

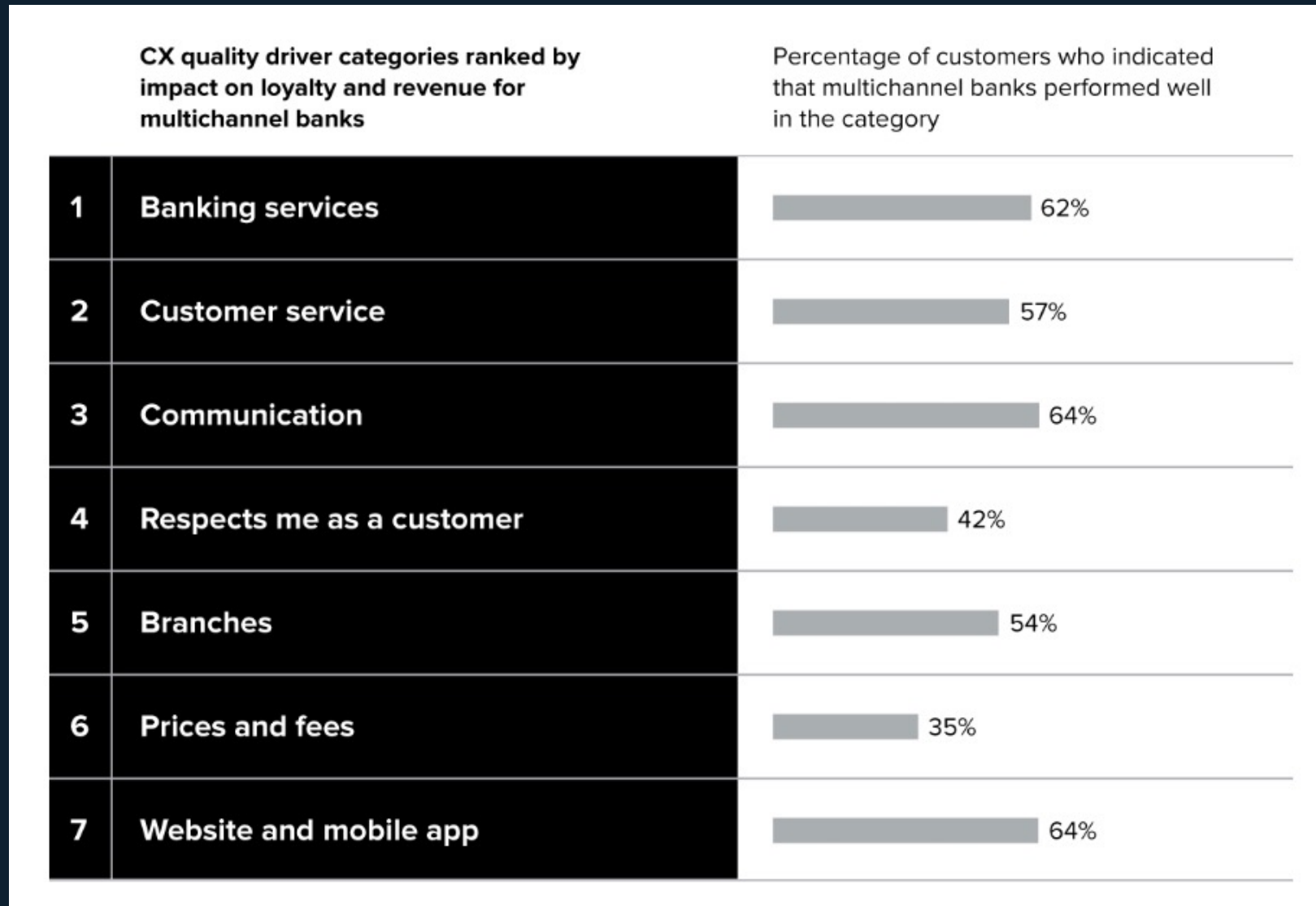


An Enterprise Approach to Customer Communications

Scale the Conversation™



Customer Communication is a Top 3 CX quality driver



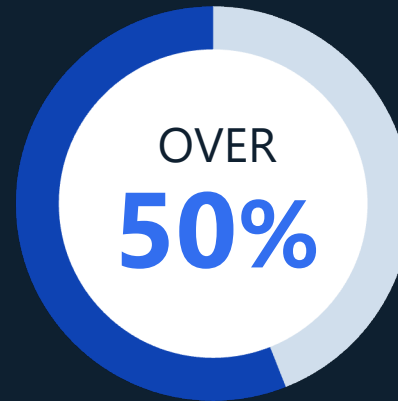
Source: Forrester's Customer Experience Benchmark Survey, Australia Consumers, 2023

