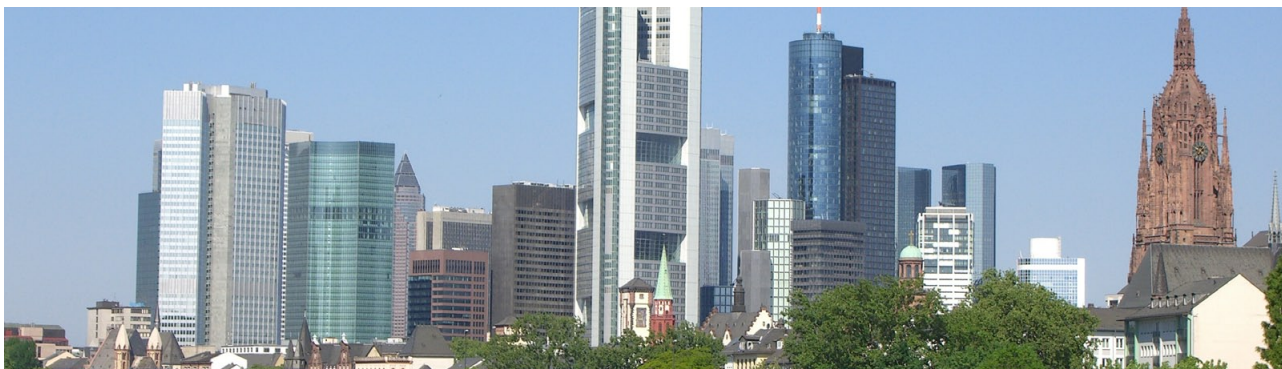
The challenge for every company is to locate and convey specific, fully customized and concise information as

needed to share with their customers, across all channels, including bulk mailings. This is where StreamServe for Financial Services, an SAP Endorsed Business Solution, and SAP for Banking comes in.

With this combination of SAP and StreamServe solutions, the sum of the parts adds up to success.

Now is the time to unleash the full power of engaging customer interaction through effective business communications - and to drive high customer lifetime value from the first touch points to a valuable long-term relationship driven by products and services tuned to their needs.





Postbank

Customer

With 14.2 million active domestic customers, approximately 21,000 employees and total assets of €229 billion, Deutsche Postbank Group is one of Germany's major financial services providers. Its focus is on retail business with private customers and small-scale enterprises.

The Challenge

Postbank adheres to a strict cost management policy. Products are designed locally in large centers, with Payments located in Frankfurt a. M., and Loan Processing located in Hameln. Postbank deploys state-of-the-art technology and process standardization, as well as standardized product design which are a must across all sites.

“StreamServe’s software enables us to flexibly shape the transaction volume of documents and manage their varying layout, formatting and channel requirements. The optimized creation of welcome packs for newly banked customers alone accounts for cost savings of 2.5 million Euro per year.”

Dirk Berensmann, Member of the Board Deutsche Postbank AG

The Solution

In streamlining and optimizing its core banking processes by implementing SAP for Banking, Postbank also decided to simplify existing, cumbersome document-related processes. StreamServe offered a single, versatile platform for Postbank to design, manage and distribute documents. The solution’s comprehensive functionality includes assembling locally produced documents into batch processes and directing them to cost effective, high volume print centers or alternatively via multichannel electronic delivery. Print optimization reduces printing, handling and mailing costs and secures economies-of-scale with service partners.

The Bottom Line

Standardization of business processes is a key priority to any implementation of standard software, providing consolidation for legacy, heterogeneous system environments. SAP’s multiclient business process platform supports and enhances key banking information and products, while StreamServe’s communication platform improves operational efficiencies and flexibility by streamlining the creation and distribution of enterprise documents.

Metzler Bank

Customer

Metzler Bank is the oldest private bank in Germany with an unbroken tradition of family ownership going back to 1674. Metzler specializes in providing individual advice for institutional customers and demanding private clients in its core areas of business: Asset Management, Corporate Finance, Equities, Financial Markets and Private Banking.

