



## Consumer and Commercial Banking: Reposition Now, Recalibrate for the Future

Financial institutions must evolve in response to rapid social changes in how consumers select channels, products, and banks to meet their unique needs. Traditional banking habits have changed rapidly in recent months, and we are witnessing a dramatic shift toward digital banking, fueled by new customer behaviors, preferences, and process needs. With increasing expectations for individualized offerings, banks must adapt quickly to provide the relationships that today's clients want and expect.

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### The Need of the Hour

Most banks have been in the midst of disruption and are now pivoting to deliver next-generation banking. Fintechs and FANG are also getting into the "Pays" as the direct-to-consumer landscape changes. Digital solutions, person-to-person payments, and the rapid growth of e-commerce have elevated the need for automation and comprehensive fraud protection.

### Digital Channels

Customers want to process transactions digitally. So, BFSI must pivot quickly to carry out processes by implementing completely digitized and remote customer transactions, while minimizing disruptions.

### Know Your Customer (KYC)

Capitalize on artificial intelligence (AI)-enabled identity verification tools, virtual KYC programs, and digital signatures to eliminate the traditional physical onboarding process.

### Work-at-Home

Remote work environments like Teleperformance Cloud Campus are here to stay. Create a sustainable model to effectively support customers in times of crisis while keeping data secure, boosting loyalty, and keeping employees safe.

### Contact Operations

Handle volume increases by offering digital alternatives, exploring cloud-based telecommunication systems, applying automation, and leveraging new capabilities. Today's consumer expects access to a variety of seamlessly integrated channels.



## Why Banks Bank on Teleperformance

We create secure and adaptable models to enhance security and customer engagement, resulting in revenue growth. We help banks increase the value at each customer touchpoints.

**We quickly adopted work-at-home and digital solutions to enhance customer engagement and maintain revenue across:**

- Core Banking Servicing
- Merchant Servicing
- Lending Services (Auto, Mortgage, SMB/Personal, Commercial)
- Fraud/Risk (Cards and Payments)
- Accounts Receivable/Collections
- Digital Services and Transformation



### Our Service Capabilities

- Transformation/innovation
- Customized customer experiences
- Robust process compliance
  - » Remote security monitoring (CAMCAP + Cloud Campus + TP Observer)
  - » Fraud/compliance alerts
- Best-in-class digital transformation and engagement
  - » Automation
  - » Cloud Campus – Enhanced employee engagement
- Analytics and trends – We know your customers because we speak with them every day



### A Truly Global Presence

- Over 45,000 banking professionals
- Operations in 80 countries
- Already working with 50% of the Forbes Top 100 brands

## Re-engineering Banking Operations to Drive Value and Growth

Faced with profitability constraints, shifting regulatory conditions, new business models, rapidly evolving customer expectations, etc., financial institutions teamed up with Teleperformance to transform their operational performance to reduce compliance risk, decrease costs, and improve the customer experience.



**60%**

reduction  
in losses



**93%**

accuracy  
improvement  
for high-risk  
cases



**10%**

reduction in  
complaints



**50%**

reduction in  
repeat calls,  
including time  
to serve,  
through an  
integrated  
banking CRM



**60%**

reduction in time  
to decision for  
mortgage lending  
process

Improve scalability, agility, security, and operational performance.

[Click here](#) to learn more about Teleperformance's Banking and Financial Services or [connect with us](#) to address capacity and readiness challenges in the consumer or commercial banking space.

*"Simpler. Faster. Safer."*