

Backbase

**Superior, scalable
servicing:** transformation
tips for retail, business,
and wealth management



Leveling up your customer servicing

You already know that customer servicing is important, sure. **But did you know it's the number one deciding factor when people select a financial institution?** It's so essential to them, in fact, that it eclipses other considerations like fees, product availability, and even interest rates. It's understandable — having the best offering on the market won't save your bank if you fail to provide exceptional service.

Unfortunately, that also makes customer servicing a deal-breaker when banks can't deliver the experiences their users expect. And the sad reality? **Most financial institutions aren't prepared, often through no fault of their own.**

In the past, many banks took a product-first approach, simply digitizing old services to suit their

own needs, but this proved to be far from the cure-all they expected. Slowly, they came to realize that their customers and employees alike were beginning to feel the burden of **inefficient, siloed systems**. And meanwhile, their **total cost of ownership was steadily increasing**, cutting into their revenue and decreasing the speed of innovation. Add it all together and that's a deep hole to dig yourself out of.

Today, customers have an incredible amount of choices and, unsurprisingly, they're **opting for financial institutions that respect them and their needs**, not the ones with the coolest apps. It's become clear that no product or amount of marketing spend will help banks come out on top if they're unable to provide the customer-first experiences that users demand.



That's why the time for change is now — if not yesterday.

So whether you're a **Chief Digital Officer, a Head of Digital Transformation, a Head of Customer Experience**, or anything in between, it's all fallen to you: **driving digital adoption, boosting revenue, and responding to ever-changing market and customer needs**. It's a heavy burden, no mistake. But it can be done, with the right approach.

And here's how you get started.

What's the issue?

Are your servicing journeys not measuring up to your customers' high standards? It's not your fault — and you're not alone. Many banks are currently struggling with:

Poor UI/UX/CX in digital channels

Lack of intuitiveness, difficulty offering adequate self-service options, complex application processes

Cumbersome onboarding journeys

A complex process to open a new account, the necessity to visit a physical branch, long wait times to hear back

Limited digital functionality

Insufficient self-servicing features, low ability to complete actions entirely online, tedious manual processes

Fragmented services

Multiple channels needed to complete actions, reliance on branch visits and phone calls, inconsistencies between digital and physical channels

Employee inefficiency

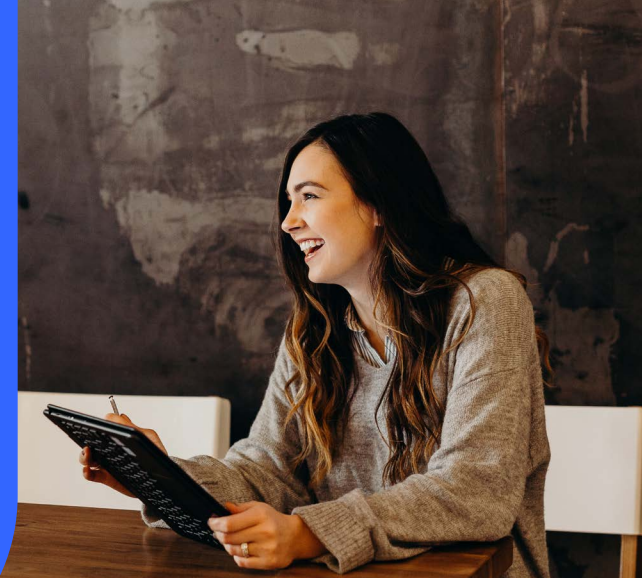
Being forced to juggle multiple systems, lack of a comprehensive customer view, no single source of truth when it comes to customer information

High TCO

Spending too much time and effort, constant maintenance, slowing speed of innovation

01

Becoming a bank that customers love



But let's not get ahead of ourselves. Before we dive in, we should take a quick look at the importance of delivering truly customer-centric service.

To do so, it's important to understand the effect that brand reputation has on your bank — both good and bad.

Think of your favorite companies, the ones that provide **invaluable, effortless services** and have a real impact on your day-to-day life. These companies come up in conversation all the time because you're compelled to talk about them — that's how much you enjoy what they do. Word of mouth is a powerful thing, and once you've been established as a bank that customers love, that's the kind of reputation that lasts.

Now think about the worst companies. They're also a frequent topic of conversation, but for all the wrong reasons. **Negative experiences in particular spread quickly**, thanks to social media, online reviews, and brand detractors, tarnishing your image and possibly causing your customers to jump ship. At the very least, you won't be onboarding many new ones, that's for sure.