The Challenge

Before deployment of StreamServe Financial, the existing IT environment comprised a variety of heterogeneous information systems that hindered much needed capabilities for customers interaction. This situation severely impacted the ability to leverage enterprise-wide access to information, which led to considerably more effort focused on time-consuming, manual researching of most customer inquiries.

“To stay ahead of the competition, we needed to establish a precise but robust IT infrastructure enabling us to extract more value from our existing enterprise-wide information.”

Constantin Nicolaidis, IT-Manager, Metzler

The Solution

The new solution enables Metzler to automatically and centrally create as well as present business documents in any format across any channel (paper, fax, electronic and interactive documents within web applications) to customers, business partners, and suppliers alike.

With StreamServe as a core platform for Electronic Document Presentation (EDP), users can consolidate information from various sources.

The Bottom Line

Streamlining of the overall EDP process empowers Metzler to significantly reduce “time to market” by conveying personalized, high value statements and new product information to their customers. StreamServe Financial enables Metzler to increase the quality and efficiency of customer information. Increasing use of electronic channels and a highly personalized, targeted customer approach enables Metzler to enhance responsiveness to actual developments, increases customer satisfaction and retention, and the likelihood of repeat business.



Banco Fonder

Client:

Banco Fonder is a subsidiary of Alfred Berg Asset Management, part of Fortis Investment Management S.A. Banco Fonder has about 150.000 customers and assets under management of around 18 billion Swedish krona (about 1.9 billion Euros).

Challenge:

To turn the company's mass communication with customers into personalized dialogues, while maintaining speed to market, improved look and feel, and cost efficiency.

"I have not found any limitations in how StreamServe supports the way we want to communicate with our customers. It is such a strong solution for creating the personalized, secure customer communication that is needed to be competitive"

Malin Fannberg, Customer Communication

Solution:

StreamServe EDP is connected to the customer information system which contains all the information about the customers and all the transactions that each customer has made. StreamServe EDP transforms that information to personalized, document-based customer communication.

Results:

With StreamServe, Banco Fonder is able to automate the production of documents and meet its goal of personalized document-based communication with its customers. Key additional benefits include cross and up-sell opportunities based on specific customer segments, and brand consistency.

STREAMSERVE AND SAP – COMMITTED TO THE FUTURE

SAP's endorsement of StreamServe Financial goes well beyond finding a solution that simply addresses today's challenges. StreamServe and SAP have committed to continuing to optimize the joint solution in the SAP Ecosystem. For our customers, this provides the peace of mind that they will be able to leverage the best-of-breed functionality that the endorsed solution provides; now and in the future.



Per Einarsson

"Since the company's founding in 1997, we always had the goal to grow our business relationship with SAP," said Per Einarsson, Co-Founder and Former VP R&D, StreamServe Inc. "We are very excited to be part of the Endorsed Business Solution program, and have seen many successful examples at key customers such as Essent (Netherlands), E.ON (Germany), OG&E (USA), Energy East, and CLP (formerly China Light and Power), where big cost savings were made and customer satisfaction improved dramatically as a result of using SAP and StreamServe."



Kevin Ichhpurani

"We are proud to have StreamServe Financial as one of our SAP Endorsed Business Solutions for Utilities, Banking and Insurance," said Kevin Ichhpurani, Senior Vice President, Global Eco-system & Partner Group, SAP AG. "As an important partner in our ecosystem, StreamServe extends the value of SAP's business process expertise with document process composition, management and distribution. The combination of SAP and StreamServe Financial™ enables personalized, high-volume billing solutions delivering bills to customers via print or electronic channels in the preferred language spoken by the customer. Utilities customers benefit by reducing their cost to serve for bill processing and distribution, while easy-to-understand bills reduce inquiry calls and increase customer retention."

More Information on www.streamserve.com/2008/SAP-Bank/

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