# SIEBEL BRANCH SALES & SERVICE SOLUTION

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**SIEBEL**
CUSTOMER RELATIONSHIP MANAGEMENT

KEY FEATURES

- 360-degree view of customer relationship
- Real-Time Business Intelligence
- Best practice Sales Methodologies and Selling Tools
- Automated Account Origination processes
- Customer Centric Service Management
- Superior Referral and Lead Management

*Oracle's Siebel Branch Sales & Service solution enables banks to improve productivity and customer satisfaction levels by providing agents with customer centric sales and service tools which allow them to sell products, open accounts, manage a customer's relationship and respond to service needs.*

## Comprehensive Branch Solution for Front Office agents

Although alternative channels have experienced tremendous growth over the last decade, branch banking today remains a critical customer interaction point and a strategic opportunity for banks to grow the customer relationship and strengthen customer loyalty. Oracle's Siebel Branch Sales & Service solution delivers a comprehensive branch solution for front office agents with market-leading functionality to support sales, service and relationship management in the branch environment. It increases sales effectiveness by leveraging best practice sales methodologies and gives agents tools to cross-sell and up-sell customers into products and services to meet their specific financial needs and objectives. Functionality around account opening and customer service reduce time and cost, increase accuracy and improve customer satisfaction levels for customers.

*Key solution features include:*
## 360-degree view of customer relationship

Using the Siebel Financial Accounts module, branch agents can view account details along with associated transactions. This module supports products such as checking, savings, credit cards, CDs, and all types of loans. When aggregated with multiple back-end and third-party applications, Siebel Branch Sales & Service allows an agent a complete 360-degree view of the customer relationship, enabling more relevant and targeted sales offers and an improved customer experience.

## Real-Time Business Intelligence

Siebel Business Analytics applications are end-to-end, next-generation analytics solutions that provide pre-built and ad hoc real-time business intelligence to help agents, managers and executive monitor, analyze and respond to business trends and key performance metrics. Siebel also offers a Data Warehouse for those customers who need additional capabilities to store historical data.

## Best practice Sales Methodologies and Selling Tools

As part of the Siebel Branch Sales & Service solution, the Siebel Needs Analysis & Applications module provides analysis tools to help agents identify and recommend the correct deposit, investment, and lending products and services to meet the needs of the consumer and small business customers. Siebel SmartScript creates scripted sessions which can be used to implement standard sales methodologies.
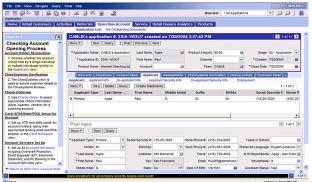
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**Figure1. Siebel Branch Sales & Service user interface**

## Automated Account Origination processes

Once a customer is cross-sold or up-sold products and services, an automated application process will initiate to fulfill the successfully completed sales of time and demand deposit products.  Through the Siebel Credit Origination module, agents can also add credit products including mortgage, installment loan and credit card to the universal application process.  They can prequalify the customer, take the application, provide additional information about the product, and manage loan documentation. This module includes the five most frequently used credit calculators; Loan Amount, Monthly Payment, Loan Comparison, Refinance Break Even, and Loan Payoff.

## Customer Centric Service Management

Since Siebel Branch Sales & Service provides a single view of each customer relationship (including contacts, activities, assets, interaction and payment histories) and access to real-time business intelligence, branch agents can quickly understand customer needs and deliver a truly exceptional customer experience.  Pre-built service requests for common financial transactions (such as stop payment, request statement, fee reversal, check order, etc.) enable efficient service request processing.

## Superior Referral and Lead Management

Through the use of Siebel Branch Teller, simple, easy-to-use, one-step referrals based on targeted customer offers are created and routed to the Branch Sales & Service user. This enables the tellers to effectively perform "retention intervention" for those customers the bank wants to retain while performing financial transactions.

## A Superior Sales and Service Solution

Siebel Branch Sales & Service provides interactive needs analysis tools, scripting, centralized product repository and automated application processing to help agents sell better to customers.  It enables banks to differentiate themselves through the quality of their customer relationships, the unique product offerings, and the type and breath of service provided in order to expand the customer wallet share and increase profitability.  Banks have the tools and technology needed to help reduce the cost of servicing customers in the branch channel.  Through this superior sales and service solution, banks establish brand equity and set themselves apart from the competition.

KEY BENEFITS :

- Enhanced Sales Effectiveness
- Differentiated Service
- Expanded Profitability and Wallet Share
- Improved Cost Reduction

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