MAKE THE LEAP

5 steps to creating a whole new world of banking quality for your customers.
YOUR CUSTOMERS RULE

IN BOTH SENSES. THEY RULE BECAUSE THEY CHOOSE YOU OVER OTHER BANKS, AND TRUST YOU WITH THEIR SAVINGS.

But increasingly, they also rule in the more traditional sense. With more banking choices available and more power in the hands of the customer, they are dictating the level, speed and types of services today’s banks must deliver.

They expect their bank to respond rapidly to requests, to recognize and treat them as important individuals, and to demonstrate the highest degree of security and integrity. No excuse is good enough for the modern customer.

Yet few banks today:

• Have the time and valuable expertise to develop next-generation, secure, personalized services
• Can scale capacity to ensure peaks in demand don’t delay service delivery
• Find it easy to comply with increasingly tight regulation.

But these obstacles are by no means insurmountable, and for banks that can conquer them, the opportunity is enormous.

Banks that can perfect and deliver fast, surprising, personalized service – enabled and supported by efficient business processes – will win attention, kudos and business in the customer-powered age.

5 steps to improving the banking lives of your customers

This ebook will look at 5 steps your bank can take to ‘wow’ customers with service that consistently exceeds their expectations. Together they add up to one big difference – a difference that will directly help you to:

• Attract and retain happy, profitable customers
• Increase efficiency and flexibility
• Reduce operational risk and ease compliance
STEP 1
DO THINGS
JAW-DROPPINGLY
FAST
Remember the last time you lost your bank card? Maybe you left it in a restaurant, maybe someone stole it from your bag. Either way, your whole life was on hold until you could get your replacement.

Customers will thank you for getting their life back on track, and they’ll thank you more if you can replace cards with jaw-dropping speed – anytime, in any country worldwide, and provide a PIN within hours of the request.

To win customers’ hearts – and business – banks must be able to:

- **Go the extra mile (at high speed) whenever possible**
- **Serve customers so fast that their satisfaction and loyalty is guaranteed**
- **Send PINs and reminders quickly – ensuring your customer can start using their new card right away.**

Gemalto helps banks accelerate service in a number of ways:

- Our global reach lets us produce replacement cards at a local center within four hours of a request being received.
- If the customer is in a major city, we can make sure the finished card is in their hands within 24 hours.
- We can deliver PINs and PIN reminders by SMS, through a Visa-certified process.
- We can modify cards from an on-going production cycle, even a few hours before shipment.
- We can issue cards to customers instantly through various partner stores or bank branches.

**Did you know?**

- Every day Gemalto personalizes over 500,000 urgent card orders, with the new cards ready within four hours of the request from the bank.
- Gemalto operates Mastercard’s Emergency Card Replacement Service.

**48% of customers cite quality of service as a reason for changing banks.**

STEP 2
DELIVER PEAK PERFORMANCE, EVEN AT TIMES OF PEAK DEMAND
In the modern world, money moves fast. So you have to move even faster. But your customers still expect to receive the highest-quality service, even when you need to deliver more services, at higher speed, than ever before.

- Marketing must build campaigns around exciting personalization services
- Operations must be able to handle the resulting demand surges – without keeping customers waiting
- Finance must ensure costs don’t spiral as a result

Achieve all of this, and you’ll be well on your way to making your customers feel like the unique individuals they are.

Gemalto makes it easier for banks to offer and deliver personalized service, with:

- Personalized picture cards that put customization in your customers’ hands.
- Our All About Me service that lets customers create their own unique cards online – and share their designs over social media.
- Peak demand absorption thanks to the high flexibility of our production capacity.
- 15 interconnected Personalization Service Centers that can handle even the greatest of demand peaks.

Did you know?

Barclays UK outsources 14M card issuance operations to Gemalto annually in order to meet demand.

43% of cardholders deplore a lack of attention from their bank.¹

¹Ernst & Young, http://www.revue-banque.fr/banque-detal-assurance/art/ua/fr-1/relisation-chant
STEP 3
BUILD TRUST WITH SECURE SERVICES
Customers desperately want to trust their banks with their savings, businesses and personal data. While you can’t promise your systems will never be compromised, or that your data center won’t be hit by a hurricane, you can take steps to ensure your response to any crisis is swift, impressive and reassuring. If it is, your customers will only love and trust you more.

