



# S-BLOX & Digital Transformation in Banking



EMPOWERING CLIENT MANAGEMENT

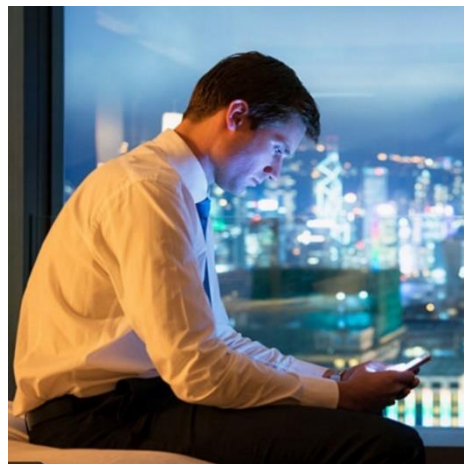
TRANSFORMING CLIENT EXPERIENCE

## Digital Mobile first approach to Banking Services

Customers have changing preferences and expectations for engagement in an increasingly mobile world. They expect on-demand, consistent service through multiple digital channels (mobile, web, ATM), with similar experience to that they get through social media/apps (WhatsApp, skype, FaceTime, etc.).

Even though customers increasingly want to be able to resolve their basic banking issues without having to speak to a bank adviser, via self-service tools like internet banking and mobile app, but when it comes to more complex tasks like applying for loans, resolving issues/problems or addressing fraudulent activity, customers always prefers more a first point of contact resolution via escalating to a human advisor or to chat with a relationship officer.

Virtual Financial Advisors (VFAs) – representatives from the bank who engage customers through virtual means and service them remotely with online tools – seem to be an ideal solution.



### Client Segmentation

Historically, private banks and wealth managers have focused their efforts on high-net-worth (HNW) and ultra-high-net-worth (UHNW) clients. Whilst millionaires and multi-millionaires share common characteristics, each individual also has a unique set of needs. The challenge for wealth management professionals is to match these individual client demands to the right set of financial solutions. Doing so successfully means

understanding that one size does not always fit all, making good wealth management segmentation crucial.

Enabling bank teams from relationship managers, wealth advisors to product officers and experts with the right collaboration tool to interact better with their target segment is very important as part of the segmentation strategy of the bank.



### S-Blox helps accelerate your digital transformation

Increase customer loyalty by enabling customers by enabling customers to get on-demand service through multiple channels.

Increase sales and productivity with contextual aware real-time collaboration with customers, and between front and back offices.

Enhance digital experience without compromising compliance by providing auditable transparent interactions in a secure environment.

# Wealth Management

## A solution via S-Blox

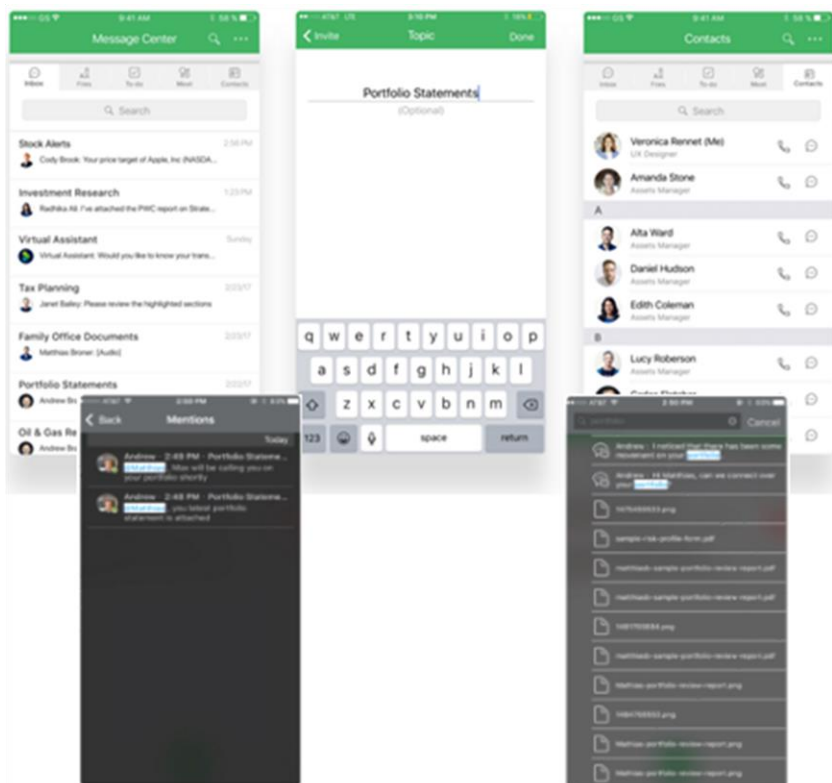
Customers can instantly connect to their relationship managers from within their Mobile Banking application.