As Bain & Company note, a **strong Net Promoter Score (NPS)** “makes for customers who stay longer, buy more, cost less to serve, and will more likely recommend the bank to friends and family.”¹ And the data backs it up. Take wealth management, for example.

Customers who say they receive advice from their manager are more likely to have a higher NPS, and that means they’re **44% more likely to be promoters, 20% more likely to refer others, and 10% less likely to switch managers.**²

That’s why it’s so important for you to **provide excellent customer service** — every day and for every customer. That includes everyone from university students to Fortune 500 CEOs, because when it comes to brand reputation, everyone’s opinion has an impact.

And speaking of these personas, you’ll need to serve them in drastically different ways. This, of course, adds to the complexity of things, but you can be sure they have unique preferences, pain points, and concerns. In order to provide superior customer service, you’ll need to **create segment-based, tailored value propositions** to accurately and efficiently respond to their needs. But don’t forget, it’s also an **opportunity to create targeted offers, rates, and products** to capitalize on the situation, boosting revenue in the process. When you look at it that way, offering segmentation — and excellent customer service — is truly a win-win situation.

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Bain & Company

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Bain & Company

10%

less likely to switch managers.

Bain & Company

¹Bain & Company, [“Customer behavior and loyalty in banking: global edition.”](#) March 2023.

² Bain & Company, [“Earning customer loyalty in wealth management.”](#) June 2023.

02

The secret power of self-service



Being given the task of “improving your bank’s customer servicing” is both vague enough to be frustrating and complex enough to cause a headache.

But it’s not rocket science, and there’s a clear place to start.

Believe it or not, your journey towards a five-star servicing experience begins not with a complete overhaul of your back office — **but by empowering your customers.**

In the new generation of banking, **customers should be free to perform routine tasks**, such as checking their balance, making transfers, and paying their bills, as well as things like locking and unlocking their cards, resetting their pins, and authorizing new users. Visiting a bank branch or calling customer support should be a choice, not a requirement for basic banking functions, because **when it comes to customer servicing, you need to accommodate everyone’s personal preference.**

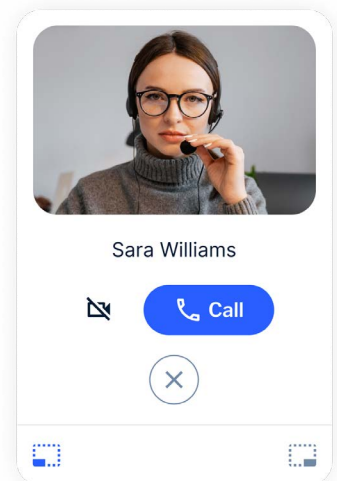
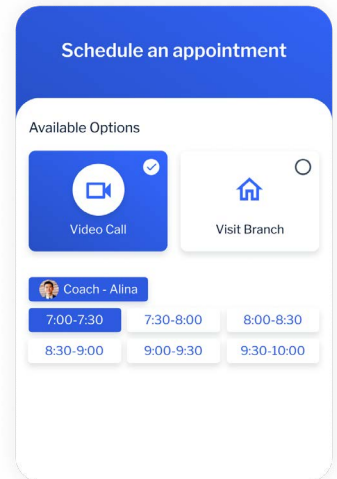
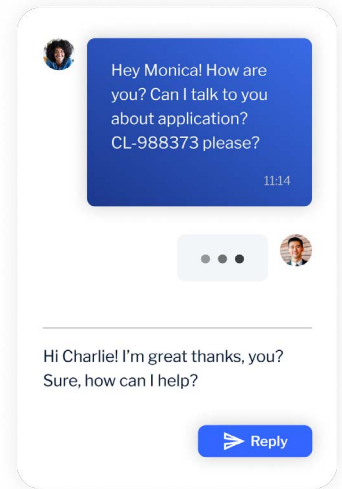
Like McKinsey says, “Customers should be able to resolve any query, satisfy any service need, and buy any product simply by using the app.”³ It’s a difficult thing to deliver, to say the least, but few things in banking are as important. And if you can’t pull it off, there’s plenty of banks that can — and dozens entering the market every month.

³ McKinsey & Company, [“Integrated channels: The next frontier beyond omnichannel distribution.”](#) May 2023.