Data collection & communications remain critical elements of your customer conversations. And they directly impact churn.

53%



of customers would end an interaction with a company if the way they collect information (such as completing a form) is too difficult.

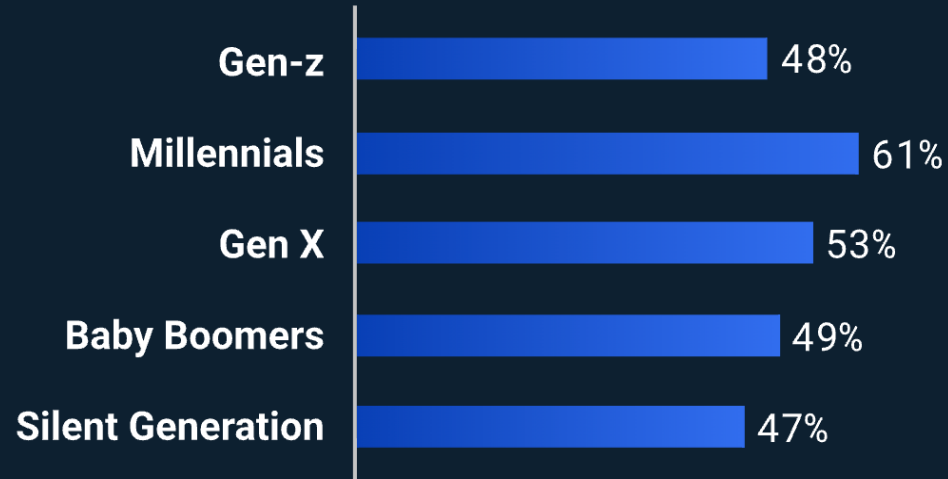


of customers would likely switch from a company if their communications did not meet expectations.



Millennials Have the Lowest Tolerance for Poor Experiences

LIKELY TO END AN INTERACTION WITH A COMPANY IF THE WAY THEY COLLECT INFORMATION IS TOO DIFFICULT



LIKELY TO SWITCH AWAY FROM A COMPANY IF COMMUNICATIONS DON'T MEET EXPECTATIONS





70%

of banking / financial service professionals rate the effectiveness of the customer communications their company sends as very good or excellent



However, only **48%** of consumers feel the same.





73%

of businesses think their customer communications are getting better.



Only **29%** of customers agree.



