



PC/E Direct Marketing

Direct customer approach and cross-selling across all delivery and service channels

WINCOR
NIXDORF

PC/E Direct Marketing

The key to growth lies in rigorously tapping your customers' sales potential. Many financial institutions are now focusing their attention on their retail customers to ensure stable earnings in the long term.



To achieve optimal revenues in retail banking, customer contacts must be more focused, personal and effective.

ever, they have not found a satisfactory solution to the challenge of addressing the customer effectively. Conventional communication channels such as direct mailings, the telephone and posters lack the acceptance and efficiency needed to win customers with cross-selling offers. And non-selective advertising and customer campaigns have long since outlived their usefulness. In the future, advertising budgets will need to generate far greater value. In today's marketing scenario, customer contacts must become measurable and generate better earnings.

YOUR CHALLENGES

| From product competition to a direct customer approach

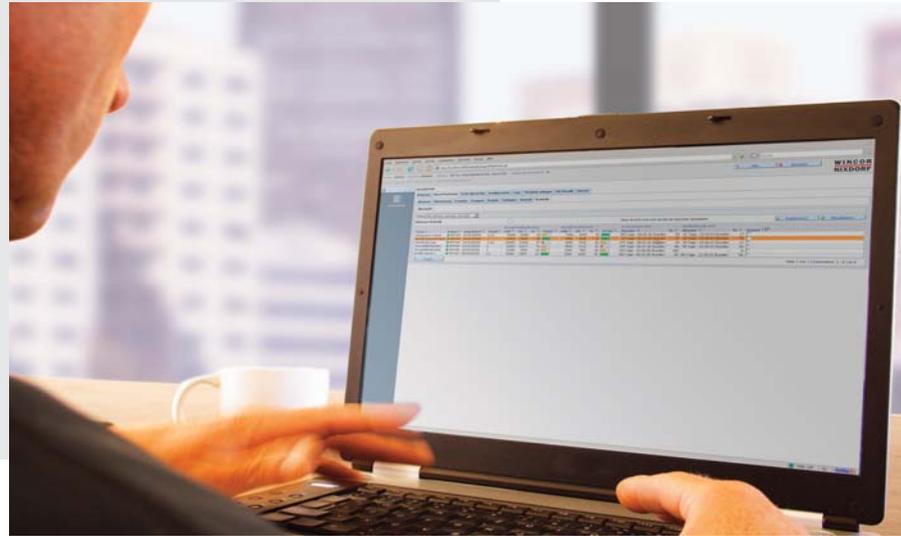
Surveys carried out all over the world show that customer loyalty is the key lever for tapping growth opportunities in the retail banking business. In the future, a key task will be to maintain communication with the customer and make effective use of spontaneous contacts. Many banks already have customer relationship management systems (CRM*) in place that they use to analyze their customers, divide them into segments and assign them to specific business strategies. So far, how-

So why not exploit the most highly frequented channels for direct advertising and marketing activities? After all, they are dialog-capable media that can be used for customer care and have a key impact on time-to-market. Self-service terminals, for example, are predestined for a broad variety of marketing activities on account of their high usage frequency and widespread acceptance among customers. The bottom line is: How do you make use of contacts to existing and potential customers at self-service systems, in the front office, via flat-screen TVs, Internet and mobile communication?

*Customer Relationship Management

| Our solution: the functions

- Campaign management
- Multichannel support (self-service, front office, Internet, call centers, flat-screen TV, mobile)
- Support for multivendor operation
- Personalized customer contact at the device
- Customer feedback acceptance and export
- Export interface for individual reports
- Conforms to PCI standard



OUR SOLUTION – YOUR BENEFIT

| Address your customers by name

With PC/E Direct Marketing, you can address your customers personally. This helps you strengthen customer loyalty and enables you to win new customers. Marketing activities via different delivery and service channels range from basic advertisements to dialogs aimed at specific customers and featuring a response option. This allows for both single-level and multi-level campaigns.