In this area, the sky is truly the limit. The more things you can empower them to do, the more they'll thank you, particularly if you **create full transparency about the status of their request**. By allowing self-service, you're telling your customers that you value their time, their wishes, their preferences. After all, some users might not be comfortable acting on their own without assistance, while others might be frustrated while waiting for customer support. Either way, **the decision should be all theirs**, and it's your job to accommodate that.

But make sure you're always on hand to assist. **Customers may choose to do things on their own, but that doesn't mean they want to feel alone**, particularly when they're having issues. As Deloitte says, things like "**chatbots, agent chats, and in-app voice chats** are growing in importance as a medium to guide customers towards self-resolution and reduce friction between the customer and other channels of support."⁴ Because no matter how good your self-service touchpoints may be, your users will always want to feel that **you're there to support them**.

Another group that will thank you for the gift of hassle-free self service? Your employees. Freed from the burden of updating personal information, responding to travel notices, and managing spending limits, your teams will be able to **focus their attention on value-added activities**, allowing you to deliver superior customer service, all while **increasing efficiency, minimizing errors, and reducing your cost to serve**. And that's what we call having a positive impact!



⁴ Deloitte, "[Last mile of the customer service experience: the next battleground in retail banking.](#)" November 2020.

03

Creating consistency with an omnichannel approach



But as you add self-service functionality, don't forget one key thing — to re-architect around your customers, not your systems.

To ensure an ideal user experience, you'll need to **maintain a consistent level of service across all touchpoints**, including digital and physical channels. That includes everything from branding to unified customer data, because having a uniformly high quality of service creates a sense of familiarity, **helping customers navigate your various channels with ease**. And the alternative? Not an option. No one should be treated to a next-level, game-changing app, then be forced to deal with tedious in-branch paperwork or a non-functioning desktop portal.

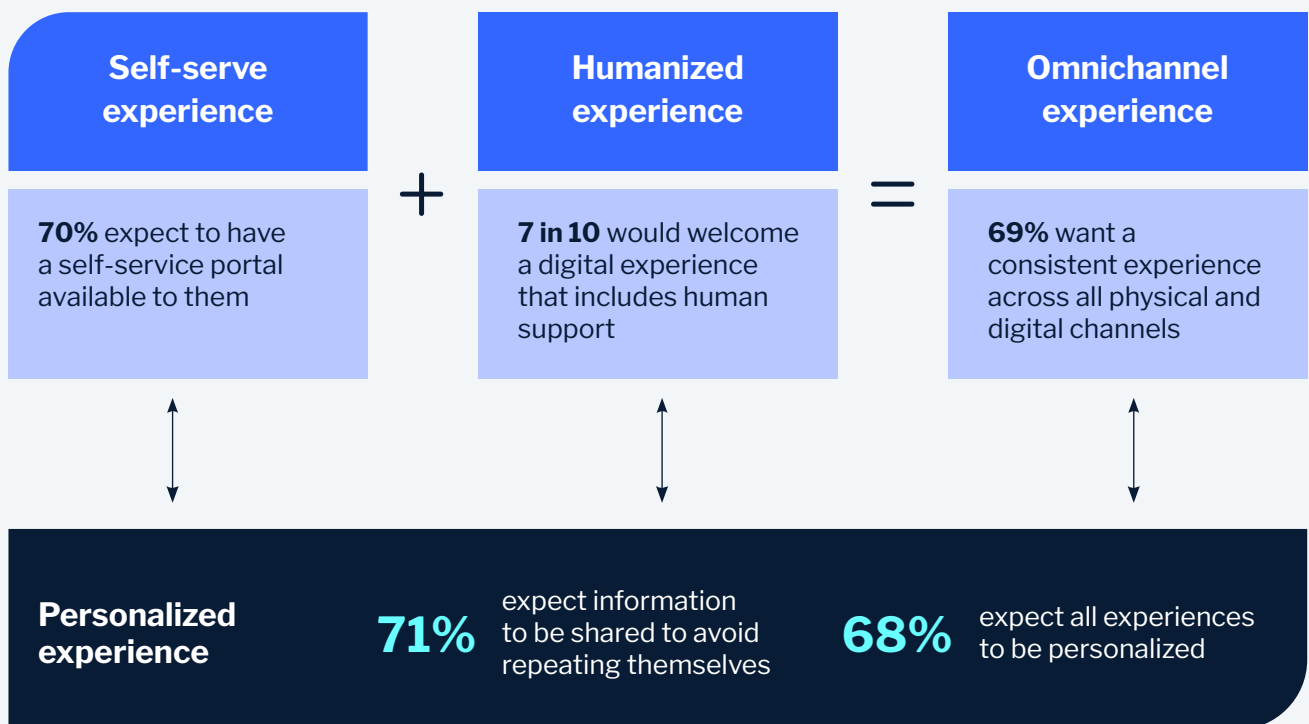
That's why it's **essential for you to use an omnichannel approach**, integrating various customer touchpoints into a cohesive, connected system. So whether they want to visit a branch, start a transaction on their phone and complete it on their desktop, or speak to a customer service representative, your job is to empower them to do so. Don't worry, juggling channels won't be a chore for them — **as long as it's their choice to do so!** Take it from McKinsey: "Leading banks integrate channels and use their mobile app to orchestrate across digital and human interaction to provide a truly differentiated customer experience."⁵ And that's what you need to aim for.