This means:

- Minimizing everyday security risks
- Expecting the unexpected – and having a backup plan for it
- Making sure contingency measures don’t drain finances, or fall foul of constantly evolving business continuity plan (BCP) regulations

Do these three things brilliantly, and you stand to not only protect your bank image and bottom line, but to develop some of the most devoted, loyal customers around.

**Gemalto partners with banks seeking to protect operations and data, and drive efficiency and security:**

- We work with banks to identify and mitigate risks, and to create smart, practical and compliant business continuity plans.
- From partial back-up to full mirroring, we offer tailored services that ensure nothing can halt personalization operations for long – and that normal service is resumed before customers feel the impact.
- Our expert team of consultants helps banks audit their card personalization processes, identifying and eliminating waste while tightening security.

**Did you know?**

- Gemalto’s worldwide network of over 30 interconnected personalized centers allows dynamic personalized data routing.
- With connected Personalization Service Centres worldwide, Gemalto can ensure a maximum level of business continuity.

*Ernst & Young, http://www.revue-banque.fr/banque-detal-assurance/article/defi-fidelisation-client*
STEP 4
LET VIPS KNOW JUST HOW IMPORTANT THEY ARE
The customers that make the biggest investments often expect the greatest service. But for many banks, simply meeting standard service objectives is a full-time effort – leaving little scope for letting VIP customers know just how important and appreciated they are.

Banks that want to grow satisfaction – and business – with their highest value customers must find simple, efficient ways to:

- Tailor communications and services that stand apart from the rest
- Uphold the very highest quality standards
- Respond with lightning speed to one-off service demands

Successfully deliver such premium, personalized service, and your VIPs will soon value you just as much as you value them.

Gemalto helps banks reward and celebrate VIPs:

- We can create premium, brushed-metal cards, with engraved logos, etched patterning and laser personalization – crafted on dedicated machines, with card-by-card quality control.
- We provide fast Card Replacement Worldwide, fast PIN issuance and fast card activation.
- We can also ensure your VIP receives their new card in style – in velvet-lined packaging, nestled next to its own leather wallet.

Did you know?

- In major cities, Gemalto can deliver a complete VIP card package to your most loyal customers in as little as 24 hours.

The average cardholder deposit is 14% higher in a bank with a high brand image, compared to a bank with a low brand image.  

J.D. Power and Associates (Source TBC)
STEP 5
KEEP AHEAD – INNOVATE
Businesswoman, family man, proud grandmother – when it comes to banking, your customers all have very personal priorities, interests and expectations. Keeping up with these varied demands is one thing, but the best financial services providers are the ones that keep ahead – in a way that engages all customers.

Innovating for all these customer groups – and boosting customer loyalty and competitive differentiation – is a challenge that must be addressed across a bank’s divisions:

This means:
- Selecting and investing in the right new technologies and services, from mobile apps and contactless payment, to cards that double as online banking tokens
- Delivering these technologies and services – first.

Gemalto helps banks deliver next-generation services quickly and efficiently:
- We help banks deliver a comprehensive range of contactless payment technologies, from laser-personalized NFC stickers to innovative new formats including wearable payment devices (wristbands, watches)
- We can put the personal touch on any card, with customers selecting a design that matches their personality and preferences.
- We create laser-personalized display cards – helping customers to rapidly check their balance, pick up messages, and make simpler online transactions.
- We produce personalized Open Loop EMV cards, helping banks simplify the lives of parents and grandparents everywhere

Did you know?
- Gemalto produces cards or other contactless form factors within the scope of music festivals, sports events, meal vouchers, all innovative ways of using payments.

34% OF CUSTOMERS WOULD USE A MOBILE WALLET TO MAKE PAYMENTS.5

5 ICM Research, ‘Contactless Payment: When will it take off?’, 2012
GRADUAL STEPS, IMMEDIATE RESULTS

THE FIVE STEPS DISCUSSED IN THIS BOOK ALL ADD UP TO ONE GIANT LEAP IN CUSTOMER SATISFACTION. FOLLOW THEM AND YOU’LL BOOST BANK IMAGE AND LOYALTY, ATTRACT NEW BUSINESS, OPERATE MORE EFFECTIVELY – AND GENUINELY CONNECT WITH YOUR CUSTOMERS ON A DAILY BASIS.

Gemalto can help – talk to us today

Gemalto is already inspiring banks around the world to deliver astonishing customer interaction, efficiently and affordably. Call us today to find out how we could make a difference in your banking world.

Contact us:

Email our Banking Payment Services Representative

Or click here to find out more about Gemalto’s Banking Payment Services