

# Retail Bank Boosts Branch Product Sales with OpenSpan

**EXTENDS MARKETING REACH TO FRONT-LINE TELLERS; BANKERS CLOSE FASTER, INCREASE LENDING CAPACITY**

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## CLIENT

The client is a \$150 billion-plus commercial bank holding company with more than 1,500 branches, more than 3,000 ATMs, and around 25,000 employees. Retail branches are distributed among more than a dozen states. It ranks among the top 10 commercial banks based on assets and deposits. Additionally, the company has a non-retail presence across the United States. The bank prides itself on its consumer and small business focus, and has a strong emphasis on customer service.

## CLIENT CHALLENGE

The client estimates that 60% of their employees are in front-line customer-facing roles, in particular bank tellers who provide direct service to the bank's customers. The first goal was to improve the performance of their up-sell and cross-sell marketing programs by arming tellers with customized offers at the time of service, effectively turning tellers into sales agents. In particular, the client wanted tellers to present credit cards, loan and special investment product offers to the top 20% of the client's customer base.

There were several technical and cultural challenges identified: a 20-year-old "closed" legacy teller application that could not be easily extended or upgraded, the need to avoid business risk by significantly modifying or replacing the application that serves as the foundation for teller activity, and challenges associated with retraining bank tellers who resisted technology changes and were scattered across 1,500 branches.

Second, branch bank officers needed to receive the real-time offer workflows before meeting with customers to close the deals or offer alternatives. Further, existing application suites – such as Fidelity Information Services' TouchPoint, and legacy loan and other product sales applications – needed to be integrated into the overall strategy. Bankers were bogged down in data entry and manually copying information between disparate sets of windows.

## SOLUTION

The client chose the OpenSpan Platform to extend their existing teller application by enabling Web service calls and also by providing the display of the resulting customized up-sell and cross-sell offer details. That architecture was extended to TouchPoint and other branch product and account applications.

⚡ **Arm tellers with customized up-sell and cross-sell offers.** OpenSpan now enables a 20-year-old legacy DOS application to consume a Web service, pass an account number to a logic engine, and return an offer. Whenever a teller navigates to a new customer account within the teller application, OpenSpan triggers a call to a Web service built and hosted by the client's IT organization. The service queries the customer database and presents customized offers back to the teller's screen.

- ⚡ **Provides real-time information on program success.** As tellers enter a banking customer's acceptance or denial of a particular offer, the data is passed back to corporate headquarters. This enables the client's marketing organization to have immediate field data to measure program success or failure.
- ⚡ **New value with no modification to applications.** Because of the OpenSpan technology approach, the client's IT organization was able to extend the teller application without any modification to the underlying source code. Tellers continue to use the teller application as they always have, overcoming any cultural impact.
- ⚡ **Extend and enable other key branch applications.** Teller offers are only one part of the branch sales system. OpenSpan speeds the teller offer referrals to bankers who meet with customers to close or offer alternatives. For follow-on offers, bankers have the ability to automatically migrate customer data into and from TouchPoint and other existing product sales interfaces.

## KEY RESULTS

- ⚡ **Improved up-sell and cross-sell program performance.** The client reports that many branches which previously reported little or no up-sell success have now achieved significant gains in up-sell revenues.
- ⚡ **No impact to tellers.** By simply extending the existing legacy teller application, any negative impact to teller processes was avoided. The new functionality, enabled by OpenSpan, presents tellers with a pop-up window with a timely and customized up-sell offer whenever such an offer is available.
- ⚡ **Improved sales performance for branch bankers.** Instant automatic copy forward of data with TouchPoint and other legacy applications returned customer focus to the bankers, who could propose multiple consumer or commercial products and rapidly close when chosen.
- ⚡ **Quick win for client's IT organization.** One dedicated IT specialist, trained on OpenSpan, took approximately 15 on-site days spread over 3 months to build the initial solution using the OpenSpan Platform. Follow-on additions were similarly quick and economical.

## SUMMARY

The OpenSpan platform and technology quickly brought new products and offers to this banking institution's branch customers through a vintage DOS application. That capability was further extended to TouchPoint and other legacy branch applications. End user satisfaction and productivity improved, and sales increased. Rapid development and deployment brought rapid ROI, and the client and OpenSpan are continuing with follow-on projects.

## GET MORE INFORMATION

OpenSpan initial projects alone can deliver huge productivity improvements and significant cost savings; subsequent projects rapidly pay for themselves. Browse other OpenSpan case studies, white papers and online demonstrations by visiting [www.openspan.com](http://www.openspan.com).



4501 NORTH POINT PARKWAY, SUITE 140  
ALPHARETTA, GA 30022 USA  
PHONE: +1 678.527.5400 FAX: +1 678.527.5401