

Executive Summary

Leading financial services providers are moving from product-centric to customer-centric business models, unifying traditionally separate products and business lines around a single relationship with the customer. In creating this single customer environment, however, companies still want to manage customers' product holdings in their existing back office processors for banking, insurance, investments and newly acquired businesses. Customer information and administration are typically fragmented across these product-focused systems, as well as multiple front office systems, CRM applications, data warehouses and Customer Information Files (CIFs). This makes it difficult or impossible to get a complete view of the customer, keep front and back office systems in alignment, identify high-value clients and make changes to product-focused business processes.

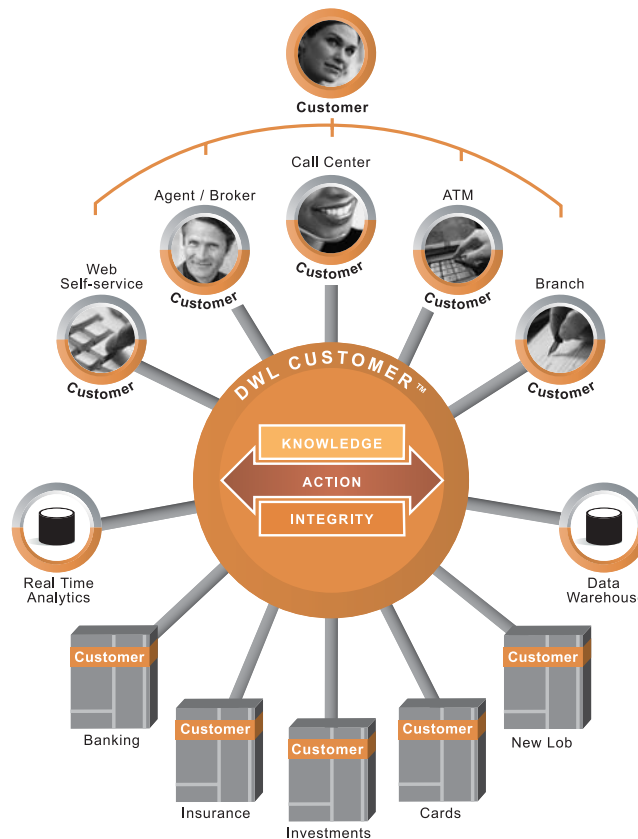
DWL Customer solves these challenges by enabling customer-centric operations using companies' existing product-centric systems. By flowing all transactions through an enterprise customer hub, DWL Customer provides a unified view of the customer across multiple business and product silos. It delivers this single view and update environment to all channels, enabling multi-channel integration and consistent customer service. The solution then aligns these multi-channel systems with multi-product back office systems in real time, providing a single source of customer truth across the enterprise.

Unlike standalone CRM applications or Customer Information Files, DWL Customer covers the entire customer relationship instead of a single channel or line of business. This enterprise customer foundation provides the missing link financial services companies need to manage the customer at an enterprise level and realize the full benefit of their investments in CRM.

DWL Customer flows all transactions through an enterprise customer hub.

- Delivers a unified customer view and update environment to all touch points

- Aligns multi-channel front office systems with multi-product back office systems in real time



- **Knowledge Layer**
Unified view of customer products, relationships and demographic data

- **Action Layer**
Rich set of customer administration functions & real time event notification to multiple front and back office systems

- **Integrity Layer**
Ensure a single version of customer truth

DWL Customer™ Value Proposition

Enable Integrated Financial Services Delivery

By providing a unified customer view and aligning all understanding of the customer, DWL Customer allows companies to manage the customer's complete financial services needs as an integrated whole, responding to customer events throughout the financial services lifecycle and offering tailored wealth management products and services.

Align the Front and Back Office

DWL Customer enables financial services organizations to align their multi-channel front office with their multi-product, multi-system back office in real time around a single version of customer truth. This reduces costs and drives new value into business operations.

Reduce Operating Expenses

DWL Customer provides "once-and-done" processing for customer information. Providing a single environment to manage customer data across insurance, banking, and investment business lines dramatically reduces customer administration expenses. By unifying customer knowledge, DWL Customer also enables companies to tier service to their customer base, reducing expenses by directing low-value customers to low-cost service channels.

Increase Operational Resilience

DWL Customer is designed to meet the high performance requirements of financial services organizations, supporting millions of customer records in a high transaction environment.

Reduce Merger and Acquisition Costs and Time

DWL Customer provides a customer "chassis" that facilitates the integration of acquired companies' front and back office systems, enabling faster economies of scale for customer administration.

Increase Wallet Share

DWL Customer's unified customer view allows financial service organizations to identify high value customers and households and target specific products to them. Real time event notification enables companies to respond to customer transactions to increase cross and up-selling.

Support Multi-channel Integration

By delivering a single unified source of customer knowledge to all channels, DWL Customer ensures a consistent service experience for customers across all touch points.

Comply with Privacy and Legislative Requirements

DWL Customer provides a central location to track and manage privacy data for the customer and to manage legislative requirements. For example, by tracking solicitation opt in/out preferences centrally, DWL Customer ensures marketing campaigns are not set to customers who have opted out, avoiding wasted mailing or telemarketing expenses and potential privacy fines.

Select Clients

AXA, MetLife, Erie Insurance, Atlantic Blue Cross, Empire Life, CGU, Royal & SunAlliance and National Life

About DWL

DWL is the leader in Unified Business Services software. DWL applications elevate customer, account and product functions from front and back office silos to an enterprise-wide service layer. This enables companies to unify, view and update customer information across all business lines and systems in real time and give their consumers, partners, suppliers and employees a single view of the enterprise. The result is consistent and real time delivery of products and services, strengthened relationships with key business audiences and increased return on companies' back office, front office and CRM systems. Founded in 1996, DWL is headquartered in Atlanta and has offices in New York, Chicago, Los Angeles, Toronto, London, Paris, São Paulo and Tokyo.



For more information on DWL products and services call **1 877 864 3946** or visit www.dwl.com

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