

# Relationship Management

MAXIMIZE THE VALUE OF YOUR INTERNET CHANNEL



## Capture the Full Potential of Your Internet Channel.

Turning your Internet channel into a highly productive profit center requires a sophisticated, tightly integrated online banking and bill payment platform that can unify customer care and marketing into a single, comprehensive service. Online Resources has made the investment in technology and expert personnel to meet this requirement.

The result: relationship management that's unequalled in its power to drive bill payment adoption and strengthen and expand customer relationships.

### 24x7 CUSTOMER CARE That Strengthens Relationships

The appeal of Internet banking and bill payment is straightforward: it's convenient. That's why consumers expect to receive customer care that's equally quick and definitive when they have a question about any aspect of the online experience.

#### Getting Quick Answers

Meeting this expectation requires a highly skilled, knowledgeable staff, available 24x7, with the experience to resolve issues promptly and empowered to pursue exceptions with financial institutions and merchants. By making a substantial, ongoing investment in technology and training, Online Resources has created a dedicated customer care team that exceeds industry standards for responsiveness and effectiveness.

When you turn to Online Resources for customer care, you can depend on your consumers getting the answers they need quickly. We respond to 80 percent of all calls in just 20 seconds and resolve 92 percent of all issues on the first call. Thanks to this record, user satisfaction with Online Resources' customer care routinely exceeds 93 percent. When vital consumer relationships are at stake, you can't afford anything less.

#### Reaching Out

Customer care at Online Resources goes beyond answering questions. As part of our Premium Customer Care service, we leverage information from our state-of-the-art CRM platform to monitor individual channel usage. We then contact those consumers whose activity makes it likely they need assistance with online banking or bill payment. By anticipating their needs and reaching out proactively, we can drive substantial improvement in retention, activation, and profitability.

### Customer Care Benchmarks

> 80.0%

Calls answered within 20 seconds

< 1.0%

Calls abandoned after 60 seconds

> 92.0%

Inquiries resolved on first call

> 99.0%

e-mails responded to within two days



## ICM<sup>SM</sup> MARKETING

### High Touch and Highly Effective

At Online Resources, the one-on-one relationship building that is at the heart of our approach to customer care sets the stage for exceptionally effective marketing.

Our personalized ICM marketing process capitalizes on the unique integration of our online banking and bill payment platforms. This tight integration, combined with our financial systems expertise, enables us to take full advantage of our state-of-the-art intelligence engine. We collect and segment an unusually comprehensive and rich data set, helping you gain more focused insight into your consumers' behavior.

#### The Insight to Make a Difference

While sophisticated technology generates the underlying data required for a CRM campaign, it is knowledge of the Internet banking life cycle, gained over a decade of experience, that distinguishes our ICM initiative. Because we understand the life cycle, we deliver the most appropriate upselling and cross-selling messages for each stage. And because we can reach consumers at multiple touch points, we can reinforce your message and your branding, significantly increasing the effectiveness of your marketing campaigns.

The final element of our ICM effort is our creative staff, led by industry executives who have mastered the art of print, direct mail, teleservicing, and Web-based marketing. Online Resources' award-winning team delivers high-impact marketing that complements your institution's individual look and feel.

#### Get Exceptional Results

Sophisticated technology. Multiple consumer touchpoints. Marketers who know the business. Taken together, these three elements are the key to driving customers through the Internet banking life cycle from adoption to cross-sell. An indication of the effectiveness of this approach is the bill pay upsell rate financial institutions achieve using our ICM services. At 32 percent, it is twice the industry average.

