



The Conversation Cloud™ for Banking and Financial Services

Deliver digital-first customer conversations across account opening, onboarding and servicing

Improving Customer Experience and Efficiency While Reducing Compliance Risks Across the Enterprise

The financial services industry is undergoing digital disruption, forcing changes in how organizations acquire, onboard and service customers. Customer expectations for fast, easy engagement mean you need to get it right – or you can risk losing customers for life. Fintech upstarts, neobanks and even tech firms like Amazon threaten market share. Leading organizations look to Smart Communications to deliver consistent, digital-first customer experiences that grow revenue, build loyalty and reduce compliance risks.

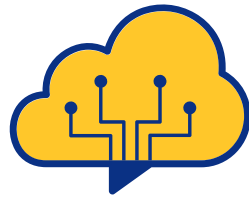
Only Smart Communications has the breadth of industry experience, proven secure cloud-based technology, and leading-edge innovation needed to support financial institutions across the industry – from large global banks and credit providers, to specialty lenders and credit unions, to wealth and asset management firms. Smart Communications provides solutions to automate two-way, on-demand, highly personalized conversations anytime, across any channel.

It's time to move away from siloed legacy systems for every line of business or type of communication: real-time account opening documents ready for e-signing, custom ad-hoc agreements and reports, or account statements produced in batch. All you need is a single platform to engage your customers in this digital-first era: **the Conversation Cloud**.



Smart Communications has been more than a vendor; they've been a very good partner. They've bent over backwards to help support us in what we need to do to grow and scale the solution within our business.

– Top 5 Bank in the U.S. / VP and Application Services Manager



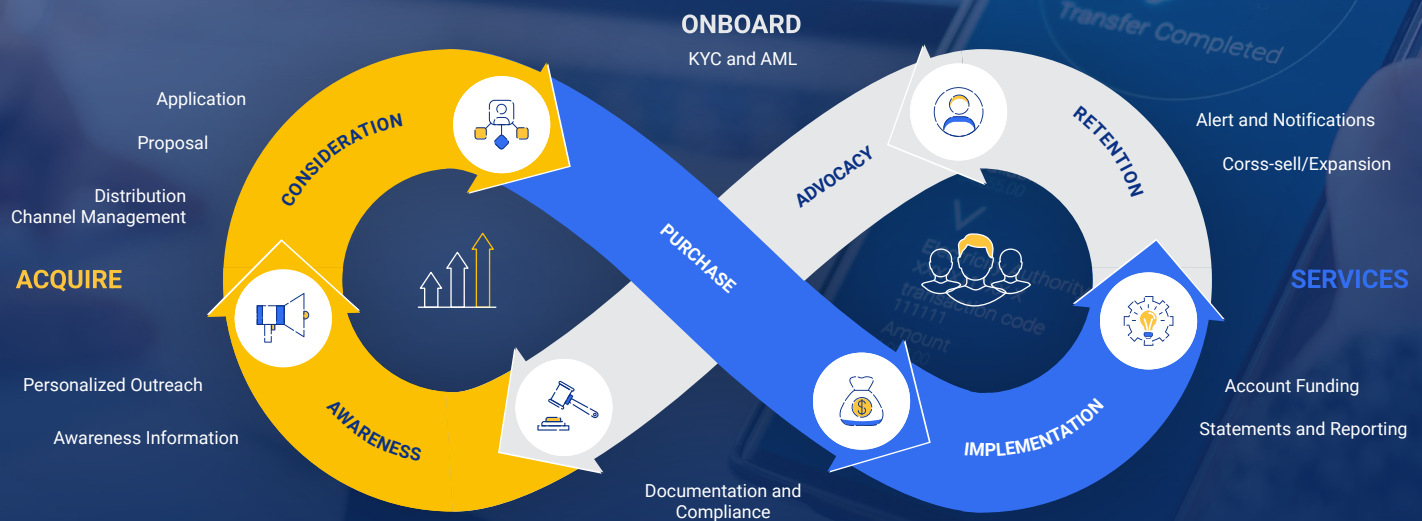
The Conversation Cloud™

In Financial Services

Smart Communications accelerates digital transformation across every stage of the customer lifecycle with a secure, highly scalable enterprise platform that's trusted by the world's leading financial institutions.



Financial Services Customer Journey



Orchestrating an Omnichannel Customer Experience Across Channels and Devices – Seamlessly

Across digital channels like web portals, email, SMS text messaging, chatbots, and contact center support, to offline experiences like the branch or advisor's office or print and post, Smart Communications orchestrates conversations that truly deliver an omnichannel customer experience – all while reducing IT costs.

Customer Acquisition

- Auto, student and other consumer loan applications
- Negotiated commercial loan applications
- Requests for quotes
- New bank account opening
- Custom client proposals
- Negotiated agreements for capital markets
- Personalized marketing offers

Customer Onboarding

- KYC and AML compliance data capture
- Risk assessments and investment proposals
- Subscription agreements
- Disclosures and compliance notices
- New account welcome kits
- Letters, confirmations and other personalized messages
- Client or agent surveys

Account Servicing

- Account statements
- SMS, chatbot and in-app support messages
- Contact center correspondence
- Credit collections notifications
- Skip-a-payment or loan modification requests
- Fraud and dispute processes
- Bespoke client reporting
- Real-time email alerts
- Tax reporting and other request forms
- Derivatives trading confirmations



The most important element for us was their cloud offering. In that moment of selecting the right partner, Smart Communications was and is more mature than other parties.

