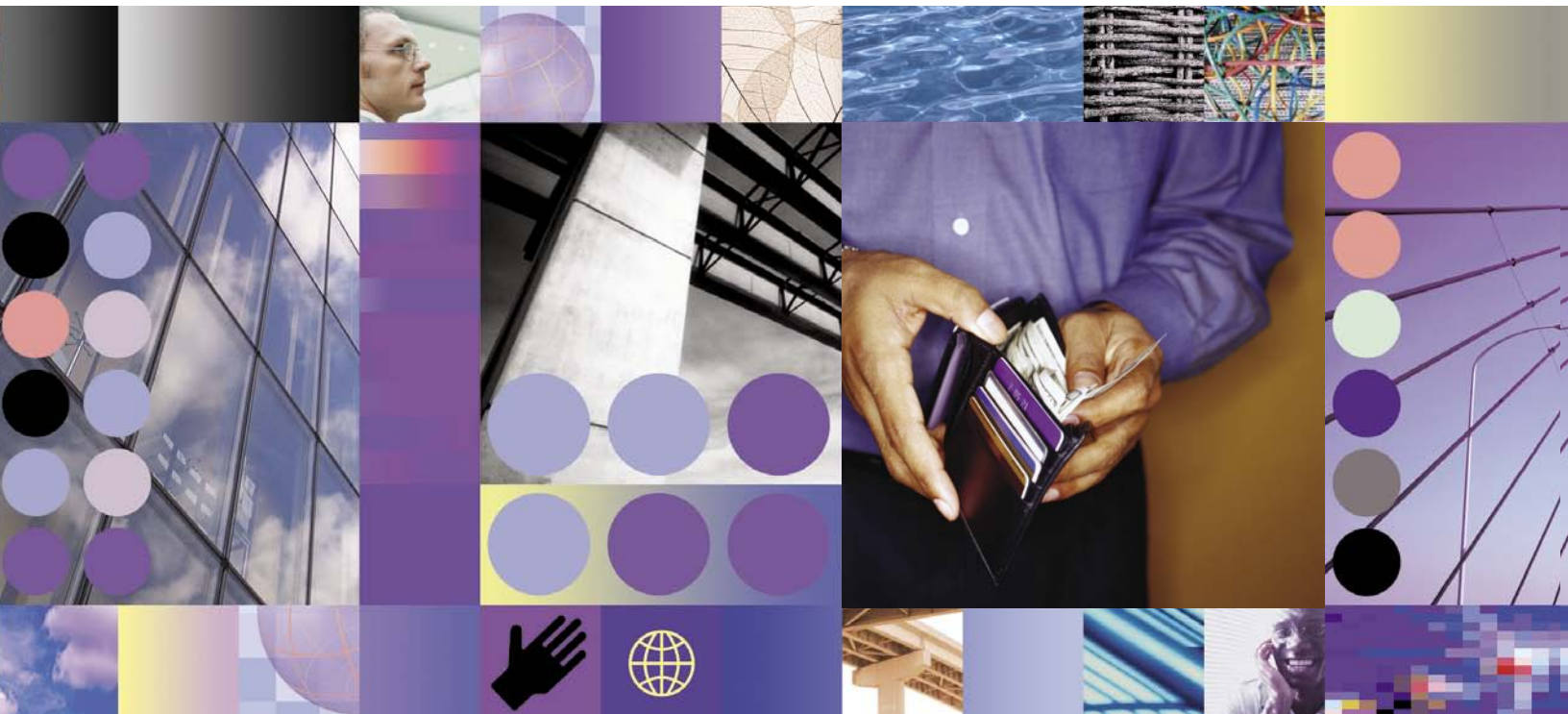**Customer data integration solutions**
To support your business objectives

IBM

Deliver enhanced sales and service opportunities by providing a foundation of unified customer data to all channels.

Customer data integration solutions

As a part of the IBM master data management (MDM) family of products, IBM WebSphere® Customer Center provides the strategic architecture that companies need to solve their enterprise customer management issues and realize the full benefit of their investments in customer relationship management (CRM).

