

Customer Relations and Internal Best Practice – Collaboration at GE Money



imagination at work

GE Capital – Australia & New Zealand

GE Capital's third largest market in the world

Retailer Solutions

#1 sales finance provider
 Top 2 credit card issuer
 Add value as a retail partner because we think like retailers.



Corporate Financial Services

Leading mid-mkt corporate financier
 40% of corporate aviation market



Distribution Finance

1 inventory financier
 Provide finance support through the supply chain from manufacturer to distributor to dealer



Money Direct

Top 3 personal loans provider
 122 branches
 We personally assist customers to find simple finance solutions.



Fleet/ Equipment Finance

1 fleet manager – Leasing company
 160,000 cars under mgmt



Pacific Premium Funding

1 insurance premium financier
 Over 70,000 customers



Insurance

Leading credit insurance provider
 Fully integrated with our consumer finance businesses and products



Real Estate

Leading commercial real estate owner
 Strategic portfolio exits prior to market deterioration



New Zealand

1 finance company
 350,000 customers
 64% of business conducted online



350,000 customers

Capital has assets in excess of A\$35 billion & over 3 million customers across Australia & New Zealand.



Agenda

- 1 Why the Change?
 - 2 Approach & Technology
 - 3 Review
 - 4 Demonstration
- The Wrap



1

Why the Change?



Business Transformation

..... Online engagement is the big

New Levers



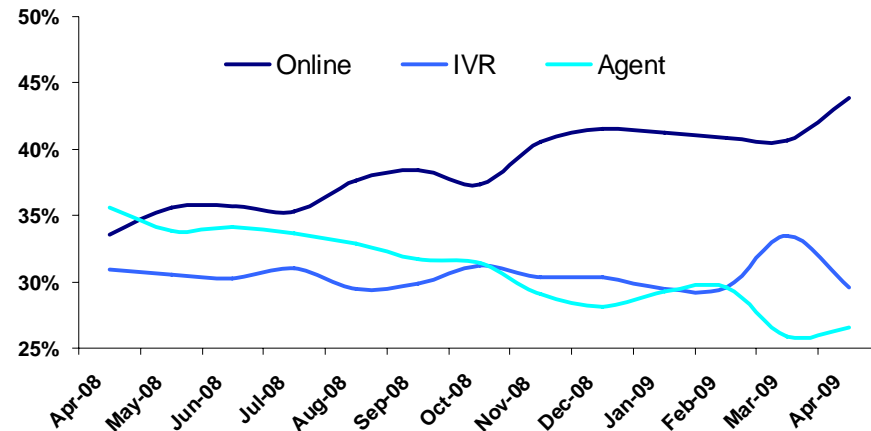
Revenue



Digital Process eMarketing



Online Usage Growth



Why it Will Be Better



1:1
Relationship



Web 2.0



Trust
& Safety



Mobile

Strong Payback

- Productivity
- New Revenue
- Reduced Operating cost
- Technology Reuse

Why are we doing this Project?

1

Customer Demand



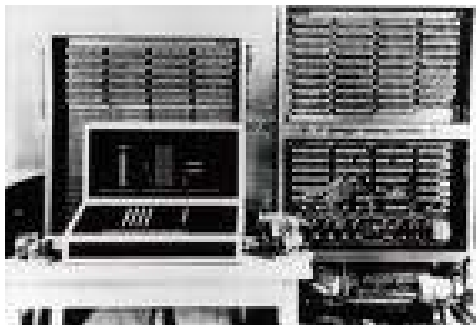
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Financial incentives