Common Business Challenges



**Frequent Regulatory
Changes**



**Evolving Customer
Expectations**



**Sensitive Data
& Personally Identifiable
Information (PII)**



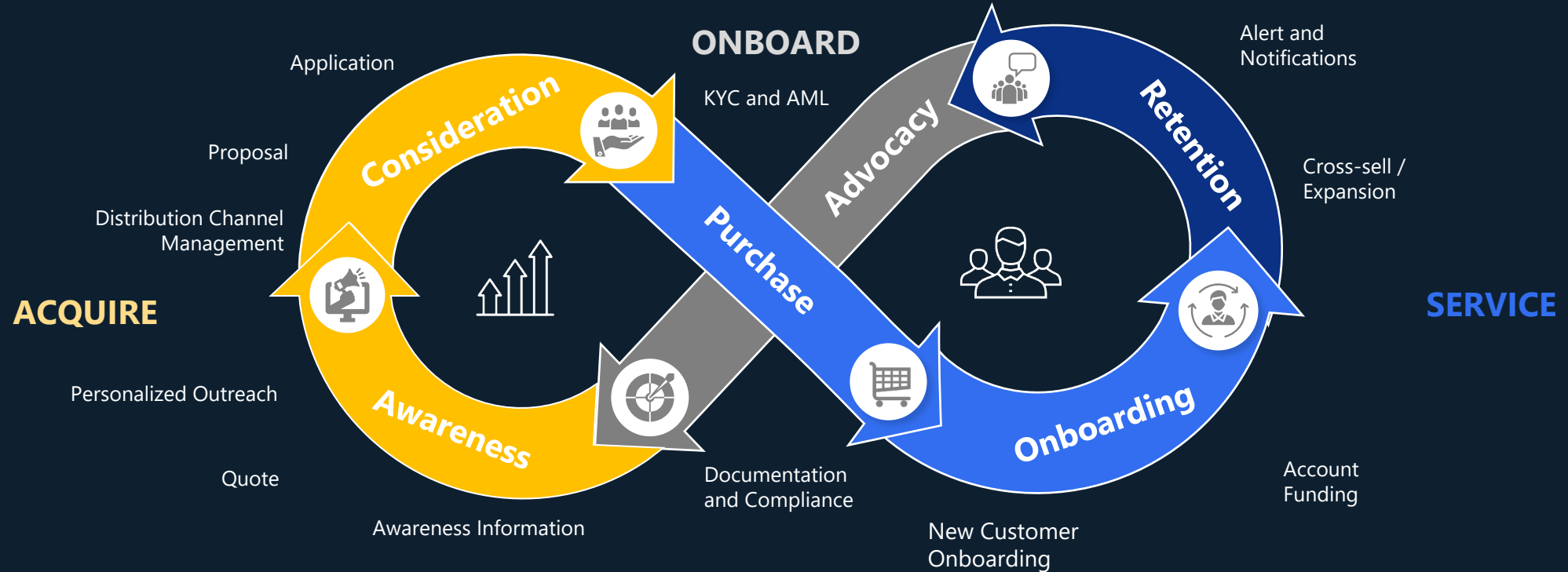
**Complex Business
Processes**



**Legacy Technology
& Silos**



Complex & Evolving Financial Services Landscape



Challenges

Attrition from inquiry to account funding
Quote to issue turnaround time
Changing customer demographics & behavior
Competitive differentiation
Multi distribution channel pressure

Challenges

Lack of data clarity
Legacy / disconnected systems
Regulatory & compliance risk including
Manual & paper-based processes
Slow processes & lack of agility

Challenges

Lack of data insights
Data inaccuracies
Exposed risk
Reduced loyalty
Changing customer preferences





