



# OPTIMIZING BUSINESS PRODUCTIVITY: Do More for Your Customers and Your Business

## Industry Overview

Financial Services industry sector is in the midst of a major paradigm shift. Since the financial crisis, revenue challenges have been increasing years after year. The industry is transitioning from a high-margin business to a lower-margin one. Avenues for growth are growing hard to find, revenue is under intense pressure, and the cost of doing business continues to increase. Over the next few years, we expect that two megatrends that will force retail financial institutions to rethink their operating models: digitization, which will de-integrating the front and back-office value chain; and consumer expectations, which is constantly on the rise. Financial institutions will have to invest in new technology — specifically, cloud computing, mobile, analytics, broadband, and social tools — to meet customer expectations, which are increasingly transforming and shaping the financial service sector across the globe.

## The Challenge

As the landscape continues to change in the facing of intensifying pressure and complexity, the Financial Service industry will need to leverage robust business technology solutions to address some of these common challenges:

- The inability to share information across multiple departments due to decentralized information
- Information silos and no accurate real-time business information
- Solutions offer security as well as support multiple language and currency
- Manual workflows across multiple departments
- Loss of revenue generating opportunities due to limited visibility into cross-selling and up-selling opportunities
- Loss of market share and leadership
- Compliance and risk management

## PositiveEdge Financial Services CRM Solutions

PositiveEdge's solutions are designed specifically for Financial Service providers and are built on Microsoft's Dynamic CRM platform. It enables insurance agents, bankers, and brokers to better leverage their clients' profile and portfolio information to identify cross-sell and up-sell opportunities and improve customer retention.

From retail banking and wealth management to insurance, PES Dynamics CRM can give you a comprehensive view of your customer, enabling you to:

- Achieve a complete and unprecedented 360° understanding of an individual customer's product relationships combined with transaction behavior enabling the most accurate customer decisions and proactive product targeting regardless of customer touch points.
- Gain a rich and detailed understanding of customer characteristics, transaction behavior and product lifecycles across your entire customer base and other sub-groups to improve marketing efficiency, achieve customer satisfaction and maintain customer loyalty with high-level customer service across all channels.
- Deploy finer and highly granular customer marketing actions based upon customer scoring and business forecasts derived from advanced predictive analyses.
- Identify, capture, and retain high-value clients and new revenue opportunities
- Extend the value of your IT investment by integrating with your core systems and existing applications
- Enabling Financial Service agents to better leverage their clients' profile and portfolio information to identify cross-sell and up-sell opportunities and improve customer retention

## Business Benefits with PES Dynamic CRM Solution

PositiveEdge's Dynamic CRM solution empowers financial advisors with the tools; information and insight to maximize their productivity and help clients achieve their personal financial goals. The solution enables financial advisors to better leverage their clients' portfolio information with embedded analytics to identify cross-sell and up-sell opportunities, improve customer retention, and maximize the value of assets under management.

- Capture and track all lead details in one system to identify more qualified leads
- Increase customer satisfaction and create long-lasting relationships
- Gain insights that help you maximize up selling and cross selling
- Take advantage of a familiar interface and native integration with Microsoft Office Outlook to get employees quickly up to speed with CRM
- Automate processes and integrate existing line-of-business systems with workflows to simplify administrative burdens, allowing you to focus on strategic initiatives and cultivating meaningful client relationships.



- Develop new strategies based on real-time information about client interactions.
- Deliver a single platform for high-touch sales professionals and low-touch Internet channels
- Promote collaboration internally and externally
- Monitor research consumption and trade flows to gain insights that will help you identify additional products that appeal to your clients.

## Dashboard and Reporting

Personalize data views, dashboards, and navigations allow enterprises to share and report information seamlessly, allowing every level of the organization to stay on top of their KPI's and targets.

- Import and export Microsoft Office Excel spreadsheets in real-time
- Use built-in traditional or customizable reports with Report Wizard
- Track and measure performance for the organization, business units, teams and individuals
- Use inline visualizations to gain knowledge on key performance indicators (KPI)

## Mobile and Social Options

As communications evolve, organizations are taking their first steps towards building the next generation of customer management platforms. They are investing in technology that supports all channels, from mobile to social media. Enterprises are leveraging every avenue of customer intelligence in order to be able to engage and assist customers on a more personal level. PositiveEdge enable these capabilities by leveraging Microsoft Dynamics CRM to deliver robust customer-centric solutions.

For more information about how Positive Edge can help your business, visit [www.positiveedge.net](http://www.positiveedge.net) or email us at [info@positiveedge.com](mailto:info@positiveedge.com)



positiveedge