Industry analysts have identified the "foundational problem of CRM projects" as bad customer data. WebSphere Customer Center helps insurers like your company solve the foundational problem by providing CRM applications and all front-office channels with the authoritative single view of the customer, as well as business processes for maintaining the customer data that is shared across the front- and back-office. Unlike existing stand-alone and back-office customer information files (CIFs), WebSphere Customer Center is a real-time service-oriented application that manages customer-centric business processes and transactions, while persisting "new" enterprise customer knowledge and processes, such as interaction history, event notifications, privacy and data entitlement rules, customer relationships (households), and customer value profiles.

***Identify valuable customers and offer better
service to improve customer retention***

Competitive pressures fueled by financial services convergence have forced life insurers to rethink their business strategy. Life insurers like your company are looking beyond their traditional insurance product base to investment and retirement products in order to become integrated financial services providers. The goal of diversification is to increase revenue and assets under management. In order to make that strategy successful, you are looking to leverage your existing customer base for cross-selling to increase revenue. Identification of valuable customers and the ability to provide better service is the key to customer retention. At the same time, you are looking for ways to reduce administrative expenses in order to boost profitability. You also have to address privacy and data-sharing compliance issues.

In order to differentiate themselves, most life insurers have adopted a customer-centric differentiation strategy. The primary obstacle for you is the fact that customer data is maintained in multiple siloed systems across the back-office policy administration systems and front-office CRM systems. Without an authoritative customer record, you struggle to realize efficiencies in customer processing, deliver consistent service across multiple channels, and identify and capture cross-selling opportunities.

WebSphere Customer Center helps solve these challenges by enabling customer-centric operations using your existing product-centric systems. By managing all transactions with a service-oriented enterprise customer hub, WebSphere Customer Center injects customer knowledge and insight into operational transactions. It delivers this single view and update environment to all channels, enabling multichannel integration and consistent customer service. The solution then aligns these multichannel systems with multiproduct back-office account processors in real-time, providing a single source of customer truth across the enterprise. By maintaining the authoritative customer record as well as life insurance-specific business processes for customer data management, WebSphere Customer Center enables you to implement once-

and-done processing efficiencies to help reduce costs, identify and act upon cross-selling opportunities, provide consistent customer service through multichannel integration, and comply with privacy and data sharing regulations.

Help reduce administration costs
By providing this once-and-done customer processing environment for all channels and policy administration systems, WebSphere Customer Center can help dramatically reduces costs associated with the inherent inefficiencies in managing customer data across multiple silos. By maintaining a single operational view of the customer, you can streamline customer-data management processes and reduce errors related to poor customer data management.

Help increase revenue and improve service to agents and brokers
WebSphere Customer Center provides agents with a single view of the customer's relationship with the insurer. A deeper understanding of the customer enables agents to identify targets for cross-selling and to target specific customers or customer groups. By providing a single view of the customer and a single environment for updating all customer data, you are making it easier for independent agents or brokers to do business with you. This gives you a competitive advantage that

could result in increased sales. It also results in more data being shared in a coherent fashion with your company (increasing the insight on the customer and the potential to target new product offers to that customer).

Comply with privacy requirements and emerging legislation
WebSphere Customer Center provides a central hub from which you can manage access to customer data and the customer's privacy preferences. You can uniformly enforce privacy preferences (contact preferences) and data sharing and access rules across all systems, helping ensure compliance with privacy requirements.

Help increase revenue and expand customer wallet share through cross-selling
WebSphere Customer Center provides the complete understanding of the customer's relationship with your company (all products owned). This portfolio view enables a better understanding of the customer's potential product needs, which forms the basis of effective cross-selling.

WebSphere Customer Center can capture and store the customers' financial profiles, which can determine the product needs based on their current situations and their place in the customer life cycle. WebSphere Customer Center processes all customer transactions, and therefore, all customer events pass through the customer hub. WebSphere Customer Center can respond to these events in real time to identify and react to cross-selling opportunities. This helps you to cross-sell across all product lines to increase revenue.

