

**NCI Relationship Centre:
Retain and Manage Your Customers
With More Insight Than Ever Before**



NCI Business Centre™
For All Delivery Channels

NCI

NETWORK CONTROLS INTERNATIONAL, INC.
An IFS International Holdings, Inc. Company

NCI Relationship Centre

If your organization is like most large financial institutions, you've embraced the Relationship Banking concept and are now initiating – or expanding – a relationship management project.

You want to improve customer retention, increase profitability, boost customer satisfaction, grow your market share and enhance shareholder value – all while reducing costs.

NCI can uniquely help. Since 1983, we've developed and implemented large-scale connectivity, migration and retail delivery solutions for the financial services industry. Clients include Bank of America, National City Corporation, Citizens Bank and AllFirst Bank.

We now offer NCI Relationship Centre™, an integrated, multi-channel relationship management solution that provides the technology and pure browser architecture to bring a customer-centric environment to your organization.

A very different solution, NCI Relationship Centre was designed expressly for the distinct needs of your industry.

Relationship Management That Was Built By A Banker

NCI Relationship Centre was developed utilizing the expertise of someone like you: a banker who worked in retail banking for 22 years. After leading an exquisitely well-executed relationship management implementation for a top 50 U.S. bank, he was hired and teamed with our most experienced application developers. They created a browser-based tool that solves relationship management challenges across all delivery channels.

NCI Relationship Centre is a family of functions of NCI Business Centre™, an enterprise application solution that can supplant the array of delivery platforms that you may now use. It leverages technologies across all customer channels, yet it also can easily co-exist and support your existing infrastructure applications.

NCI Relationship Centre engages all touch points between your bank and your customers to help you acquire and retain customers, instill loyalty, and build long-lasting and profitable relationships.

As a stand-alone or fully integrated relationship management solution, NCI Relationship Centre was designed to enable organizations like yours to distribute coordinated and consistent customer knowledge across multiple channels.

Continued on page three.

HERE'S YOUR PROFIT MOTIVE.

According to the *Harvard Business Journal*, companies can boost profits by almost 100% just by retaining 5% more of their customers.

HERE'S ANOTHER. A recent McKinsey & Co. study concludes that a 10% increase in repeat customers could add about 10% to a company's bottom line.

GAIN A SINGLE VIEW. Many companies are seeing the value of gaining a single view of their customers – past, present and planned.

By 2005, 40% of global 1,000 companies will have initiated an enterprise-wide CRM effort, according to Gartner, Inc..

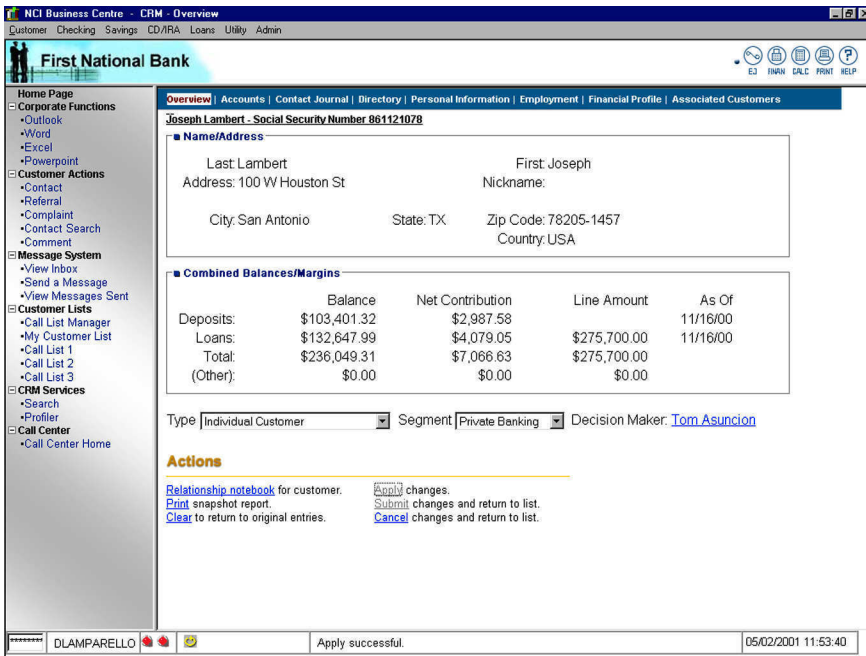
That study also reveals that by 2005, 75% of global 1,000 companies will have initiated pre-CRM level projects, such as sales force automation, marketing automation, customer service and/or e-business.