Relationship managers and customers can interact with each through a Secure Messaging Center:

- Text & Voice Messages
- Documents, Presentations, Links, Videos from various sources (e.g. Sharepoint, Dropbox, Web, etc.)
- To-Do's for attention (e.g. reminder to customer fill up a risk profile form)
- Real-time video & audio meetings with screen sharing, annotations, and co-browsing Instantly connect advisors to other experts to conversations with customers



## Secure Message Center



### Message Threads

Clients or Bank teams can compose new message threads, invite others, and share multi-media content (documents, images, videos, etc.) that can be interacted upon.

Clients have easy access to contacts of bank personal in their respective relationship team. Team members can be swapped or managed easily through built-in APIs.

Message threads are persistent over the lifetime of the relationship with the client. Clients can access these through the secure Message Center from any device.

Powerful Search and tagging capabilities enable customers and bank teams to search deep inside documents and conversation, mark favorites, and view conversations in which they are tagged.

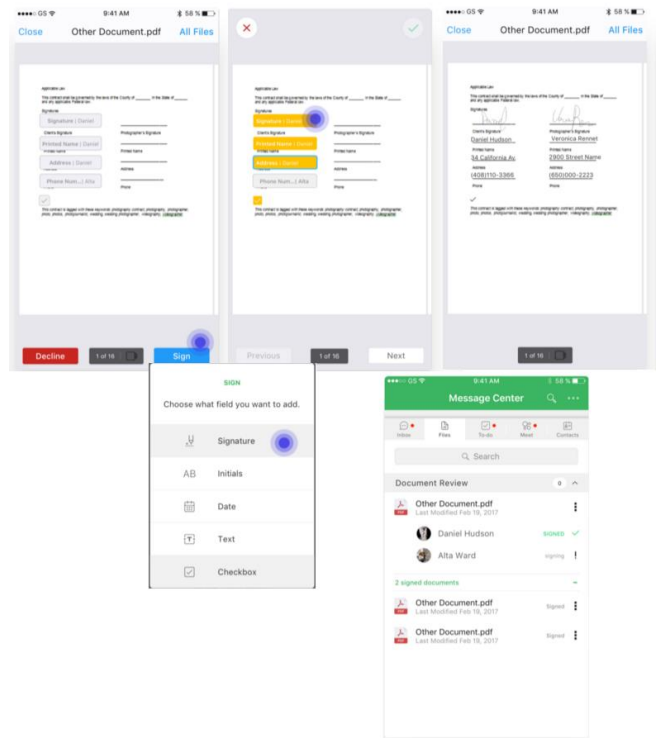
### Document Collaboration

Clients and relationship Managers can review documents and annotate them with graphics and voice, even while offline. S-Blox helps people to interact much more productively than through emails.



### Digital Signature

Clients and relationship managers can review and sign documents offline or in a real-time meeting.



