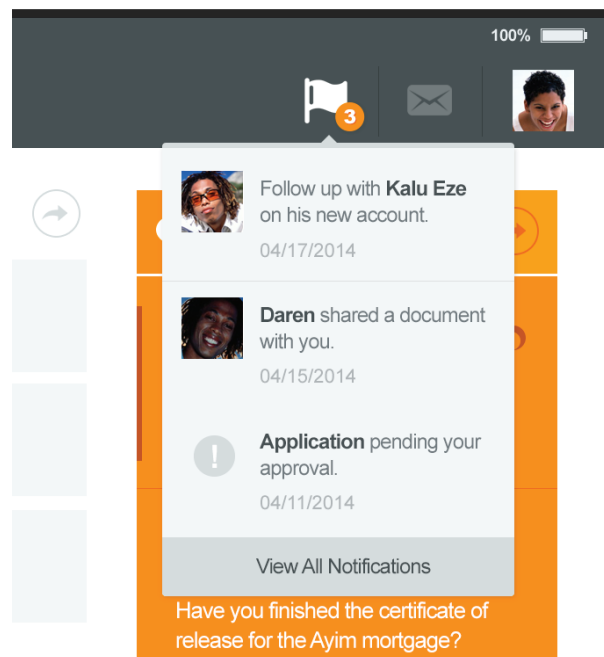


A LOOK INSIDE

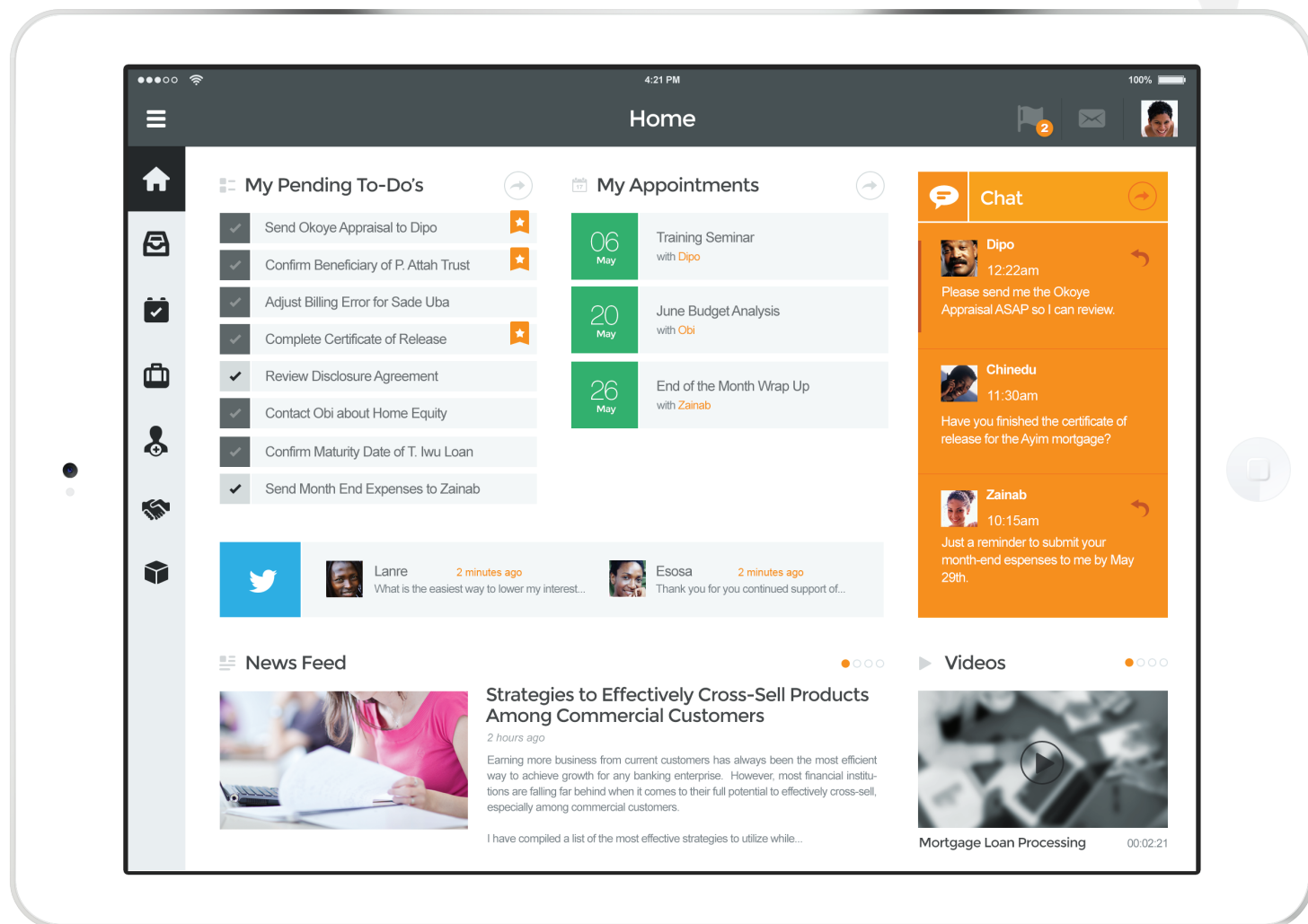
We are now living in a mobile oriented world. A world in which both consumers and enterprises alike are realizing the powerful potential of mobile technology as a means of streamlining daily task management. In an industry in which excellent customer service has now replaced financial stability as the primary catalyst for maintaining banking relationships among customers, Nigerian banking institutions must now arm themselves with better tools that serve to improve internal processes in order to shift branch focus away from task management to a more customer-centric environment. With marked competition, and a likelihood of new entrants vying for customer attention, the banking industry faces a considerable challenge to both maintain existing customer relationships, as well as the ability to acquire new ones. Those who are able to meet the challenge with new tools to aid in enterprise efficiency, productivity, and staff competency will increase customer service quality and potential, and emerge as new leaders in the industry.