IMPROVE YOUR CHANNEL INTEGRATION.

An Andersen survey of 1,149 U.S. online customers revealed that almost 50% of respondents believe that a lack of coordination between channels is a problem.

CUSTOMIZE YOUR MARKETING EFFORTS.

A study by the First Manhattan Consulting Group indicates that up to 75% of a bank's cross sales are non-profitable. Let us ensure that you are selling the right product to the right customer.



Customer Notebook, the NCI Relationship Centre interface

Increase Customer Satisfaction, Retention And Loyalty

Relationship management is all about tightening bonds with your customers, about presenting the right opportunity to the right person, and about looking at your customers for propensity to buy, defection vulnerability and channel preferences.

A truly integrated customer management solution, NCI Relationship Centre accomplishes your key objectives by:

- Enabling your organization to migrate to a customer-centric model from a product-centric model.
- Offering a 360-degree, real-time view of each customer.
- Making it possible to share customer knowledge across all delivery channels and business units.
- Leveraging a multi-channel sales effort.
- Giving you the data you need to make the most of your staffing resources.

The NCI Relationship Centre interface, called the Customer Notebook (see above), is your key to accessing a valuable and expanded customer view across your enterprise.

With the single-portal convenience of the Customer Notebook, you gain referral and fulfillment automation, integrated contact management and call scheduling, marketing campaign and outbound call management, customer segmentation strategy delivery and much more.

Clearly, NCI Relationship Centre helps you retain and manage your customers with more insight than ever before.

Continued on page four.

Channel
integration
is the key to
a successful
relationship management
strategy.

In fact,
Software Magazine
reports that
moving the
ownership
of the customer
to the
enterprise level
can boost ROI
on many fronts.

Gain Enterprise Access With Browser Technology

Browser-based technology and full channel integration enable you to easily distribute business intelligence to all points within your organization so staff members can focus their energies where they will have the highest return.

The browser functionality of NCI Relationship Centre provides a complete and real-time view of your customers, no matter which delivery channel is being accessed. So whether your customers visit a branch, log on to your web site or contact your call center, they'll receive consistent information, immediately if not sooner.

Turn Customer Data Into A Corporate Asset

NCI Relationship Centre enables you to document all interactions through all touch points, allowing you to easily track customer phone calls, replies and mouse clicks. Customer knowledge is captured, delivered and made available to assist in all future interactions – on the web, in your call center or at a branch.

Pave The Way For Greater Profits

Whether you want to deepen customer relationships or grow your share of the market, rely on NCI Relationship Centre to:

- Improve customer intimacy. NCI Relationship Centre provides a simple-to-use means of storing and sharing all the information your organization knows about your customers, so data from one transaction or touch point can be used at the next. Also, if a banker departs your bank, invaluable customer knowledge won't leave with him or her.
- Present the right opportunity to the right customer. NCI Relationship Centre's customer knowledge repository will enhance your bank's ability to mine your customer base and ensure that your marketing and sales processes are linked, improving both sales and customer service.
- Implement a customer-driven sales process. NCI Relationship Centre was designed and built to directly support the requirements of bank-specific sales training processes.
- More effectively manage staff. NCI Relationship Centre provides the means to assign customers to the right bankers and hold those bankers accountable for the performance of their client portfolio. You can then track which bankers add to your bank's growth.
- Offer tiered service. You can integrate a segmentation strategy into the front-office sales and service process so customers who contribute the most to your bottom line receive preferred service.
- Improve targeted customer retention. NCI Relationship Centre's dynamic customer management/banker assignment tool will improve the retention rate of your targeted customers.

Continued on page six.

Improve Your Profitability

Not only can NCI Relationship Centre simplify your customer interactions and improve customer experiences, it can generate increased profitability as well.

The integrated channel architecture of NCI Relationship Centre has been proven to grow both fee income and deposits.

Based on the experiences of numerous banks over the last two decades, our relationship management solution is designed to enhance both balance sheet growth and fee income.