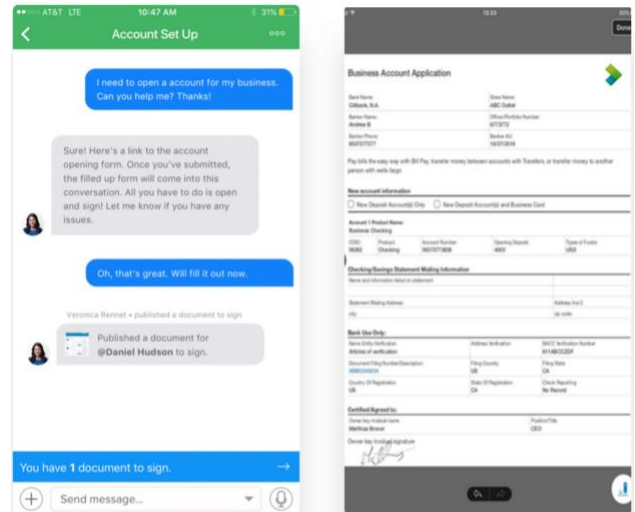
### Real-time Audio, Video Conferencing

Customers and relationship managers can screen-share, review documents and annotate them together, with graphics and voice in real-time audio & video call.



### Real-time editing and on-line form filling

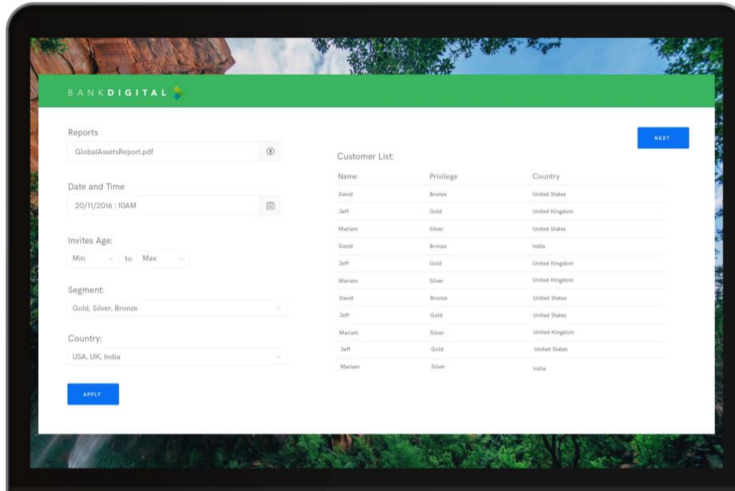
Relationship Managers can publish links to online forms that the client needs to fill. The client can fill up the form and submit it, upon which the form is posted to the chat conversation. The client can then open and e-sign the form within the app



## Report Publication

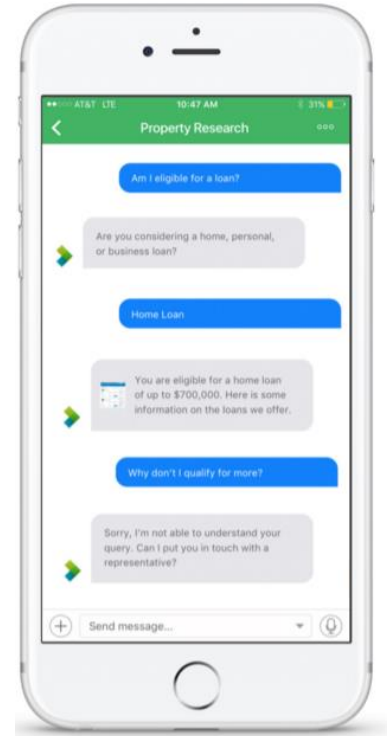
Wealth managers and analysts can publish investment & research reports to customers instantly or at a scheduled date and time. Customers can be selected based on various criteria such as segment, age, or geography.

Wealth managers and analysts can annotate the research reports with useful tips, video clips, and notes along with the publication, making for a much better delivery of content to customers.