Multiple CCM Solutions

- X Duplication
- X No agility
- X Compliance risk
- X High costs



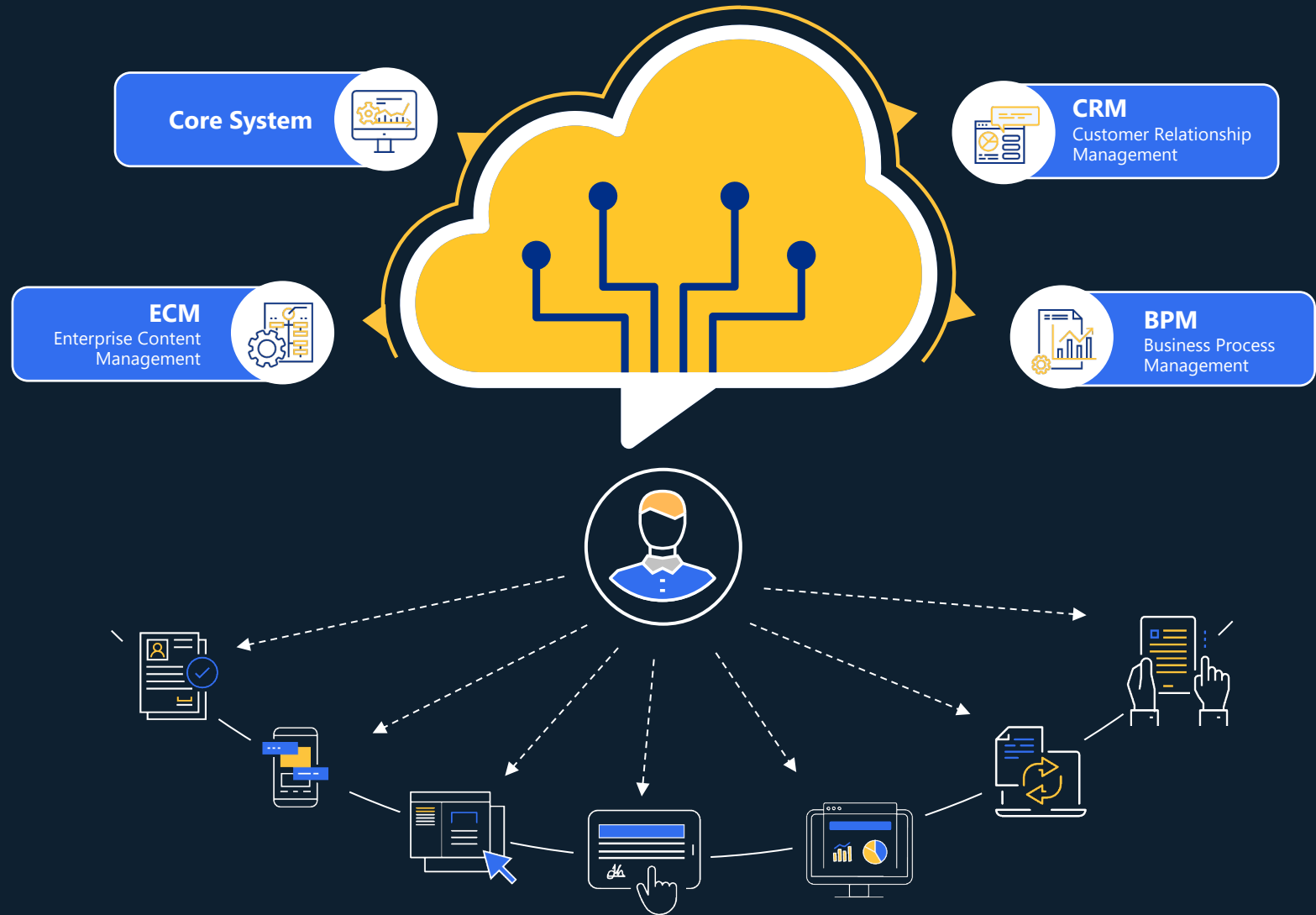
Enterprise SaaS CCM

- ✓ Faster time-to-market
- ✓ Greater control
- ✓ Improved customer experience
- ✓ Reduced reliance on IT