3

Technology



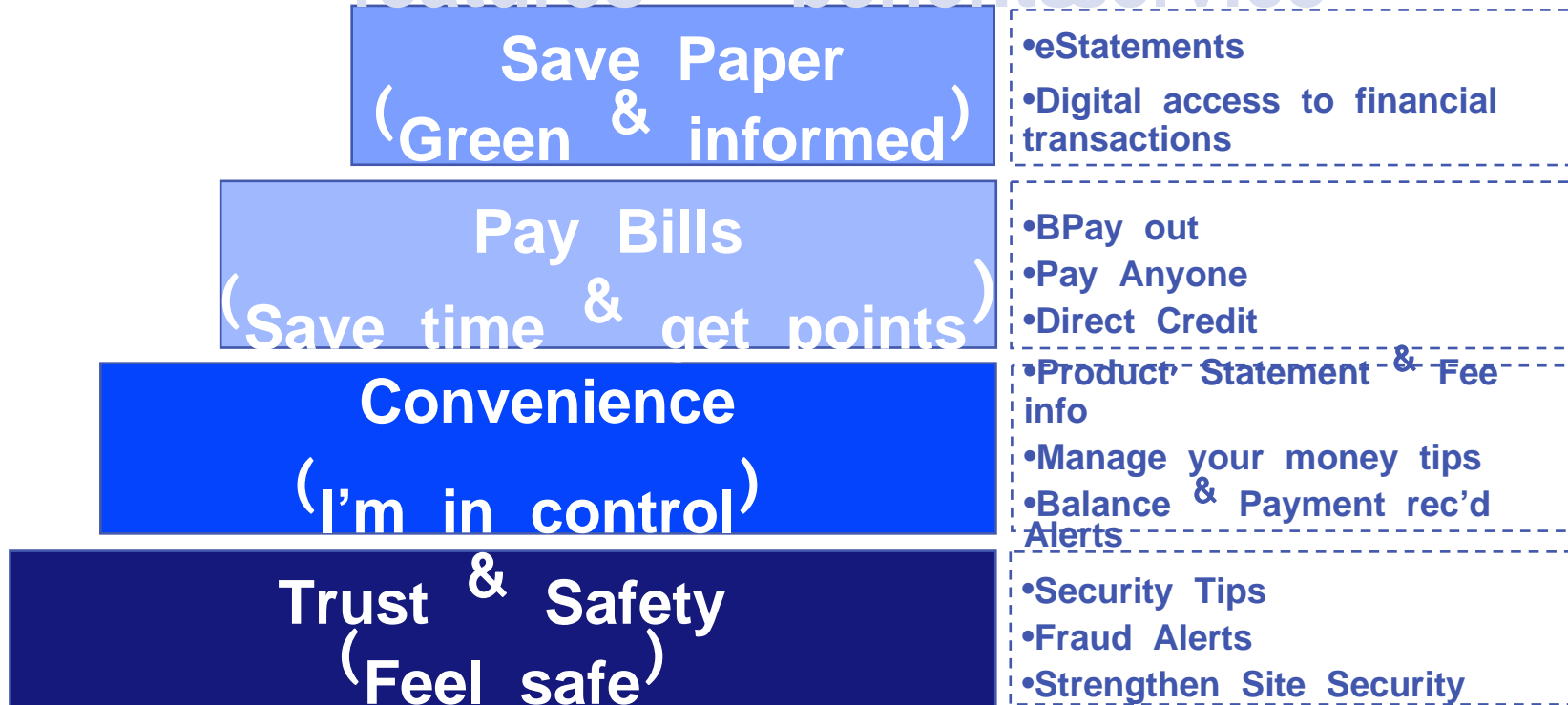
4

Competitors



The Four Pillars

features & benefits service



4
3
2
1

Outstanding service with real benefits

2 Approach & Technology



The Approach

1

Design



2

People



3

Technology

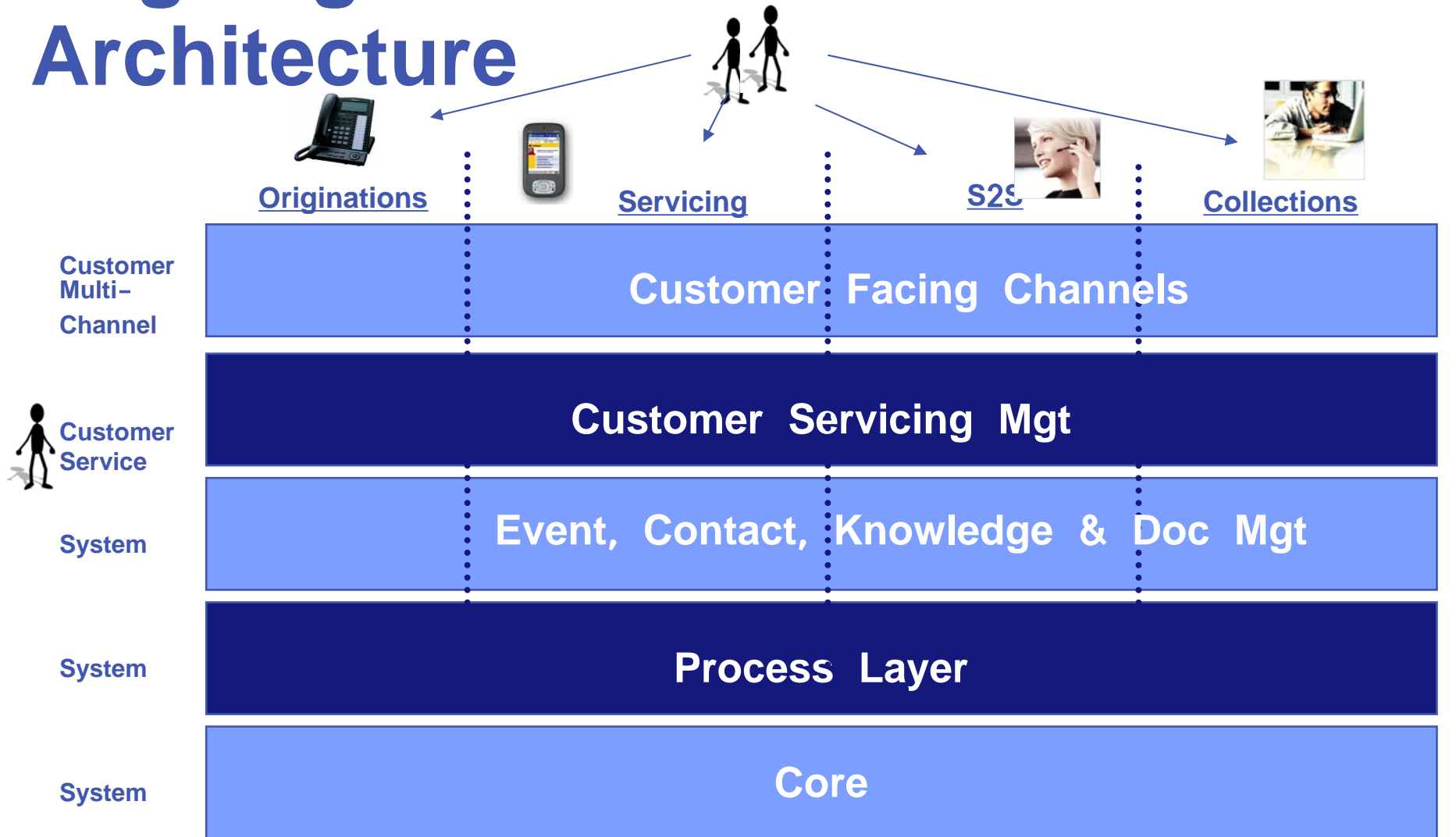


4

Process



Aligning Business & IT Architecture



Many Channels' Same Process & Great Service

3 Demonstration



Wizard Self Service - Windows Internet Explorer

C:\Documents and Settings\501698377\My Documents\CommonStyle Backup\webResources\themes\html\EcoMasterCard\home

Live Search

Administration


GE Money
Simplifying money matters

Home | My Account | Statements | Payment Options | My Information | Services | Log Out

Welcome back Fernando Torres. | Text: + -

You last logged in on Tue, 04 Jul 2000 at 12:34AM AEST.