– DLL Group / Project Manager, Financial Solutions

Gain Measurable Results from Transforming Customer Conversations



Elevate the
Digital Customer
Experience



Accelerate
Revenue Growth



Drive Operational
Efficiency



Reduce
Compliance Risks



Reduce
IT Development
Costs

Flexible Integrations Extend Your Technology Stack

With our Conversation Cloud Marketplace of prebuilt connectors and flexible, open APIs, you can maximize efficiency and deliver a customer experience that really sets you apart. Use data from your existing CRM, ECM or web content systems – or from your core banking platforms such as Avaloq, nCino, Fiserv or Jack Henry – to guide customers through an intelligent digital interview or produce personalized communications. Connect with e-signature solutions to produce agreements on-demand. Then update your systems automatically without the need to rekey data, use OCR or save documents manually.



Realize Benefits Across the Organization with One Enterprise Platform

For Operations and Line of Business Executives

- **Grow revenue** by closing transactions faster and improving the customer experience
- **Speed time to market** with business user control over forms, content and business rules, so you can respond faster to change
- Dramatically **improve operational efficiency** and support “green” initiatives, with less manual work, less paper and fewer data errors
- **Ensure consistency** with a full audit trail and controls for change management
- **Simplify compliance** with regulatory requirements such as KYC/AML, FINRA, CFPB and MiFID across all of your brands and regions
- **Gain insights** across the customer journey so you can continue to optimize and deliver better communications

For Customer Experience and Front Office Leaders

- **Meet client demand** for anytime, anywhere self-service across digital and mobile channels, as well as in-branch and in the contact center
- Deliver communications **in real time, on-demand, at scale, or in batch** as needed
- **Improve the quality and consistency** of communications with dynamic personalization
- **Orchestrate the customer journey** across any device or channel, including emerging channels like voice, chatbot and social
- Guide **contact center representatives** to quickly and easily tailor parts of their communications – while locking down compliant content
- **Make it easier for your remote workforce** to support clients from anywhere, 24/7

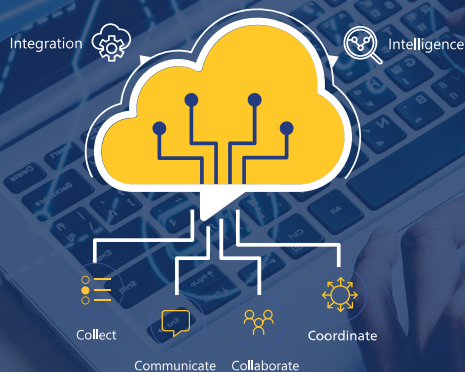
For CIOs and Information Technology Teams

- Gain flexibility and reduce costs of hardware and maintenance by moving to **secure cloud-based technology** that scales to meet the demands of millions of interactions – either pure cloud or hybrid to meet your needs
- Empower the business to own changes with **low-code and easy-to-use interfaces**, reducing the need for custom development and the IT costs that go with it
- Extend the value of data in core systems of record **through prebuilt integrations and open APIs** that reduce the need for any manual rekeying
- Rest easy. Smart Communications operates a best-in-class, multi-tenant SaaS operation, independently certified and audited for **security, resilience and adherence to best practices**

Ready for SMARTER Customer Conversations?

Smart Communications empowers the world's leading banking and financial services firms to deliver personalized, omnichannel conversations – across multiple brands and geographies – for applications across the entire customer experience.

From acquisition and onboarding through client servicing, it's time to transform one-way, static communications and traditional processes into two-way, omnichannel conversations and intelligent, digital-first experiences that ultimately build customer trust. Outsourcing document production to BPO providers can be expensive. Find out how we help banks capture savings today – and become "future proof" for tomorrow.



The Smart Communications Conversation Cloud™ platform delivers personalized, omnichannel conversations across the entire customer experience. Its key capabilities – Collect, Communicate, Collaborate and Coordinate – are built on Integration and Intelligence layers, allowing enterprises to engage in SMARTER customer conversations.

All 15 of the world's largest investment banks trust Smart Communications to help them Scale the Conversation.

Smart Communications is a Recognized Industry Leader



FORRESTER®



Isn't It Time To Get SMARTER?

Visit smartcommunications.com/industry-solutions/financial-services to learn more



Smart Communications helps financial services institutions, including all of the G15 leading investment banks, engage in more meaningful customer conversations across the entire customer lifecycle. We empower companies to succeed in today's digital-focused, customer-driven world while simplifying processes and operating more efficiently. Smart Communications is headquartered in the UK and serves more than 650 customers, from offices across North America, Europe, and Asia Pacific.