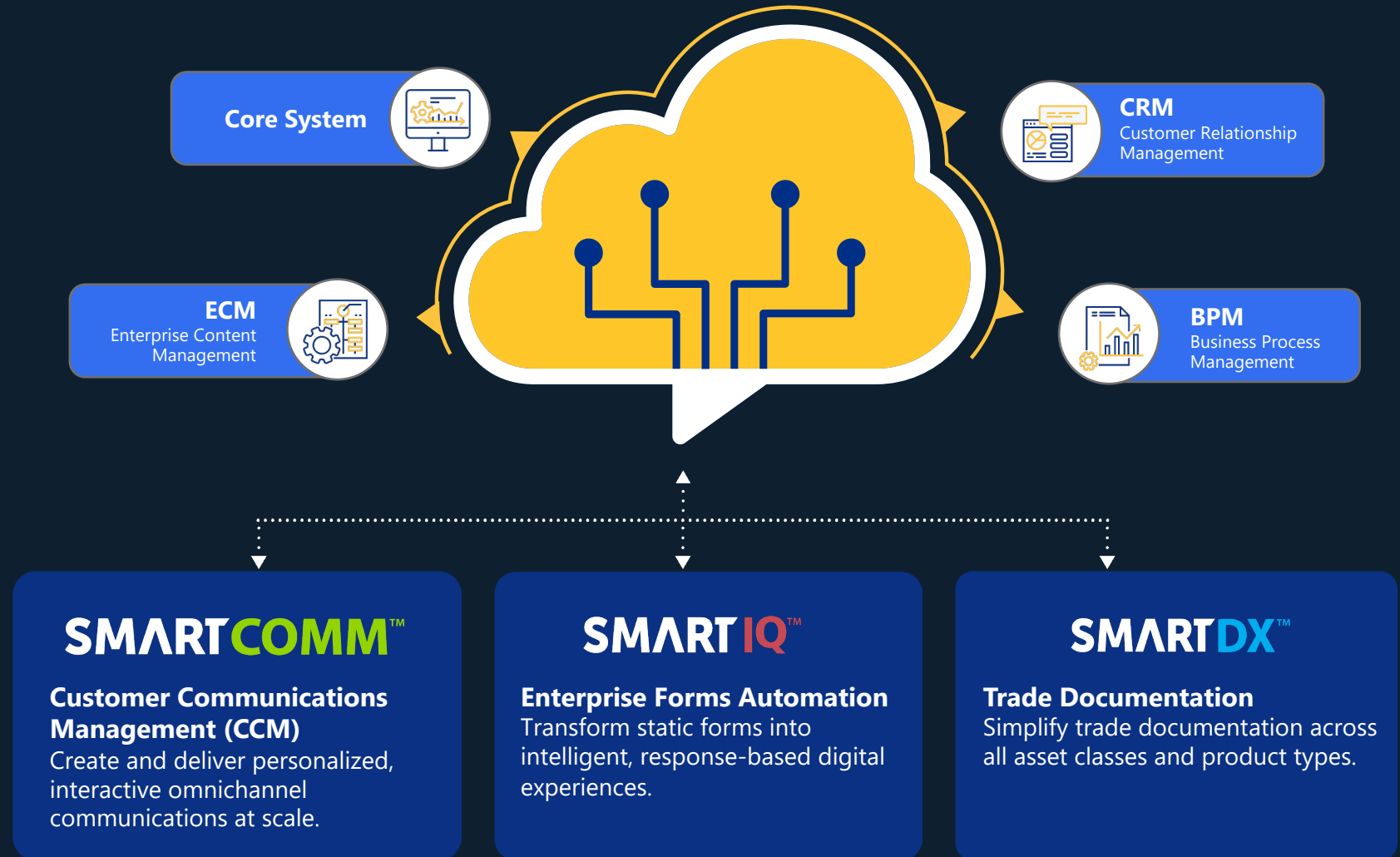
The Conversation Cloud™

SMARTER
Customer
Conversations
Begin with
Unified Data
& Content



The Conversation Cloud™

SMARTER
Customer
Conversations
are Powered by





Introducing SmartCOMM



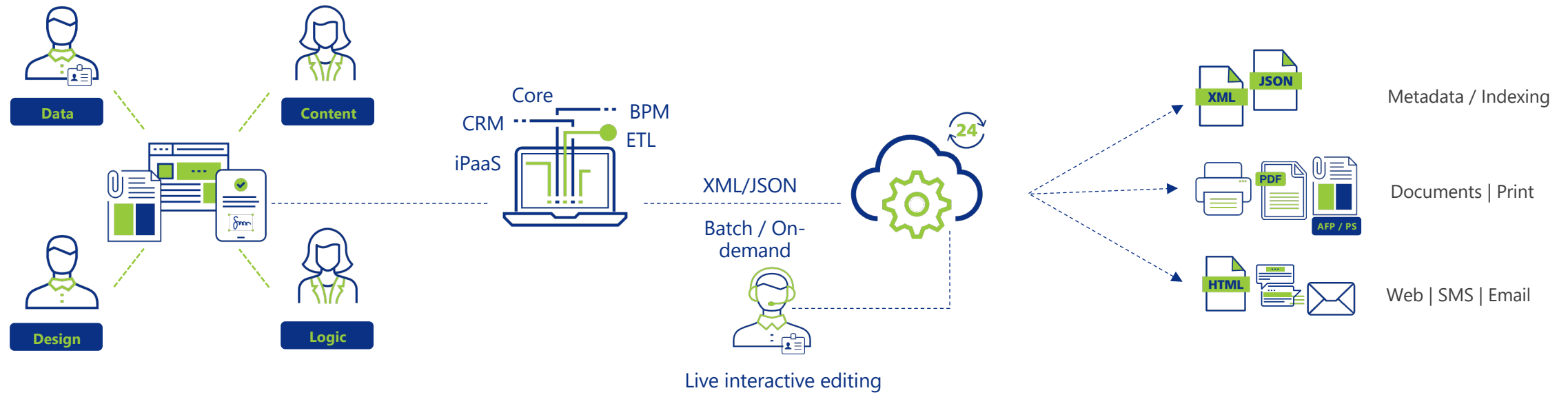
SMARTCOMM™

The SmartCOMM customer communications management (CCM) solution helps enterprises deliver personalized, interactive communications via customers' preferred channels — and at tremendous scale.

Designed for the business user, SmartCOMM helps to simplify and standardize work processes leading to improved internal efficiency and ROI.

- Deliver relevant and personalized communications
- Scale to add new engagement channels
- Manage complexity and compliance
- Engage customers on their terms

SMARTCOMM™ Enhance Customer Experience and Agility by Moving your CCM Processes to the Cloud



