



Conveniently select and configure banking products and services in your shopping basket, just like on an online shopping platform. A one-time digital signature gives immediate access to your personal account and your chosen banking services – self-service or in-branch. Create a contemporary customer experience with the Client Lifecycle Management Suite (CLM) from Swisscom.

## Do you want to get your customers excited with innovative, omnichannel, simple, quickly accessible digital banking solutions?

Swisscom's CLM Suite enables you to establish a complete lifecycle free from media interruptions for your banking customers – from opening an account to customer relationship management and balancing, it's all done digitally. The service is completely paper-free and provides a modern customer experience, including immediate access to your bank's range of products and services. The benefits are just as attractive for the banks, since customer management is significantly more efficient and the likelihood of errors is reduced. Advisors have more time for what's important: personal customer service.



### Your benefits with the CLM Suite

- **Comprehensive, omnichannel client journeys** throughout the CLM phases: opening, management and balancing
- **Fully paperless front-to-back processes** seamlessly embedded in your banking structure, creating a fantastic customer experience
- **Complete your client journeys within a few months** based on existing CLM Suite basic components and modular design
- **High reusability** of CLM Suite basic components in processes and channels (omnichannel)
- **Integrated rules** for customers, products and documents, and embedded compliance, tax and money-laundering regulations
- **Higher data quality** thanks to automated validation and a sharp reduction in errors during processes
- **No programming necessary** due to parameterisation and configuration possibilities
- **Implementation of completely bank-specific GUIs / third-party apps** (incl. mobile) via APIs
- **High compatibility** with the bank's ecosystem via APIs to core banking and peripheral systems
- **Minimal integration effort** to establish the CLM Suite in your banking environment thanks to high compatibility and flexible integration plugins



## Facts & Figures



### Basic services

#### Modular design

- The CLM Suite comprises three main modules (self-service or in-branch opening, management and balancing), which allow for a proactive start followed by secure, gradual expansion.

#### Customer segments and products

- The CLM Suite offers an omnichannel customer experience, just as your customers have come to expect from online retail platforms for many years.
- Via a configurable product shop with a shopping basket function, your customers can select all your basic products easily and transparently.
- The CLM Suite covers your typical basic products, including different types of account, all common cards and e-banking options.
- Product packages and special product ranges for children, teenagers or students are also supported.

#### Comprehensive business and compliance rules

- The CLM Suite contains extensive rules on customer restrictions, product suitability and document logic.
- All relevant compliance rules concerning FATCA, AIA, VSB as well as money laundering topics such as PEPs, risk criteria, GmeRs and KYC are also covered.
- Changes can be made via configuration, i.e. no programming is necessary.

#### Omnichannel support

- Your processes can be implemented by your customers via different channels.
- For example, customers can start opening an account themselves via the self-service option (app or browser) and an employee can seamlessly complete the process in-branch.

#### Automatic reading of ID card data

- During in-branch personal identification, machine-readable ID card data (so-called MRZ) is automatically read and clearly summarised for your customer and customer advisor.

#### Sanction list screening and checking politically exposed persons (PEPs)

- The CLM Suite automatically carries out money laundering checks so a business relationship can be quickly established.
- Potential high-risk customers are identified early on and subjected to risk-based documentation and approval.

#### Integration with core banking system

- Sophisticated integration plugins ensure the connection to your core banking system and thereby guarantee compatibility with the bank's ecosystem.

#### Integration with peripheral systems

- The CLM Suite contains additional integration plugins for output management (Domtrac), archiving (OnDemand) and UVM (SignBase) that are already integrated and can be activated at any time.

#### Integration with external services

- External services such as PEP checks (Swisscom Pythagoras as a Service), video identification and signature (Swisscom Digital Identification & Signing Service) and online identification (Swisscom OID Service) are available via integration plugins.



#### Optional services

##### **Credit checks**

- Processes can be supplemented with the involvement of the Central Office for Credit Information – ZEK.

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##### **Address verification with address database**

- Address verification using an address database for Switzerland.

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##### **Integration into employee portal/advisor workplace and customer website/customer portal**

- The CLM Suite can be integrated into your employee portal or advisor workplace, and your bank website or customer portal, via the supplied modern user interfaces (web components) or an API.

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##### **Direct generation of PDF documents**

- In addition to the use of existing output management systems, the CLM Suite can include a document generation component (PDF) if required.

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##### **Operation**

- Swisscom is happy to support you with the operation of your future CLM Suite, including the whole infrastructure, application operation (AO) and application management (AM).



#### Advice and customer-specific additional services

##### **Customer-specific process extensions**

- In the CLM Suite, customer-specific process extensions can be added to any module, e.g. coverage of the entire compliance process (incl. dossier).
- Any non-CLM processes can also be implemented with the CLM Suite's modern business process engine.

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##### **Customer-specific integration extensions**

- Thanks to its open technical architecture, any peripheral systems and external services can be integrated into the CLM Suite.
- If necessary, Swisscom also offers an integration layer in order to meet all internal and external integration requirements.

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##### **Specialist advice and implementation consulting**

- Swisscom, together with its partner, the Network Effects Group AG (NEG), offers comprehensive specialist advice and consulting concerning the CLM Suite and its implementation.