Here are some examples.

Inhouse ads: Welcome your customers by name and present them with type-specific

banking offers – for example at the ATM. If the customer reacts positively, a customer consultant is informed.

Third-party ads: Locations such as shopping centers or service stations are ideally suited for marketing third-party ads. Advertisers pay to rent a screen on your devices for a defined period of time, turning them into an additional source of income for you.

Information: Irrespective of whether an appointment is made a survey is carried out or important business information are provided: the delivery and service channels linked to PC/E Direct Marketing can be used to complement your direct contacts in many different cases.

| Start using active dialogs!

Direct customer address with a response option is a significant step in customer relationship management. Furthermore, it enables the realization of additional marketing activities without increasing the original transaction time. This enables

PC/E Direct Marketing to be used at self-service terminals in four stages:

- As a welcome message at the start of the transaction
- During the waiting phase while cash is being made available for dispensing
- As a thank you and goodbye message at the end of the transaction
- When the system is in idle mode before and after transactions

| Generating knowledge of customers

Campaign management is a core process within an operational CRM. Our solution consists of just one server component. Changes to the client software are not necessary with PC/E Direct Marketing. Additional masks are simply added to the

| Your benefits at a glance

- Direct customer contact and immediate feedback
- Higher revenues as a result of satisfied customers and targeted sales
- Improved profitability through tapping the full potential of your customers
- Lower costs for campaigns and direct customer address
- Cross-selling and cross-marketing options
- Meaningful assessment of a campaign's success

presentation layout. The Marketing Server acts as campaign manager, which you can use to plan the content, schedules and target groups for marketing activities on your different delivery and service channels. Responses from customers are forwarded directly to the Marketing Server, which transmits the information to the central system. With each response you get a more detailed picture of your customers, enabling you to tailor your offers more precisely to their individual needs and wishes.

| Smart campaign management

Our software permits campaigns to be specified in great detail. You can import customer data using standardized procedures: e.g. the customers you want to reach, bank codes to determine the location, or customer card groups for direct communication with third-party users. Campaigns can be precisely scheduled and prioritized by providing time specifications or defining the number of ads per channel. To make your direct marketing activities particularly attractive, you can assign images, websites or video clips to individual campaigns.



PC/E Direct Marketing supports entire marketing campaigns. Your customer's responses are directly integrated in a fast analysis and evaluation process, which is the starting point for a new sales campaign.

Profitable relationships raise the value of your retail customer business. Optimal customer relationship management succeeds through targeted campaigns: individual, emotional and tailored to each occasion!

EXPANDING TO MEET THE FUTURE

| Sustainable multichannel marketing in a network-centric IT architecture

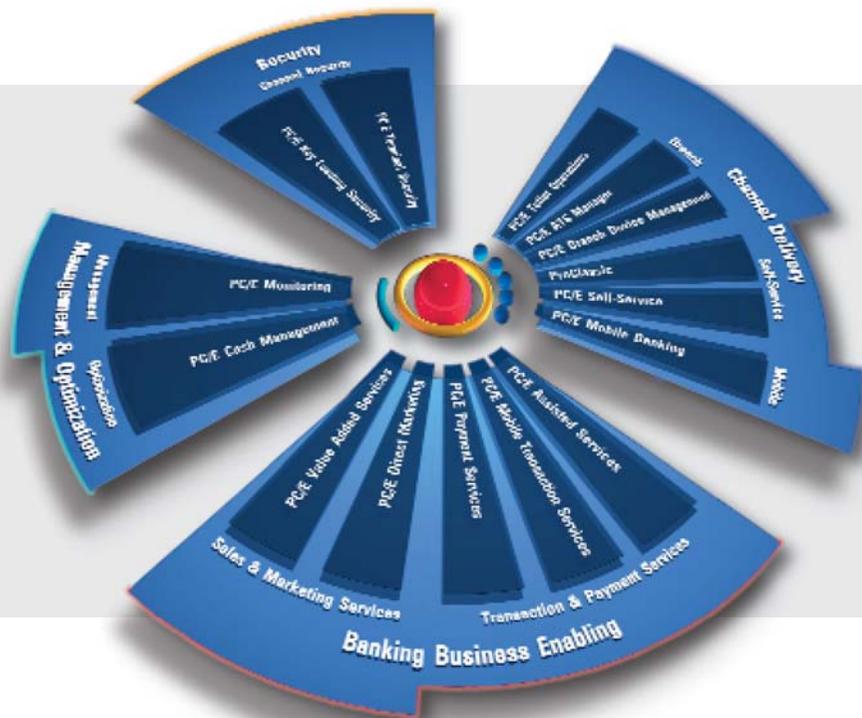
With PC/E Direct Marketing, you can realize end-to-end marketing campaigns across all delivery channels. The associated sales potential speaks for itself. Direct marketing can be used to build existing customer relationships and make new contacts.