Communication Design and Migration

Create communications at scale. Manage data, business logic, content, and template components independently. Agile teams of citizen developers bring new communications to life and migrate legacy communications to the cloud.

Connectors and Accelerators

Utilize data from across the enterprise through integrations with enterprise services, systems of record, event streaming. DevOps friendly APIs, accelerators and Marketplace to help get services in place at the pace of business.

Cloud Production

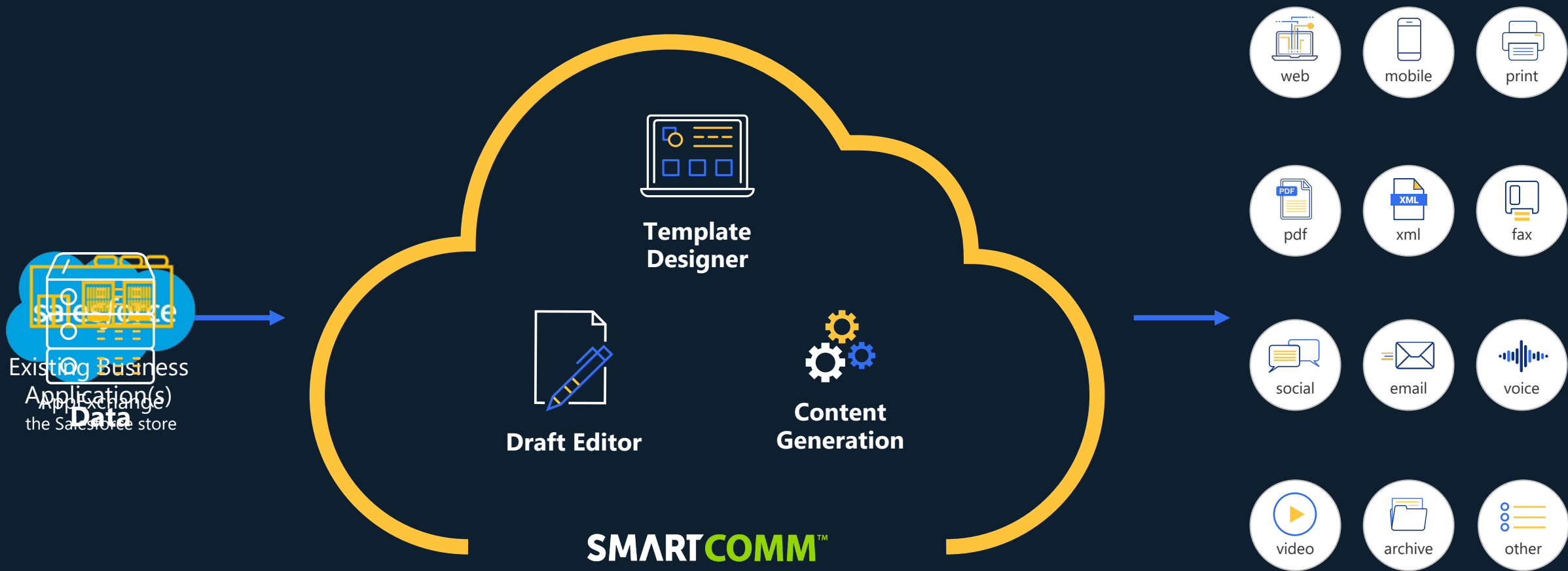
Run your applications on-demand relying on services hosted on AWS. Built-in dynamic autoscaling ensures your communications are delivered on time and at scale. Uptime of 99.9% ensures service is available when you need them.

