

# HORIZON™ Know Your Customer

## Improved customer relationships and increased profitability

Each of your customers is valuable with their own unique financial history. Financial institutions, from small to large, are realizing the importance of understanding their customers one-on-one to effectively track information, provide personalized customer service, enhance customer loyalty and improve their business overall. CGI's HORIZON™ Know Your Customer solution enables you to better manage customer relationships to tailor each customer touch-point in a way that increases your profitability.

Through its contact management, promotion delivery, customer profiling, sales management and reporting mechanisms, Know Your Customer provides the information required to understand the products and services currently used by each of your customers and respond with appropriate product or service suggestions in a timely manner. Behind-the-scenes email notifications, free form notes, solicitation restraints, action lists and friendly reminders enhance your staff's knowledge of and interaction with customers and help ensure customer satisfaction and retention.

## HORIZON KNOW YOUR CUSTOMER FEATURES

Know Your Customer offers a number of key features that enable you to better understand and serve your customers, manage sales and marketing opportunities, and keep your staff informed:

- **Understand your customers' profitability:** Know Your Customer provides each institution with a profitability tool to calculate and display a customer or account value based on individual product and financial transaction profit calculations. The tool generates a relative profit value, allowing the financial institution to conduct account-to-account, product-to-product and customer-to-customer comparisons.

This feature provides the front-end user with detailed profit information for the account, the customer and the household. You can define a revenue calculation method for each product offered, as well as determine expenses for each product. The calculated profit value is displayed on the portfolio page and in two detailed reports, and is also available to you for further analysis in your monthly reporting data.



## FACT SHEET

ONE PROVIDER – ONE SOLUTION

### Services

- Business transformation
- Application development and solution integration
- Application management
- Infrastructure management
- Consulting
- Data conversion
- CGI circuit and hosting
- Data centers and networks
- Print services
- Consulting and professional services

### Financial solutions

- Retail ranking
- Customer relationship management
- Collections
- Loans origination
- Wealth management
- Loan portfolio management
- Insurance
- Treasury services

- **Better manage sales opportunities:** With Know Your Customer, you can create and update sales opportunities with client information that supports follow-ups and also enable your staff to work together as a unified sales team. Know Your Customer supports the use of staff sales targets, providing an excellent tracking and coaching tool for reporting the achievements of your team. Its sales capture component includes cross-sell reporting. In addition, products and services created in your banking system can be automatically updated to Know Your Customer, eliminating your need to manually enter sales updates.
- **Improve your customer service:** Know Your Customer enables you to capture, track and follow up on customer service activities, such as inquiries and complaints. Customer service contacts can be easily referred to any member of your staff for appropriate follow-up activities.
- **Enhance your marketing management:** Know Your Customer includes automated renewal and maturity prompts, as well as comprehensive channel capabilities, including call center, front counter, mail, email and online channels. You can easily create promotions and campaigns for your products and services, delivering your messages to individual customers, households, families or segments. Campaign sales activities are reported, which enables you to track the success of your initiatives. Filtering options allow you to filter based on solicitation settings, previous sales and declines.
- **Keep your staff better informed:** Know Your Customer provides real-time email reminders, escalations and action lists to help keep your staff on top of all customer-related activity, improving how their customer interactions and response.

Know Your Customer is part of CGI's comprehensive HORIZON™ Financial Suite, which also includes retail banking, loan origination and collections solutions. Know Your Customer is also available for use with any other retail banking solution

*“We have been using CGI’s Know Your Customer for close to four years now. It has been fully embraced by our account managers. All of our staff are very pleased with the email notification system and use it on a daily basis. Our implementation of Know Your Customer was not difficult, and the solution has been very beneficial in improving the sales culture of Kenora District Credit Union. We recommend this product.”*

**Kenora District Credit Union, Kenora, Ontario**

#### ABOUT CGI

With 68,000 professionals operating in 400 offices and 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors. Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects. Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results. As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

For more information about CGI, visit [www.cgi.com](http://www.cgi.com) or email us at [info@cgi.com](mailto:info@cgi.com).