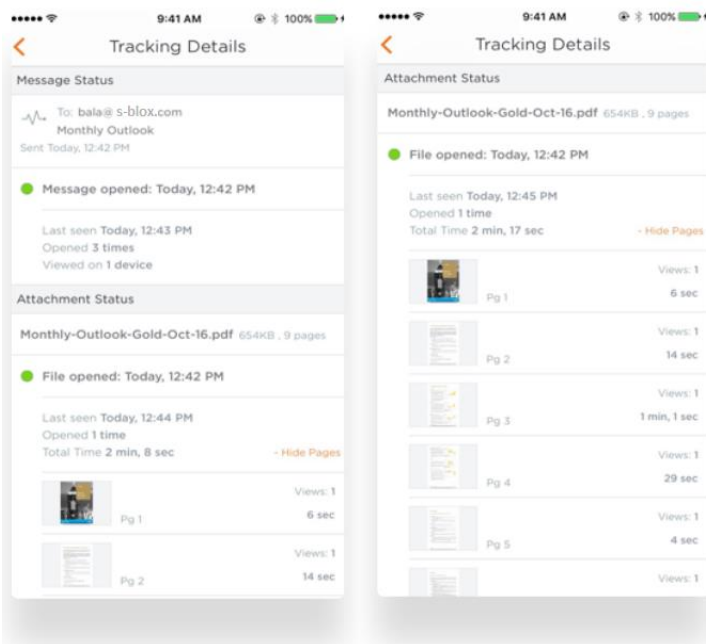
## Chat Bots

AI driven bots can be integrated into the chat conversation to answer common questions from customers. When the bot is unable to respond, the customer can automatically be connected to a real agent for a seamless customer service experience.



## Tracking

Relationship management teams can track when customer(s) opened a specific research report and the pages opened and time spent between pages and use this data to analyze the effectiveness of the communication.



A SNAP SHOT of S-Blox capabilities

Features	Customer	Bank Personnel
Accessibility	<ul style="list-style-type: none"> <li>Banking customers through internet/mobile banking or website</li> </ul>	<ul style="list-style-type: none"> <li>Authorized Bank employees</li> <li>Access Control to user management and audit</li> </ul>
Login	<ul style="list-style-type: none"> <li>Online/Mobile Banking User ID + Password using SSO and embedding within these apps</li> </ul>	<ul style="list-style-type: none"> <li>Existing banking apps using SSO</li> </ul>
Chat	<ul style="list-style-type: none"> <li>Multimedia messaging routed to relevant relationship manager / agent</li> <li>Persistent, contextual history of all interactions between the customers and the bank personnel in one place coupled with powerful search</li> <li>Chat bots integrated into the chat experience to provide first level of service followed by necessary escalation to real agents</li> </ul>	<ul style="list-style-type: none"> <li>Direct chat with any customer based on authorized relationships</li> <li>Multimedia messaging (text / voice based / mobile friendly) that enhances the effectiveness of communication</li> <li>Persistent, contextual history of interactions with customer with powerful search and recall capabilities that helps provide much better customer service</li> </ul>
Audio+Video	<ul style="list-style-type: none"> <li>Initiate audio &amp; video calls with relationship managers, contact center agents, or receive incoming ones</li> <li>View scheduled meetings /join meetings and receive reminders</li> <li>Complete set of conferencing features including screen-sharing, co-browsing, document sharing, document annotation in real-time</li> </ul>	<ul style="list-style-type: none"> <li>Initiate audio &amp; video calls with customers or receive incoming ones</li> <li>Scheduling functionality to set up meetings, webinars and receive reminders</li> <li>Complete set of conferencing features including moderator access, screen-sharing, cobrowsing, document sharing, document annotation in real-time</li> <li>Ability to pull in relevant parties (e.g. service RMs, insurance specialists, investment counselors,branch managers, etc)</li> <li>Automatic or manual recording with playback as configured</li> </ul>
Documents	<ul style="list-style-type: none"> <li>Viewing &amp; sharing documents</li> <li>Rich annotations and signatures over documents</li> </ul>	<ul style="list-style-type: none"> <li>Viewing &amp; sharing documents</li> <li>Rich annotations and signatures over documents</li> <li>Content Notifications to publish rich multi-media content &amp; track document opens</li> </ul>

# S-BLOX & Digital Transformation in Banking

## Europe

Strandvejen 100,  
2900 Hellerup – Denmark.

**Office:** +4539775025  
**Email:** info@s-blox.dk

## Middle East & Africa

2<sup>nd</sup> Floor, Bridge Tower, Sports City,  
Dubai-UAE.  
P.O. Box: 392269

**Office:** +971 4 8189024  
**Fax:** +971 4 8189024  
**Email:** info@s-blox.com