### Maximize the Value of Your Internet Channel.

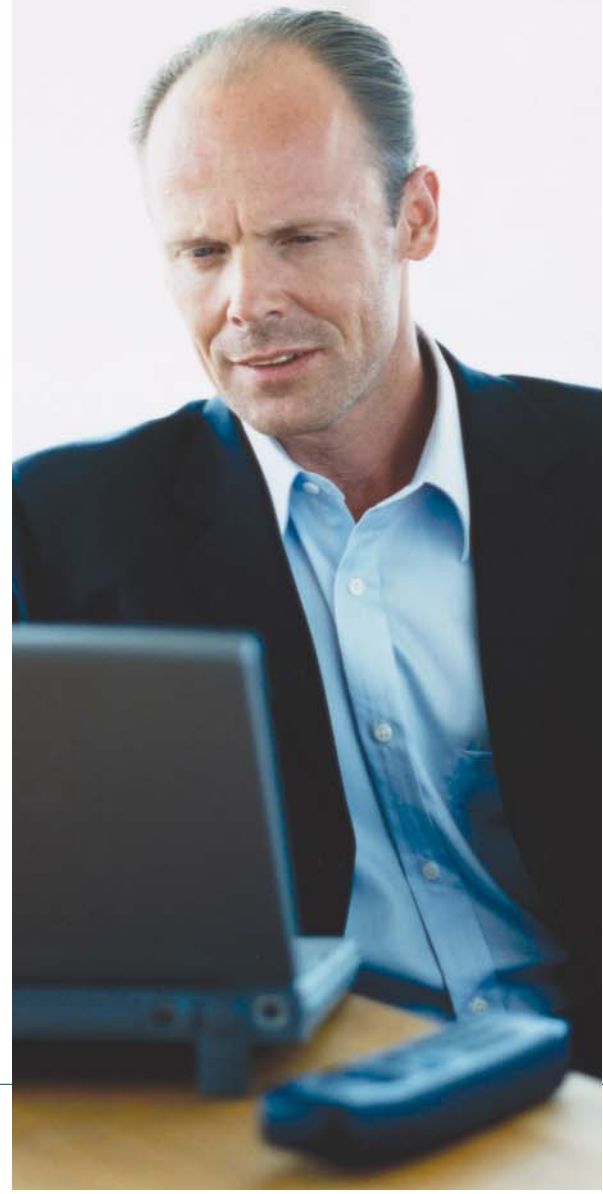
Each Internet banking and bill payment transaction represents an opportunity, repeated over and over each day, for financial institutions to construct in-depth profiles of individual consumers, build stronger, more extensive relationships, and increase their profitability.

For more information about taking advantage of these opportunities, contact us at 703-653-2468 or by e-mail at [banksales@orcc.com](mailto:banksales@orcc.com).

## ICM Benchmarks

### Industry's highest

- Banking Adoption
- Bill Pay Upsell
- Bill Payment Adoption

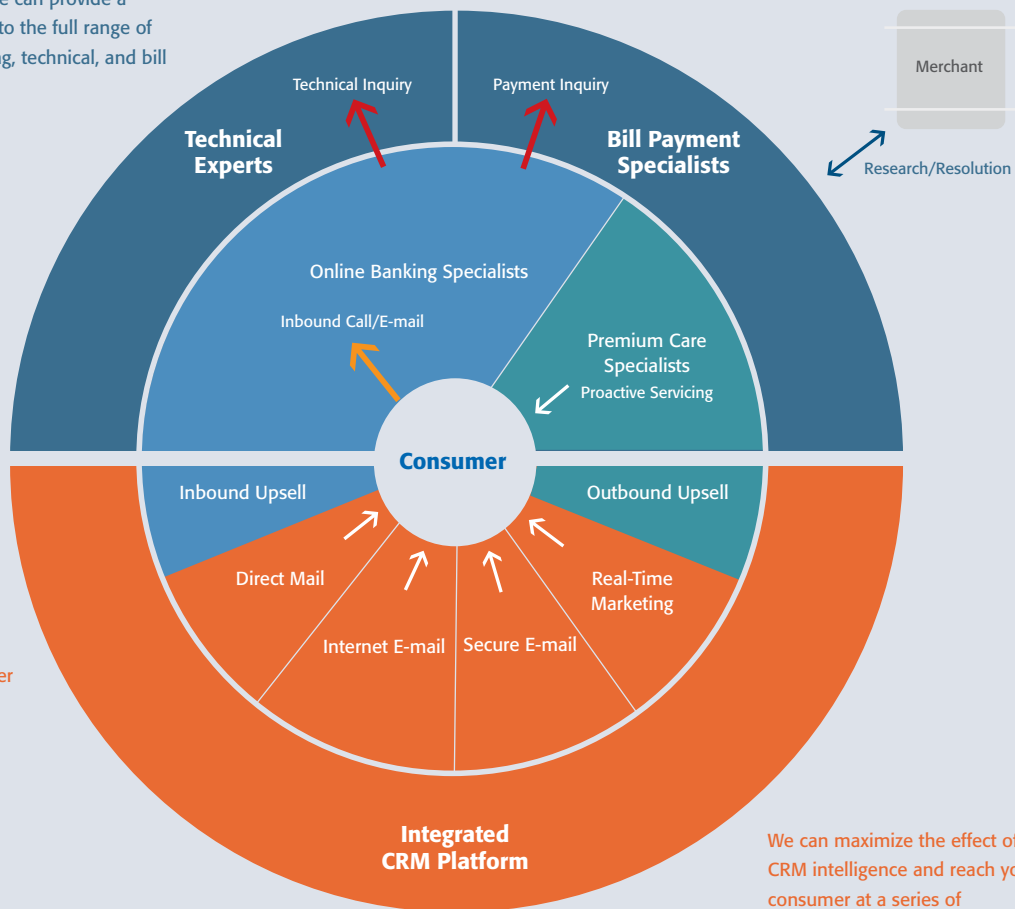


## RELATIONSHIP MANAGEMENT The Combination of Intelligence and Expertise

By surrounding the consumer with 24x7 customer care and sophisticated multichannel marketing, we help financial institutions build the kind of long-term relationships that are critical for sustained profitability.

