

pennApps **Interactive Communication Manager**

Personalized... **Interactive...** engaging communication...

Deliver exceptional customer experience...



Delight your customers by delivering engaging and meaningful interaction that enhances customer experience...

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Overview

The banking and financial services sector has undergone a radical change as today's customers are online, networked, well-connected and embracing variety of bank channels. Empowered by the choice, freedom offered by new banking channels, customers are seeking a complete banking experience that engages them on their own terms. This necessitated banks to shift its focus from managing the customer relationship to fostering customer engagement.

With pennApps Interactive Communications Manager (ICM), banks can delight their customers with a real meaningful experience that promotes loyalty and improves customer engagement. pennApps ICM enables banks to deliver real-time, relevant communication with valuable insights of transactional information including the analytical capability to customers revolutionizing the traditional paper or text based static electronic statements.

pennApps Interactive Communication Manager (ICM)

pennApps ICM is an enterprise application that delivers highly interactive and feature packed customer statements with graphical charts, transaction sorting, transaction grouping, transaction searching and one click payment options all within the statement. Capability to incorporate personalized and targeted marketing messages within the interactive statement ensures differentiated experience to customers and give banks the edge to succeed in today's fiercely competitive market. In addition, it helps banks to be more environmental friendly and be part of "Go Green" initiatives.

The information is delivered to customer's inbox using secured PDF file and HTML rich text email solution. The PDF statement – can be secured with customer driven password or with combination of name/customer number/mobile numbers/any other custom combination or with randomly generated password to be sent as SMS Text to customer registered mobile. pennApps ICM capability of delivering the interactive statements in most widely accepted PDF format with rich interactive content ensures the immediate acceptance as the only requirement is to have the standard PDF reader to enjoy the interactive features.

pennApps interactive statements offers positive customer experience by allowing customers to view their consolidate balances across various products and thus enabling them to visualize how they can benefit or receive higher returns by transferring their funds to other special products offered by bank. In addition, customers can download their transactional information into their favourite personal finance management applications.

pennApps ICM is bundled with various modules to manage the communication design, composition, publishing, delivery and monitor the overall process. The Template Manager offers the flexibility to define numerous templates by customer attributes or segments. The rule engine automates the selection of the appropriate template and generation of targeted and personalized information. The Processing engine automates the composition, creation and delivery of the customer communication.

Core features of the ICM:

Interactive Widgets

- Searchable Statement data
- Categorized Summary charts
- Multi Sort Statement data
- Interact with external websites

Tools

- Flexible design tools
- Multiple data formats imports
- Built in registration modules
- Export to external applications

Other Features

- Easy and customizable branding
- Bank specific customizations
- Multiple Languages
- Integration to Internet banking

pennApps **Interactive Communication Manager** Overview



Why pennAppps **Interactive Communication Manager(ICM)** ?

pennApps ICM can help banks to increase customer loyalty by providing more visibility into their expenses and spending pattern. Customers can view their transactional statement data in more structured and summarized manner, which in turn helps customers to better manage their finance. This solution can also help banks to increase Cross Sell opportunities by offering targeted products and services. For Example, Customer deposit renewal notice can be used as very good marketing tool to promote wealth management products or high yield deposit products by engaging customers to see their returns in the interactive renewal notice itself.

pennApps ICM can be used for variety of customer communications that includes consolidated statements, monthly statements, renewal notices, transaction advices with embedded advertisements, videos and interactive banners. By adapting the highly interactive customer communication solution, banks can reduce their direct marketing expenses like periodic print mailers and statement inserts. The information is delivered to customer's inbox using secured PDF file and HTML rich text email solution. The PDF statement - can be secured with customer driven password or with combination of name/customer number/mobile numbers/any other custom combination or with randomly generated password to be sent as SMS Text to customer registered mobile. pennApps ICM capability of delivering the interactive statements in most widely accepted PDF format with rich interactive content ensures the immediate acceptance as the only requirement is to have the standard PDF reader to enjoy the interactive features.

pennApps ICM comes with inbuilt capability to embed various interactive tools like Payment Calculators, Savings Calculators, Loan/Finance Calculators, Account/Deposit Opening forms, New Loan requests or top-up requests, Raise Dispute on transactions, Address Change Widgets, Limit change requests, Balance Transfer Requests and Loyalty Points Redemption that will enable the banks to offer unmatched customer experience. Furthermore, these interactive tools can be integrated with existing bank websites, Internet banking solution or Workflow applications.

Technology Highlights

- > Developed based on the latest J2EE architecture for rich UI and flexibility
- > Adobe Flash Builder
- > Open architecture for any J2EE application server deployment
- > Open to work with any Database server
- > SOA Based interfacing for back end systems and channels
- > BPMN 2.0 based workflow with configurable routing
- > Built on Innovative Framework zKoss and pennApps

About Pennant

Pennant Technologies, dynamic and innovative software solutions and services company offers comprehensive suite of end-to-end business driven technology services and products covering all the functional areas of BFSI vertical. Pennant's pennApps product suite offers the right-fit and next generation products that address the unique requirements of banking.

Pennant empowers its customers to effectively address their business challenges with its deep domain expertise backed with excellent insights of local market dynamics and leveraging the latest technology advancements.

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