Targeted Personalized Customer Communications in any channel

Generate highly personalized, targeted, and compliant communications in the channel customers need. Generate metadata that supports business functions.

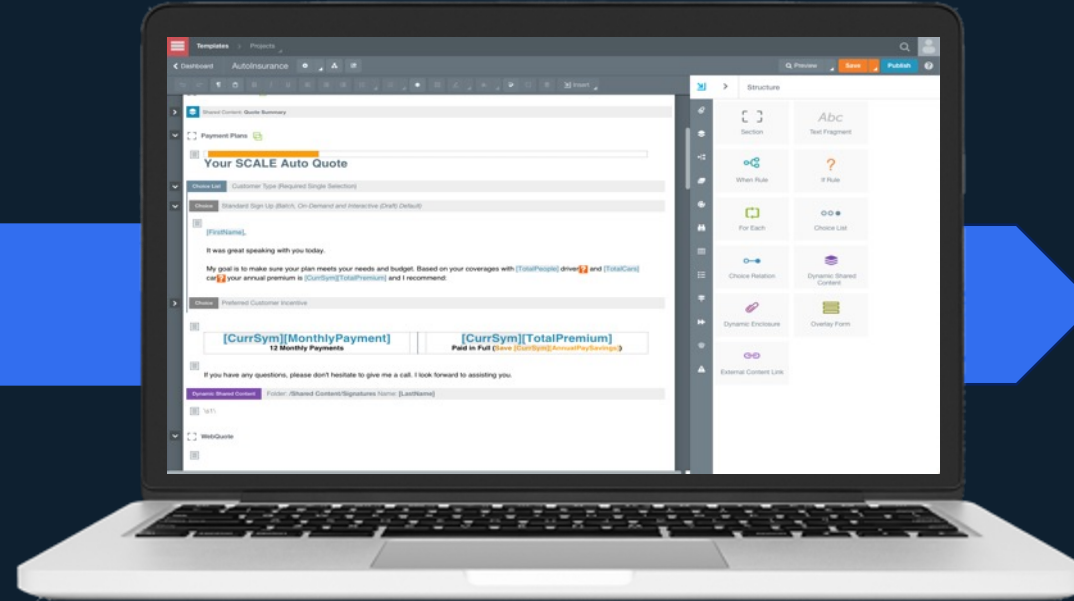


The SmartCOMM CCM Service



The SMART Difference

Single Template



All Channels



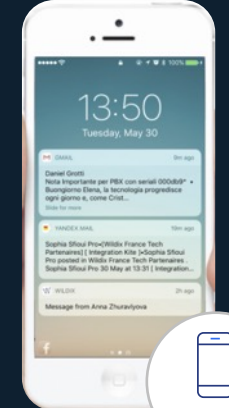
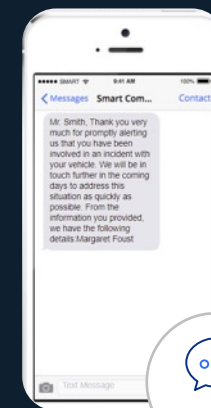
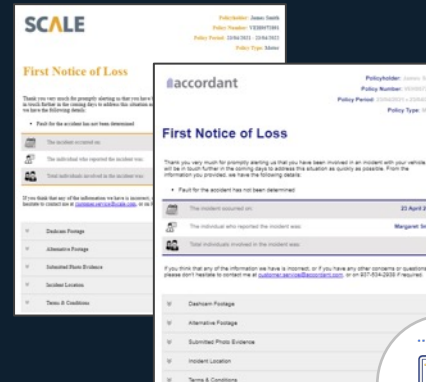
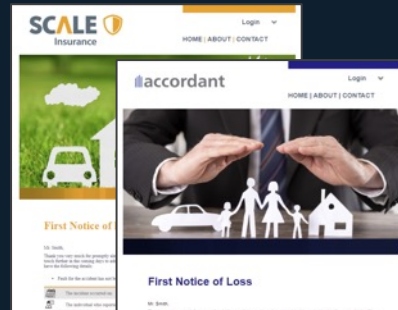
All Brands