Before we move on to the employee side of things, here's a common pitfall you'll want to avoid: **don't simply digitize your services**. The fact of the matter is that everyone — both young and old — values relationships, and that includes with their bank. And even cutting-edge tech can only

⁵ McKinsey & Company, ["Integrated channels: The next frontier beyond omnichannel distribution,"](#) May 2023.

get you so far. In fact, according to PwC, **82% of U.S. consumers — and 74% of non-U.S. ones — value human interactions and want more of it in the future.**⁶ You know what else they value above all else? **Speed, convenience, helpful employees, and friendly service,** with each hitting over 70% in importance.

It’s become clear that customers want not only differentiating digital experiences, but also humans that help enable them. Cornerstone calls this **the “human + digital” approach:** using digital tech to enhance human-assisted interactions — or when such interactions are less convenient or effective.⁷ And by thinking this way, you’ll get the best of both worlds — **next-level tech that never loses the human touch.**



⁶ PwC, [“Experience is everything: here’s how to get it right.”](#) 2018.

⁷ Cornerstone Advisors, [“The human + digital challenge in banking: consumers want both.”](#) 2021.

04

Giving employees a single source of truth



Once you've empowered your customers to take their finances into their own hands, you'll need to take the next step.

That means giving your employees the tools they need to deliver the best service possible, beginning with **creating a 360° view of your customers**.

Here's a stat for you — right now, **only 29% of service agents feel they're effective in getting the information they need to help customers**, and it's all due to information silos and disconnected tools.

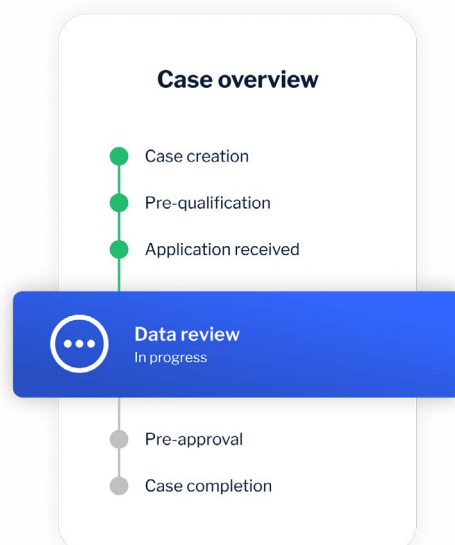
Think of it this way — right now, your Customer Service Representatives **have to consult a whole host of different channels** to effectively service your customers, sometimes in real-time while they're on the phone. These channels don't communicate with each other, and when you factor in different logins, screens, and windows, it's a major headache. That makes it a bad experience for everyone involved — it takes **longer, it's less accurate, and it's incredibly inefficient**.

But if you can **equip your teams with a complete, comprehensive view of your customer profiles**, you'll help them understand individual customer needs and preferences, allowing them to boost satisfaction and provide value-added interactions. By **providing a single source of truth**, a unified hub for all customer data and interactions, you'll not only **increase user engagement**, you'll also **boost employee efficiency and satisfaction**. And your customers are sure to notice the difference.

29%

of service agents feel they're effective in getting the information they need to help customers.

McKinsey & Company



⁸Zendesk, "[Customer experience trend report](#)," December 2022.