Support multichannel integration
WebSphere Customer Center improves service by providing all channels a unified view of the customer. It provides you with a common set of customer business processes and knowledge to ensure consistency in customer service across all channels. In addition, WebSphere Customer Center provides channels with better customer understanding and insight (customer value, relationships and so on) to enable tiered service—and better service to high-value customers. WebSphere Customer Center allows you to improve customer service and retention for your most-valuable customers.

Reduce merger and acquisition costs and time
WebSphere Customer Center serves as a customer "chassis" that facilitates the rapid integration of acquired companies' front- and back-office systems. This allows you to rapidly realize eco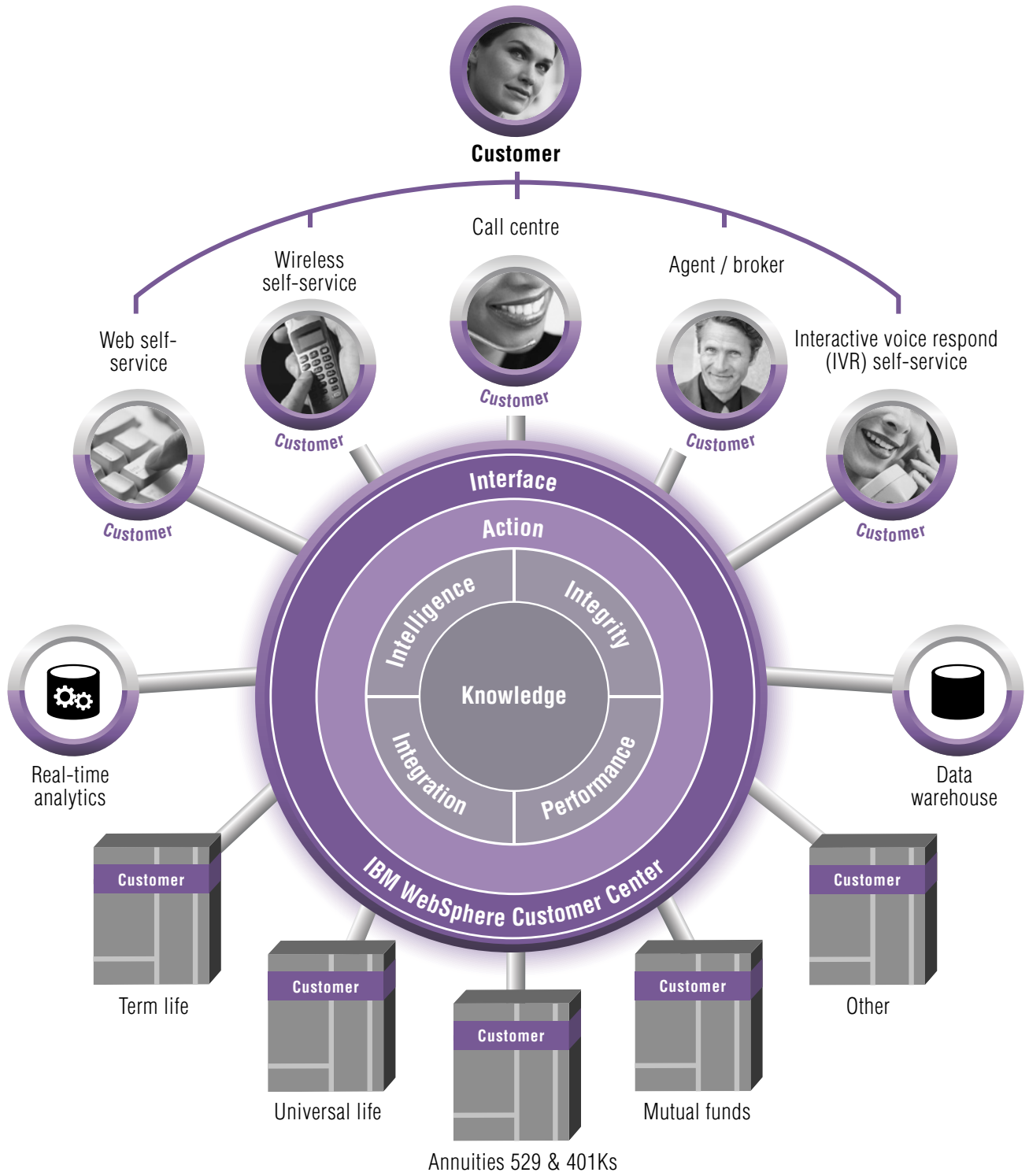nomies of scale for customer administration and to bid strategically on blocks of business that would cost more for your competitors to integrate. By providing an open and vendor-neutral integration hub for new systems, WebSphere Customer Center "proofs" organizations to the addition of new systems.

