



Prepare For Differentiated Customer Experience Today!

Only **9%** of Financial Service Providers (FSPs)
claim to be **digital-first**,
compared to **11%** across all sectors.

CASHING IN ON VIDEO FOR FINANCIAL SERVICES

Levelling Up



With nearly 70 percent of millennials using mobile banking, Financial Service Providers need to seamlessly **escalate mobile service interactions to video** when needed.

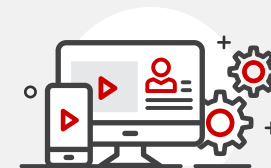


Video is invaluable for documenting vehicle or property damage for **file insurance claims** – anytime, anywhere via any device.



Video-enabled ATMs/kiosks are an ideal solution for Financial Service Providers to enable face-to-face communication at a fraction of the cost of traditional tellers.

Did You Know



Video is a clear way for the Financial Service Providers to deliver a **more personalized level of service** through their digital channels.

Complete with co-browsing and content sharing, Financial Service Providers can ensure that client transactions are **completed efficiently and in real-time; closely replicating the experience** found in a physical branch.



BIOMETRICS: USING UNIQUE IDENTIFIERS FOR SEAMLESS AUTHENTICATION

Levelling Up



Wells Fargo has combined **multiple biometric characteristics** (simultaneous facial and voice recognition) to enhance security.



Halifax Bank is testing the use of **wearable devices** that detect the wearer's **unique heartbeat patterns** to authenticate users.



Avaya has been **integrating biometric technologies** from leading vendors, Nuance and Verbio, in its customer experience solutions.

Did You Know



Because biometric identities are next to impossible to fake, these technologies play a critical role in **securing digital transactions and protecting** the Financial Service Provider as well as their clients from fraud.

ARTIFICIAL INTELLIGENCE: RIPE FOR INVESTMENT

Levelling Up



Financial Service Providers should leverage **Intelligent Chatbots** – virtual, conversational agents to drive high levels of customer engagement.



Financial Service Providers and their customers should leverage **virtual assistants** to perform simple, hands free mobile banking on the go.



Financial Service Providers can use Artificial Intelligence (AI) and create **Robo-advisors** from banking to personalized savings approaches.

Did You Know

**Artificial intelligence can help
Financial Service Providers :**



Reduce costs by
up to 80%



Reduce time to perform
tasks by
up to 90%

BENEFITING FROM AUGMENTED/VIRTUAL REALITY

Levelling Up



New Zealand's Westpac Bank **leverages augmented reality** to show account balances, spend habits, payment schedules, branch/ATM locations.

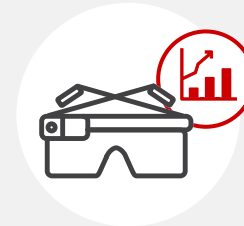


VR technology simplifies complex scenarios such as investment banking, wealth management and retirement planning in easy to understand 3D visualizations.



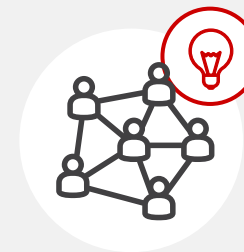
Using VR headsets, millennials can be immersed into a **simulated world** where they interact with virtual, age-progressed versions of themselves.

Did You Know



AR/VR technologies will gain significant traction over the next

5 – 10 years



AR will help Financial Service Providers to **differentiate their services** and **gain broader appeal** from millennials and younger consumers.

THE MASSIVE PAYOFF OF ANALYTICS

Levelling Up



Financial Service Providers can **intelligently route** customers to the right resources by analysing historical interaction data across all touch points.



Financial Service Providers can enable **predictive self-service** to proactively adjust customers' brand journeys by effectively predicting customers' needs or concerns.



Financial Service Providers can **personalize engagement** and **prevent fraud** with a consolidated view of the entire customer journey across all channels.

Did You Know

Financial Service Provider organisations are data-rich but are they data-savvy?

Financial Service Providers need to work toward rapidly analysing large data volumes to re-imagine business outcomes and CX possibilities.



Customer Experience infrastructure must be **open, agile** and **capable to integrate** these innovative technologies, which are critical in meeting the needs of the smart, digitally savvy consumer – **today and tomorrow.**

Visit www.experienceavayaapac.com to access the right tools and methodologies to plan and execute your Digital Transformation journey.



Visit the Website