Thanks to our PC/E Suite's modular structure, the software can also be used for direct customer address in combination with other software products. As a network-centric solution, PC/E Self-Service integrates the popular self-service customer contact point in a multichannel architecture, as does PC/E Teller Operations with the front office and PC/E Mobile

Banking with the mobile sales channel. This enables the successful use of these channels for marketing and sales.

With PC/E Value Added Services, you can add attractive value-added self-services such as the sale of tickets or vouchers. Customers respond very positively to this offer, and you tap additional sales potential.

With our consulting right from the start, you can benefit immediately from the advantages the software has to offer. And Wincor Nixdorf's Professional Services will guide you through every stage of your IT project!



Intelligent software means improved processes

The PC/E Retail Banking Solution Suite offers you an IT architecture that optimizes your sales and service processes in the front office, for a decisive edge that ensures a successful future.

Security offers a holistic security strategy that protects a retail bank's IT systems and networks as well as its internal and external communications.

The PC/E architecture – open to the future

Our solution is based on an open, net-centric multichannel architecture that is designed to be service-oriented. Individual modules, called Business Services, can be used in any channel. This enables you to customize your retail bank's business processes.

OUR PC/E SUITE

New IT concepts for retail banks

The sector: The main pillars of traditional banking business are crumbling; their profitability can no longer be regarded as stable, let alone rising. This is due in part to flexible customers, who are quick to change banks when they have a better offer elsewhere. Market liberalization makes this flexibility possible; thus, the winner is the bank that succeeds in appealing to consumers' emotions and staying one step ahead of the competition. However, the generally complex, heterogeneous IT architecture of most financial institutions does not support this strategy or the processes it requires.

PC/E Retail Banking Solution Suite: new momentum for sales and service

Your chances on the market hinge upon the right strategy. Front office service and sales play a key role, and here our modular PC/E Retail Banking Solution Suite covers a wide array of topics. What are the strengths of this software package? It concentrates completely on the front office, enabling the transformation of your business processes and the associated IT architecture into a future-proof retail banking.

The modular software suite that lets you do more

Channel Delivery comprises solutions for retail banks' delivery channels, making all your processes uniform, transparent and holistic for your customers, whatever channel they use.

Banking Business Enabling consists of modules for the sales and service processes of all these channels. Thanks to its multichannel concept, these business processes can be flexibly integrated.

Management & Optimization shows you how Wincor Nixdorf manages and optimizes retail banking processes and reduces operating costs.

Added value from an IT perspective ...

- Reusability
- Rapid integration
- Expandability

Added value from a business perspective ...

- Increase in profitability
- Reduction in costs
- Investment protection and future-proofness
- "Emotionalization" of retail banking

From the very first draft, our Professional Services support you with well-founded, precise consulting. In the case of IT integration, this can range all the way to outsourcing.

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