05

The additional advantage of AI



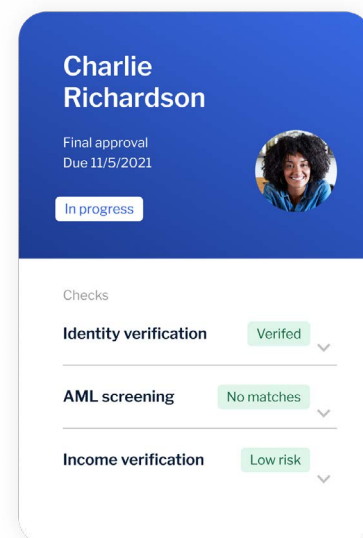
Your front-office teams may be good, but trust us, they can be even better.

By **harnessing the power of AI, automation, and machine learning**, you'll unlock truly personalized customer interactions and scalable engagement across all your digital channels. If you want to stand out from the pack, this is the way. By eliminating data silos, you'll unite customer information from multiple sources, touchpoints, and platforms, allowing you to **power truly differentiated customer experiences** — and faster processing, as well.

You'll need to start small, of course, **using out-of-the-box algorithms to power things like spending patterns and credit scoring**, but once you're up and running, you'll be able to target the holy grail of automation: **straight-through processing (STP)**. By fully automating certain processes, you'll make a huge impact on not only your employees' time, but also your bottom line.

For example, McKinsey estimates that **banks can use STP to approve up to 90% of consumer loans** in mere seconds, **generating efficiencies of 50% — and revenue increases of 5-10%**.⁹ And those are numbers no one can afford to dismiss.

Imagine the possibilities: **real-time analytics** to give you a glimpse into customer behavior. **Smart insights** that create new opportunities for cross- and up-sell. **Segmentation** to help you target capabilities to the most relevant customers. Even **proactive support** that alerts them when their credit card is due to expire, for example. This used to be space-age stuff, but these days, it's readily available, so make sure you take it into account during your digital transformation journey.







90%

of consumer loans can be approved by using STP.

McKinsey & Company

⁹ McKinsey & Company, [“Risk analytics enters its prime.”](#) June 2017.

Here's an example of a possible segmentation plan, plus the associated services

		Degree of differentiation / personalization			
		Limited			High
		Young professional	Families	Sole props	Affluent
	Automate	Background process automated Event-triggered communication			
	Self-service	Digital-first journeys for all base offerings Automated alerts			
	Assisted	Live chat Call center support only for complex queries		Fast routing to call center	Call center priority routing
	Expertise pool	Video-consulting-based advice for mortgage (only after online request)		Mortgage advice (video-based); basic investment advice	Proactive & tailored meetings Wealth Plan

Backbase Engagement Banking Platform

06

Assembling and training your dream team



After you've got everything else in place, there's another key step, and it's an often neglected one: building a skilled, empathetic, proactive team.

All the algorithms in the world won't make a difference if your team isn't trained to use them in a way that's **customer-centric and efficient**.

These days, many banks consider it a tradeoff: becoming more digital or becoming more empathetic. But you shouldn't see these as mutually exclusive things. Accenture recently polled 125 senior executives to understand the extent to which banks prioritize customer empathy, dividing them between empathetic leaders and laggards. And believe it or not, their category seems to have had a real effect. In fact, the **leaders grew revenue by 1.3% during 2020, while the laggards managed only 0.6%.**¹⁰ And this stands to reason. People have always gravitated towards companies that understand their unique situations and problems — and avoided the ones that view them as just another metric or sales opportunity.

But how can you actually demonstrate empathy to your customers? Start by **considering their emotional profile**, which influences the choices they make and the way they spend their money. Try to see beyond their direct problem to the root of things — and who knows, maybe you have a product or offer that can help them improve their financial wellness. **Don't try to sell every product** to every person. Instead, use your knowledge of the customer to personalize and segment them, allowing you to scale up — while keeping their needs at the heart of everything you do.

So when you modernize your digital channels, **be sure your employees remember to focus on truly understanding customers**, instead of focusing entirely on things like revenue and productivity. Believe us, you'll see the ROI as you create connections that last, all the while increasing customer loyalty, retention, and satisfaction.

¹⁰ Accenture, "[Banking on empathy: engaging with customers in a more human way.](#)" 2021.

07

Targeted advice for retail, business, and wealth



These tips are great, but what about your specific market subset, you might be asking.