All Languages



All Jurisdictions



print



email



web



SMS



push

Smart Communications™



The SmartCOMM 4-Layer Model

4 Business Logic

3 Content

2 Presentation

1 Data

if _____
then _____



Assembly Rules

Shared Content

Layout / Stylesets

Data Model

 **accordant**

First Notice of Loss

[🔒 9 November 2023]

[James] [Smith]
[41 Oak Tree Drive]
[Huntsville], [PA] [12345]

[Mr.] [Smith]

Thank you very much for promptly alerting us that you have been involved in an accident with your vehicle. We will be in touch further in the coming days to address this situation as quickly as possible.

From the information you provided, we have the following details:

- You admitted fault for the accident
- Witnesses were present

The incident occurred on: [🔒 9 November 2023]

The individual who reported the incident was: [Margaret] [Smith]

The total number of individuals involved in the incident was: [🔒 2]

If you think that any of the information is incorrect, or if you have any other concerns or questions, please don't hesitate to contact me at [MFoust@Accordant.com]

Regards,

Single Template



Big Four bank in Australia

- ~14 million customers; 7 countries in Asia
- A \$935+ Billion AUM
- **Diversified financial services:**
 - Consumer banking
 - Commercial business banking
 - Institutional banking, corporate finance, treasury
 - Wealth management

Challenges:

- **SIX legacy EOL / non supported document platforms** – needed to reduce cost & risk
- Lack of collaborative editing capabilities with high dependence on IT for support and BAU changes
- IT strategy focused on moving to cloud

SMART Solution:

- Centralize on single SaaS platform built to support cloud strategy
- Improved integration to core technologies with open APIs
- Federated template management = changes happen faster with less cost
- Collaborative editing, fully auditable with role-based governance
- Replacing EOL tool for digital forms transformation in institutional banking



Reduced IT and
Operating Costs



Faster
Time to Market



Improved Resilience
and Scalability



Integration with
Core Data, Archiving



9 of the top 10 Banks in
Australia & NZ



7 of the top 20 global
insurance companies



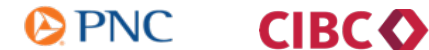
12 of the 15 largest global
banks

Trusted By Over 650 Global Brands

Lending & Credit Services



Retail & Commercial Banking



Wealth & Asset Management



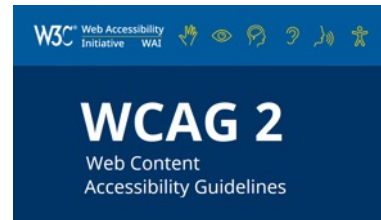
Supporting Data Security and Content Accessibility Standards

Certifications



Security certifications for companies in our key vertical markets to **meet corporate compliance policies**

Guidelines



Actively evaluating published content and enabling solutions that **meet accessibility guidelines**

Data Connectivity



Data transfer and storage options that support corporate **data strategies** and **manage risk**





Leader in IDC
MarketScape for
Worldwide
Cloud CCM,
2022



Leader in Aspire
Leaderboard for
CCM
**4 Consecutive
Years**



Leader in Globe
for Workflow
and Content
Automation,
2023



+68

NPS Score
(Excellent)



+95%

Customer
Renewal Rate



Gartner
Peer **Insights™**

93%
Recommendation
Rate
4.5
Star Rating





Scale the Conversation™

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Sales Director

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Barry Grossman

Director, Strategic Partnerships

bgrossman@smartcommunications.com