Our multitiered approach to customer care means that we can provide a speedy resolution to the full range of consumers' banking, technical, and bill payment inquiries.

### 24x7 Customer Care



By placing CRM data in the hands of our talented contact center staff, we create a powerful avenue for targeted upselling.

We can maximize the effect of our CRM intelligence and reach your consumer at a series of touchpoints because we own, operate, and drive the entire online banking and bill payment platform.

Program Development ↑ Analysis/Optimization ↓

Internet Channel Marketing Experts

ICM Marketing

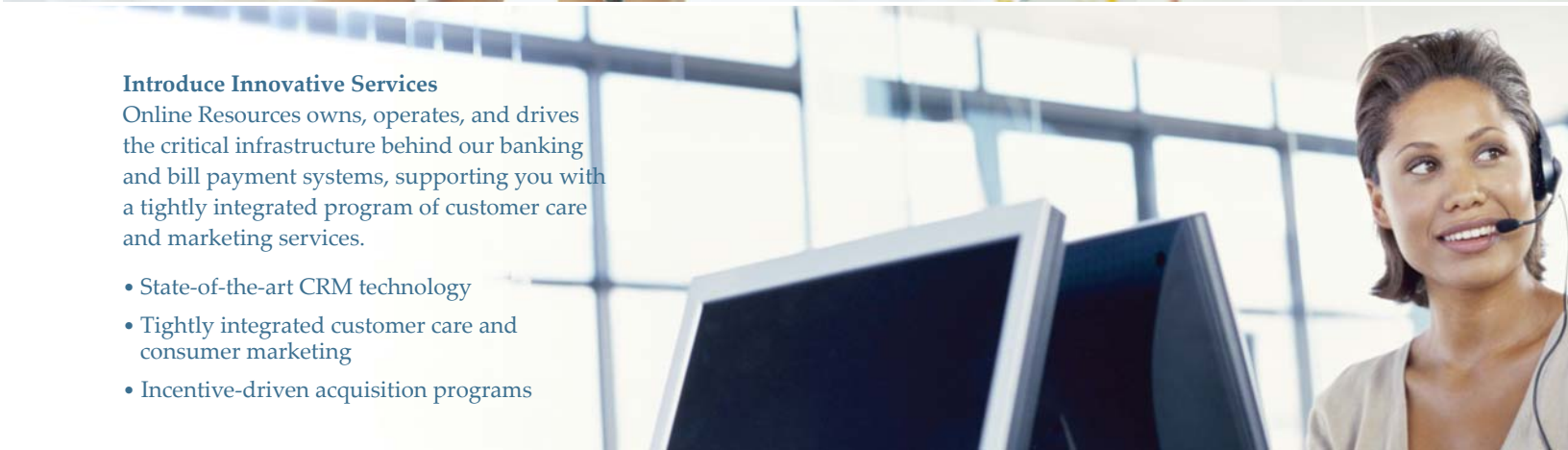
## With Online Resources Relationship Management You Will...



### **Deliver the Best Consumer Experience**

Online Resources' 24x7 customer care safeguards and strengthens relationships with your consumers, addressing a remarkable 92 percent of banking, bill payment, and technical issues on the first call.

- Client-branded 24x7 customer care
- Dedicated bill payment/technical experts
- Guaranteed service quality



### **Introduce Innovative Services**

Online Resources owns, operates, and drives the critical infrastructure behind our banking and bill payment systems, supporting you with a tightly integrated program of customer care and marketing services.

- State-of-the-art CRM technology
- Tightly integrated customer care and consumer marketing
- Incentive-driven acquisition programs



### **Maximize the Value of Your Internet Channel**

The fastest way to achieve profitability for your Internet channel is through highly targeted efforts that promote adoption, upsell to bill payment, and cross-selling throughout your consumer base.

- Industry-leading ICM Marketing
- Real-time targeted messaging
- Inbound upsell and cross-sell



4795 Meadow Wood Lane, Suite 300, Chantilly, VA 20151 Phone: (703) 653-2468 Fax: (703) 653-3105 [www.orcc.com](http://www.orcc.com)