Here are the results from a CRM case study of a top 50 U.S. bank:

1. Additional annual revenue from improved retention of the right customers: **20%, year after year.**
2. Additional revenue from increasing your close rate on referrals: **10%, year after year.**
3. Additional deposits: **2%, year after year.**
4. Additional loans: **3%, year after year.**

As you can see from this extrapolation, each day that passes without advancing the relationship marketing process is costing your bank thousands in lost revenue.

Your Challenge:

NCI Relationship Centre:

"We need to automate our sales process."

Incorporating the best practices of Cohen Brown, Omega Performance and others, NCI Relationship Centre ties your marketing programs to your sales process, enables you to inspect what you expect and implements a customer profit-driven sales process.

"We need truly integrated delivery channels."

Leverages a multi-channel strategy so one technology fuels all your delivery channels: teller, platform, Internet banking and call center.

"We need a huge staff to support and maintain our software."

Offers browser-based delivery, either in a hosted ASP environment or licensed to run in-house, to minimize staff costs. Configure once and deploy anywhere. Activities such as file sharing, access to tools, and sharing of data between users are all done seamlessly...and at much less cost.

"We outgrew our old system."

Protects your investment. Since NCI Relationship Centre is scalable and integrated, your organization can choose one, two, three or all delivery channels.

"We're experiencing customer erosion."

Provides the sophisticated tools – account profiles, product and service information, call tracking and sales management calendars – that are necessary to attract new customers and cross-sell to existing ones.

"We have high turnover."

Provides sales management tools. By being able to better manage the people who manage the customers, you can identify – and reward and retain – your top performers.

"Our efficiency ratio is out of line."

Improves business processes. Tight integration among delivery channels reduces redundancies and streamlines operations to cut cost and increase revenue.

"Our customer service levels are erratic."

Offers a consistent, comprehensive and accurate experience for your customers at all touch points, and provides your staff with problem resolution tools. By eliminating islands of information, customer data is captured at all touch points and made available to assist in the next interaction. Your staff will be more knowledgeable and provide better service.

Quickly Resolve Or Refer Customer Issues

While enabling all your employees to view customer comments and concerns, NCI Relationship Centre provides problem resolution tools and a system for alerting and involving the appropriate person or area. This process ensures timely response to customers and provides management with an early warning of field service problems.

In addition, NCI Relationship Centre offers an automated referral tool to ensure that a message about a sales opportunity is received by the right person. Not only can you track who completed the referral, you can also check the quality of each employee's referrals in the sales cycle. This feature is especially valuable in helping your insurance and investment sales business become a major component of the fee income generated by the retail bank.

Gain Insight With Every Customer View

With NCI Relationship Centre, you can analyze your customer relationships with greater insight than ever before.

You'll be able to track customer profitability, cost to service, average transaction size, cost to originate, cross-sell revenue, length of relationship, transaction frequency, lifetime value, and channel utilization. You'll not only be able to identify those customers who are profitable, you'll be able to determine those who have potential for growth, as well.

Whether you want to better calculate the effectiveness of marketing campaigns, reduce costs throughout your enterprise or better manage your frontline customer service, NCI Relationship Centre is the best-of-breed relationship management solution for your needs.

Our talented and dedicated development and project management teams bring exceptional experience and capabilities to the table, and there is simply no technology available today that matches the ease of use and elegant utility of NCI Business Centre CRM.

**For more information,
please contact NCI at (704) 527-4357
or visit our web site at www.nci-inc.com.**



Introducing NCI Privacy Centre

If you're like most bankers today, the Gramm-Leach-Bliley Act (GLB) has placed additional pressures on your already overburdened staff.

You'll need to manage and set appropriate controls of information for thousands, if not millions, of customers who have vastly different relationships with your bank.

We can help. Our new NCI Privacy Centre™ helps you conform to the consumer privacy and disclosure requirements of GLB.

NCI Privacy Centre is the newest family of functions of NCI Business Centre, our web-based, enterprise application solution.

The centralized database of NCI Privacy Centre provides a convenient means for you to adhere to your customers' disclosure wishes and limit access to customer data, as required by GLB.

NCI Privacy Centre can uniquely help financial service providers develop and deploy privacy policy information to customers whose data may be splintered among various silos across the bank.

Only an enterprise-wide solution with robust customer data integration capabilities, like NCI Privacy Centre, offers the technical environment to meet a challenge like GLB compliance.

We're eager to help you develop and implement a practical strategy that will meet GLB requirements, as well as improve your customer service operations across multiple channels.