Stay safe and secure online.
Click here to find out how



Account Summary Information	
Current Balance:	\$918.65
Available Credit:	\$2,881.00
Credit Limit:	\$3,800.00

MORE

My Recent Transactions		
Date	Description	Amount
22/04/2009	Sony Playstation 3	\$799.00
22/08/2009	Umbro Football	\$89.95
22/09/2009	Apple Mac Air	\$2,900.00

MORE

Manage my Credit Limit

What would you like to do?

Increase my credit limit to \$9000.00

Increase my credit limit to another amount

NEXT

Enhanced Security

Remember my computer

Choose to have your computer's address linked to your Online Service Centre account. Simply select 'Remember My Computer' if you need to answer your secret question on login.

Register this device

BPAY

Did you know you could use BPAY® to pay a bill?

Who would you like to pay? :

A new biller

Someone I've paid before

NEXT

Simple ways to avoid fees

There are plenty of ways to minimise fees and changes:

- Change your payment method
- Always pay on time
- Stay on top of how much you've spent

MORE

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My Computer 100%

4 The Wrap



Next Battlegrounds

Mash Ups

The screenshot shows a user interface for a financial network. At the top, it says "Hello, Elisabet" and "You have 3 new posts". Below this, there are navigation tabs: "Welcome", "My Products", "My Views", and "Contact Us". A notification states: "In this scenario, the user lives in Spain and the American Express card has been used in USA with expenses worth 3209 euros (suspicious transaction)".

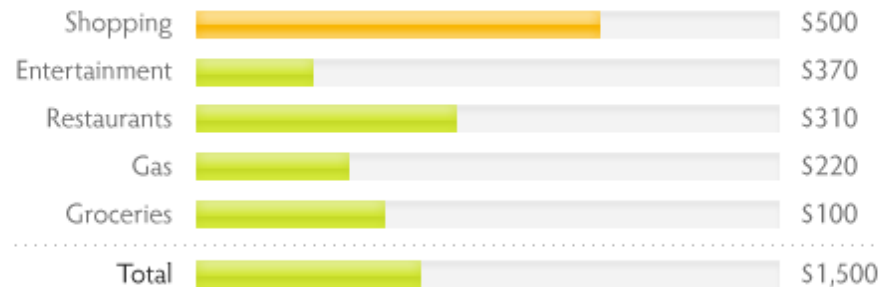
The main content area is divided into three sections:

- My credit cards:** Lists three cards: VISA (4323-3238-4323-9887), MasterCard (4323-3238-4323-9876), and another VISA (4323-3238-4323-1234). It includes filters for "Last 30 days" and "Last 2 months", and a "Show" button.
- Map:** A map of the United States with several red location pins. The map data is attributed to "©1999 Tele Atlas, Inc. and GeoTechnology".
- Your alerts:** Shows two alerts:
 - Warnings (2):** "Payments found outside your shopping area!" with details: "JEWEL BOX ON MADISON 654 MADISON AVENUE, NEW YORK, NY 10045, UNITED STATES Amount: \$189.85 €".
 - Payments above 1899 € 1:** "JEWEL BOX ON MADISON Amount: \$189.85 €".

Mobile



Greater Stickiness



Social Collaboration

The screenshot shows a Facebook profile for "Wiz Clearadvantage". The profile picture is a credit card. The page has tabs for "Wall", "Info", and "Photos". A yellow banner at the top of the wall says "This is your Publisher. Use it to post content, like photos or links to your wall." Below this is a text input field "What's on your mind?" with a "Share" button. The "Attach" section shows icons for photo, video, link, and document. The "Information" section lists:

- Birthdate: February 2, 1968
- Friends: 0 friends

 A post from "Wiz Clearadvantage" is visible, dated "Fri at 11:24am", with the text: "Clearly a better deal. Introducing the Wizard Clear Advantage MasterCard®. Unlike many other credit cards, the Wizard Clear Advantage MasterCard® has no annual fee and the same rate for purchases and cash."

The Fruits of our Labour



The Wrap

- 1 Insights & data aid decision making
- 2 Employ creative minds & look externally for inspiration
- 3 Design for excellence and meeting your business goals (cost out & margin up)
- 4 Know your business & technology



imagination at work

roadmap



Thank You