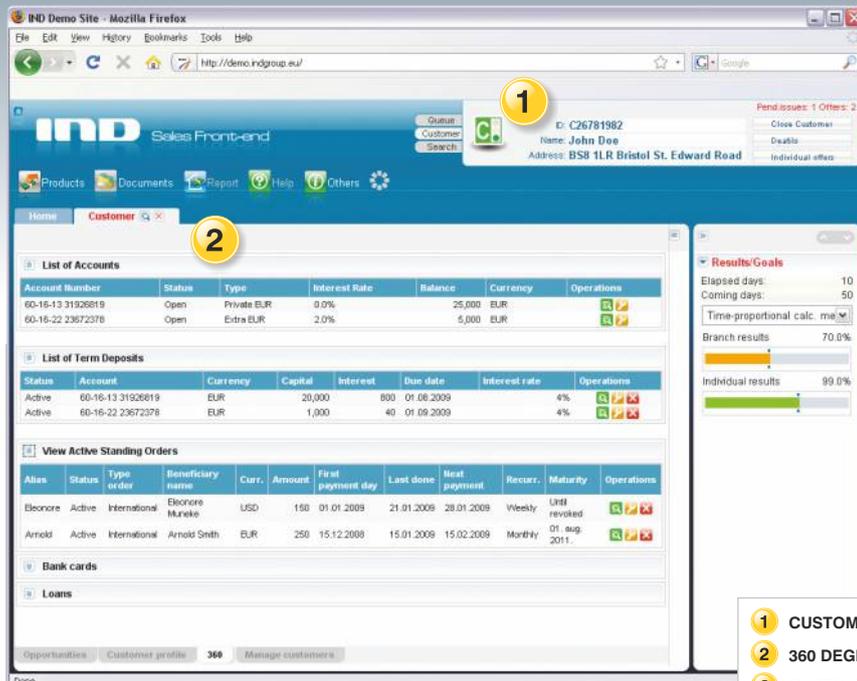


IND Sales Front-end

Increasing competition requires banks not only to reach excellence in customer servicing but also to create custom-tailored product offers, cross-sell offers and product bundles proactively. IND Sales Front-end provides the bank with a solid, ergonomic sales and service workplace. It supports the customer advisors with customer profiling tool, sales scripts and product information during the entire selling process. Inbuilt performance feedback helps the bank to keep its front-line employees motivated.



IND Banking Front-Office (BFO) provides banking services that enable banks to build a comprehensive front-office system. These services, based on industry standards, are available in standard product packages.



BFO Business Components

- **BFO Transaction Services** contain all the transactions which can be carried out in the branch or in the call centre,
- **BFO Sales Services** provide the customer advisor with sales tools.

Highlights

- Sales tools embedded in the customer service processes resulted in higher sales efficiency
- Ergonomic user interface and solid process management reduce servicing time and boost sales activity .
- Integrated transaction and sales functionality ensures that most effective sales method will be used
- Flexibility: business rules can easily be configured by business administrators.
- Fully integrated multi-channel approach: all sales opportunities can be shifted between channels supporting cost-effective targeting and execution.

- 1 CUSTOMER IDENTIFICATION
- 2 360 DEGREE CUSTOMER VIEW
- 3 CUSTOMER DEMAND ASSESMENT (PREDEFINED QUESTIONS)
- 4 CUSTOM TAILORED PRODUCT OFFERING
- 5 RELATED CROSS-SELL OFFERS

SALES PROCESS

3

So that I can offer you the most suitable debit card, I would like to ask some short questions:

ACTUAL QUESTION
Would you like to have a high prestige card which are including also special services (e.g. Free cash withdrawal at ATM-s of the Bank, higher spending limits, inclusive insurance packages)?
 Yes
 No

QUESTION HISTORY
 2. Would you like all of your transactions to be PIN-optional for the sake of safety or would you prefer a more flexible, in more situations (like internet purchases, foreign purchases) usable kind of cards?
 Greater safety
 Opportunities for a flexible usage

1. For what purpose would you intend to use a debit card? Just for cash withdrawal or for your purchases or for both of these?
 Just cash withdrawal
 Cash withdrawal and purchases
 Just purchases

4

Cond.	Product type	Sales scr.	CUST.DECISION Acc.,Cons.,Decl.	Reason of decline	Responsible
<input checked="" type="checkbox"/>	Mastercard Standard	<input checked="" type="checkbox"/>	<input type="radio"/>	Call center	01.04.2009
<input checked="" type="checkbox"/>	Visa Standard	<input checked="" type="checkbox"/>	<input type="radio"/>		

5

May I offer some complementary products for you?

Chosen offer(s): Visa Standard

Operations	Product group	Sales scr. & Cond. & Need mt.	Product type	Sales scr.	CUST.DECISION Acc.,Cons.,Decl.	Reason of decline	Responsible
<input checked="" type="checkbox"/>	SMS service	<input checked="" type="checkbox"/>		<input type="radio"/>	<input type="radio"/>		
<input checked="" type="checkbox"/>	Travel(s abroad) and accident(inland) insurance	<input checked="" type="checkbox"/>		<input type="radio"/>	<input type="radio"/>		
<input checked="" type="checkbox"/>	Phonebank	<input checked="" type="checkbox"/>		<input type="radio"/>	<input type="radio"/>	Call center	
<input checked="" type="checkbox"/>	Credit card	<input checked="" type="checkbox"/>	Mastercard Silver credit card	<input checked="" type="checkbox"/>	<input type="radio"/>		

Functionality

Transaction Services in the support of

- Account management transactions
- Cash deposit and withdrawal transactions
- Bank card transactions
- Payment transactions
- Investment transactions

Sales Services

Sales tools help the customer advisor in pro-active selling of financial products:

- Customer profiling tool objection handling
- Financial product reasoning
- Customer advisory
- Cross/up/down-sell based on predefined rules
- Product bundle
- Flexible sales tool configuration
- Follow-up activity management
- Churn management tool: special pre-configured retention offers and processes

Motivation and monitoring tools

- Setting targets for the customer advisor
- Monitoring the sales performance of the customer advisor
- Controlling the customer servicing time

IND Sales Front-end

IND Sales Front-end uses the IND Banking Front-Office framework which enables easy integration with back-office systems and quick customization.



About IND Group

OUR KEY CLIENTS:

INTESA  SANPAOLO

ERSTE  BANK

 Raiffeisen BANK

 UniCredit Bank

بانک تجارت  Tejarat Bank

بنک الوطنی عمان  National Bank of Oman

ZUNO  A Raiffeisen bank office of C.A. 2004

Your IND partner:

IND Group is one of the leading developers and providers of banking front-office products in the European e-finance market.

Our flagship product, the IND Banking Front-Office, is a set of comprehensive range of services that empowers front-office operations. BFO delivers a complete sales and banking suite of channels including branch, internet, mobile, contact centre on the same centralized platform, improving service quality and performance.

Meet your business needs

Working with Business Partners, IND delivers a comprehensive and customizable solution including BFO business components, services and infrastructure. With more than ten years of experience we continuously strive to build a best-in-class sales tool to meet your and your clients' needs.

For more information please contact us at: www.indgroup.eu
or send e-mail to sales@indgroup.eu

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IND
The Banking Front-Office Technology