A COMPLETE MOBILE ARSENAL FOR BANKING STAFF

The application, filled with vibrant visual cues and menu options to help employees better manage their daily activities, will be a new place banking staff call home via a streamlined mobile optimized environment for iPad and/or other tablets and smartphone devices. Not only does a mobile interface unchain banking employees from their desks, but serves to drastically improve internal workflow through dynamic features, freeing up more time to be spent with customers. The portal provides comprehensive tools for task management, direct access to extensive training materials, as well as increased channels of communication amongst staff through real-time chatting and messaging widgets, meeting scheduling, event management, and more. Employees can also leverage device specific features in order to do away with menial tasks. The extreme portability of a mobile interface allows staff to perform tasks anywhere, including on location with clients, while remaining constantly connected with fellow employees through the application. Messages can be reviewed as soon as they are sent, no matter where they are. In addition, staff will now have the ability to be fully tuned in to branch activities at all times, both inside and outside the office. These are just a few instances of a virtually limitless pool of potentialities that come with a mobile optimized environment. Overall, a mobile armed banking workforce provides for improved enterprise performance by reducing internal bottlenecks through a more capable and engaging medium of task execution. The applications robust features will serve to drastically increase employee productivity, communication, and improve time management while reducing costs and resource inefficiencies, all via a fully scalable framework, solidifying maximum ROI.

INTRODUCING UNIFIED BANKING TASK MANAGEMENT



EMPLOYEE TRAINING, ANYTIME, ANYWHERE

Along with all-inclusive task management, instant access to powerful training materials including videos will prove an invaluable tool for improving staff aptitude. With only 39% of Nigerian corporate and commercial banking customers currently satisfied with the overall level of knowledge demonstrated by bank representatives industry-wide, banks need to continue to empower frontline staff with training materials in relationship management and requisite technical capabilities in order to enhance their quality of service delivery. This level of satisfaction can be greatly improved by holding each staff member accountable for their expertise through mandatory training completed and documented through the portal. In addition to training materials, employees will have direct access to company initiatives, documents, directives, and detailed information on products and services in a few simple touches. Materials can be updated and shared in real-time, solidifying bank-wide access to the latest materials. In totality, inclusive features for improving core staff competencies will serve to strengthen the value of the bank as an institution while improving every customer/bank interaction through more qualified staff, as customers take every point of contact small or large as a direct measure of their bank as an enterprise.

IMPROVED CUSTOMER EXPERIENCES

According to KPMG's recent industry study, nearly all customers across retail and commercial segments cite staff attitude and efficiency in handling complaints and inquiries as their primary areas of concern when it comes to customer care. Unsatisfactory experiences often hamper bank loyalty, prompting customers to look elsewhere for better service. The application will provide staff with all the tools they need to better respond to customer inquiries in real time through enhanced channels of communication with additional staff members, quicker access to needed materials, and new interactive tools to aid in relationship management. In addition, today's banking customers are looking for more personalized experiences, making their interactions with frontline staff more critical than ever. The application can utilize proximity rich features to identify users as they walk into a branch location, allowing employees to greet customers by name as they approach. It may seem such a small gesture, however, something as simple as being recognized by name can make each customer feel important and more highly valued. Since each employee will be logged in with their own credentials, each service experience with a customer can be mapped back to them, ensuring quality control of every staff member, every time.

Imagine just how powerful it would be to have a workforce enabled with portable mobile devices that are easy to leverage in key tasks, whenever, wherever, they need it. By harnessing the power of mobile technology as a means of increasing branch productivity, capabilities, and staff proficiency, Nigerian banking institutions can strategically improve the overall service quality of every branch location.