Support new product development
WebSphere Customer Center is a single location for all customer data. A customer hub facilitates the introduction of new products to the existing customer base for cross-selling purposes (new event notification functionality to detect cross-sell opportunities for the new product). WebSphere Customer Center provides a single source of operational customer data. Using that complete customer data (relationships, portfolios, household information and so on), you can analyze your customer base and determine which products should be introduced.

Create a foundation to support new "enterprise" business processes
WebSphere Customer Center is an enterprise customer hub that is the foundation of the customer-centric enterprise. WebSphere Customer Center manages all customer-centric transactions and business processes in real time. This enables you to inject customer insight and context into your current transactions — conceptually placing the customer at the center of your transactions.

Customer

Call centre

Agent / broker

Wireless self-service

Web self-service

Interactive voice respond (IVR) self-service

Customer

Customer

Customer

Customer

Customer

Interface

Action

Intelligence

Integrity

Knowledge

Integration

Performance

IBM WebSphere Customer Center

Real-time analytics

Data warehouse

Customer

Customer

Customer

Customer

Customer

Term life

Universal life

Annuities 529 & 401Ks

Mutual funds

Other

IBM WebSphere Customer Center software is the only CDI solution that focuses primarily on operational customer data transaction management.

WebSphere Customer Center is the only CDI solution that focuses primarily on operational customer data transaction management. WebSphere Customer Center is the recognized leader in CDI for the following reasons:

- *WebSphere Customer Center is a viable customer hub. It contains more than 500 business services out-of-the-box. These services manage both complex customer business processes and simple customer data inquiries and updates; this enables WebSphere Customer Center to be a business process hub for customer-centric transactions.*

- *WebSphere Customer Center contains actions (business services) that are both reactive and proactive. WebSphere Customer Center reacts to requests from applications and channels and responds with real-time, viable customer data. WebSphere Customer Center proactively identifies customer events and responds in real time, alerting other applications of the detected event.*

- *WebSphere Customer Center is an intelligent customer hub. It contains several preintegrated business logic components to manage business rules, event detection and management, privacy and security rules, data validation, and duplicate suspect processing. WebSphere Customer Center injects intelligence within operational transactions, including the ability to derive real-time customer insight and to manage customer events.*

- *WebSphere Customer Center is designed to be implemented within a service oriented architecture (SOA) and is a fully service-oriented application.*

- *WebSphere Customer Center contains sophisticated integration functionality and is neutral to all front-end CRM and back-office systems.*

- *WebSphere Customer Center is developed on leading technology (Java™ 2 Platform, Enterprise Edition [J2EE] Enterprise JavaBeans [EJB])*

- *WebSphere Customer Center has proven implementations with some of the world's largest companies and is working with their various and multiple customer-facing and back-end systems.*

- *WebSphere Customer Center manages "new" enterprise customer data and business processes. This includes privacy profiles, customer preferences, cross-channel interaction history, customer relationships, value profiles, duplicate suspect processing, event notifications, among others.*

- *WebSphere Customer Center operationalizes customer insight and knowledge. It maintains marketing department customer insight, such as household data, customer value scores, profitability indicators, propensity to churn and so on, and injects that insight into operational processes*

For more information
To learn more about IBM WebSphere Customer Center Software, visit:

ibm.com/software/data/masterdata/launch.html

"WebSphere Customer Center is designed to be implemented within a service oriented architecture (SOA) and is a fully service-oriented application."

IBM.®