How does **retail banking, business banking, and wealth management** fit into this complex picture? Wonder no more — our experts have you covered.

Retail banking: from friction to freedom

This should come as no surprise, but the keys to remarkable retail banking? **Maximizing self-service, empowering your employees, and creating an omnichannel experience.** Of course, we've touched on these before, so here's a new one for you: **never underestimate the power of providing financial wellness.**

For example, consider notifications and alerts that would allow you to reach out to customers with **targeted offers, spending insights, and financial opportunities.** You can also **build a financial insights dashboard** that brings together everything they need to stay in control of their finances: cash-flow forecasting, upcoming bills, credit

scores, and so on. Your bank shouldn't just be a place where their money lives — it should be a trusted financial partner that creates value at every interaction and touchpoint. After all, servicing is important, but every call, message, or branch visit is an opportunity to go the extra mile and delight them in the process.

As you kick off your digital transformation journey, ask yourself a few questions:

- What are your customers using your apps for?
- Do you have any gaps you need to fill?
- What topics are they most likely to call you about?
- What can their complaints tell you about their unfulfilled needs?
- How can you remove friction and increase transparency?

Want to see how intuitive, efficient, and user-friendly your customer servicing journeys can be?

[Watch the demo now.](#)

**KPIs:**

Average response time, average resolution rate, self-serve rate, revenue generated by customer lifetime value



“Think about how you can turn negative customer moments into positive ones. If they call with a complaint, challenge yourself to turn the opportunity into a value-added experience, delighting them with your deep understanding of their situation and their needs.”

— **Rachael Lord**, Product Director, Retail Banking, Backbase

Business banking: from channel-centric to customer-first

When it comes to business banking, every digital transformation needs to start with one thing: **honest customer feedback**. Try to capture common pain points and analyze them before you start enhancing your digital channels. By doing so, you'll create an experience that's not only cutting-edge, but also **deeply rooted in their real-life needs**. Be sure to **truly investigate your end-to-end customer journeys** — and don't be afraid to leverage innovative tech to bring things to the next level.

Here's a few questions for consideration:

- What's your Net Promoter Score, and what can it tell you about what you need to prioritize?
- How long does it take to resolve customer complaints?
- How long do customers wait for a response?
- What are your levels of churn and retention?
- Are your employees actively engaged and given the proper tools for efficiency?

Want some help elevating the way you service your business banking customers? Check out [our solution](#) now.



KPIs:

NPS, CSAT, reviews on digital stores, quality of customer support, speed of resolution, rate of retention, employee efficiency



“Make sure your staff has all the tools and insights at their disposal so they can offer knowledgeable assistance and solutions. Try using things like chat, voice, video calls, and chatbots to provide quick and efficient support.”

— **Jarno van Hurne**, Head of Business Banking,
VP Product, Backbase

Wealth management: from slow starter to scalable

The biggest transfer of wealth in history has already begun, and many private banks are unfortunately not prepared. That's why you need to **utilize existing frameworks to digitize without changing your core**. Out-of-the-box is the name of the game here. Existing technology will help you **get to market fast**, allowing you to retain your new customers and provide the digital experiences they expect. And be sure to **create an engagement layer** so you can interact with your customers on their channel of choice. You'll need to **foster a culture of innovation**, so you can consider offering services like **robo advisory**, which will help you provide intelligent investment advice in a scalable way.

Consider the following:

- How often do customers contact their advisors and why?
- What are your competitors doing and how can you match their offerings?
- Are you prepared to foster interactivity via digital channels?
- How dependent are you on your core?

Curious about the possibilities? Explore [our solution](#) now and start delighting your next generation of clients.



KPIs:

resolution rates and times, digital engagement levels, daily logins to your apps

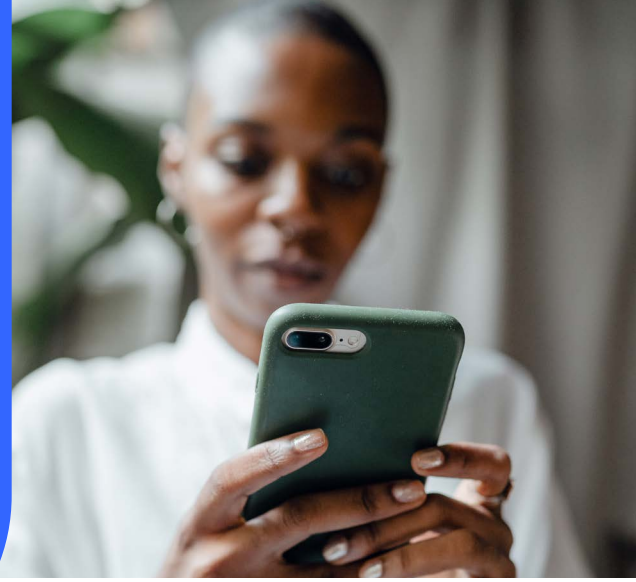


“Human interaction is no longer enough to ensure great customer service, and private banks just don't have the technology. The strange thing is that you get a better digital banking experience if you have \$500 than if you have \$5 million. So the time to act is now, but don't reinvent the wheel.”

— **Lennart Asshoff**, VP Product, Digital Investing, Former CEO of Nucoro

08

Customer stories: clearing common servicing hurdles



By now, we hope you feel empowered to truly revolutionize and modernize your customer service journeys.

But seeing, of course, is believing, so here's a look at how a few of our clients tackled the challenge.

RAIFFEISEN

Raiffeisen is one of the largest banks in Switzerland — and that means a ton of channels — both digital and physical. With five apps, multiple websites, and over 800 branches, their **customer experience had become inconsistent**, as had their employee journeys.

As part of their priority initiatives, Raiffeisen **started building a single app for all lines of business such as retail and business banking, powered by one platform**. But after two years of working on their own, they realized that building their solution without help was running up costs and significantly delaying their project.

[Read more](#)

Now, Raiffeisen is using the Backbase Engagement Banking Platform to build its digital retail and business offerings. Our solution will help them **deliver seamless experiences to their customers**, including digital engagement channels and in-branch services. And they're already seeing results. In fact, by working with us, Raiffeisen was able to **deliver an MVP app in just six months**.

Raiffeisen's implementation advice? **Don't reinvent capabilities that have already been perfected**. Instead, adopt what's already been proven and build things that are unique to your bank.

BKS Bank

BKS Bank is one of the leading car-and-vehicle-leasing institutions in Austria, and they want to keep it that way. As part of their sustainable vision for the future, they decided to **accelerate their loan application process**, which would allow them to **drive growth and keep up with ever-changing customer expectations**.

Their goal? To create **a streamlined self-service loan application solution**. And by leveraging the Backbase Engagement Banking Platform, they made it happen — with immediate results. BKS was able to **achieve a**

[Read more](#)

90% reduction in the time it takes to process a loan application, as well as **a 75% reduction** in the time it takes to submit one. It now takes their customers a mere five minutes to complete an application — and only 20 clicks.

BKS's story demonstrates that when you prioritize self-service, it pays off in a big way. By outsourcing certain tasks to the customer, you can give them a feeling of control, all **while speeding up resolution and increasing efficiency**.



EDMOND
DE ROTHSCHILD

Like many private banks, Edmond de Rothschild thrives on the long-term — and often life-long — relationships it establishes with its clients. So when Rothschild realized that both client needs and business needs were evolving, they knew they had to act fast in order to maintain their high level of service.

That's why they reached out to **Nucoro — now part of Backbase — a cloud-native savings and investment platform**. Throughout the modernization process, Rothschild and Nucoro worked hand-in-hand, all while keeping clients firmly front of mind. This required

[Read more](#)

an **advanced, flexible, scalable platform** — one that would help Rothschild **launch innovative investment and savings solutions at speed**.

The end result? **An automated, end-to-end hybrid advisory solution** with unique user experiences tailored to specific client segments. And better yet, Nucoro's solution was able to **integrate easily with the bank's systems and external digital providers**, making the transition — and the solution — as seamless as possible.

09

Backbase: your partner in digital innovation



Digital transformation is no walk in the park. The path is long and complex, but thankfully, there are shortcuts — and you're not alone.

At Backbase, **our mission is to empower your bank to re-imagine and modernize its IT and business operations** with a strong focus on customer-centricity, allowing you to **fully re-architect around your customers.**

By using the [Backbase Engagement Banking Platform](#), you'll be able to **break free from the constraints of your legacy systems.** Our whitelabel solution lets you gradually hollow out your core and construct a modern customer engagement orchestration architecture around it. And with **over 400 composable, pre-integrated capabilities and out-of-the-box journeys**, you'll do it in record time.

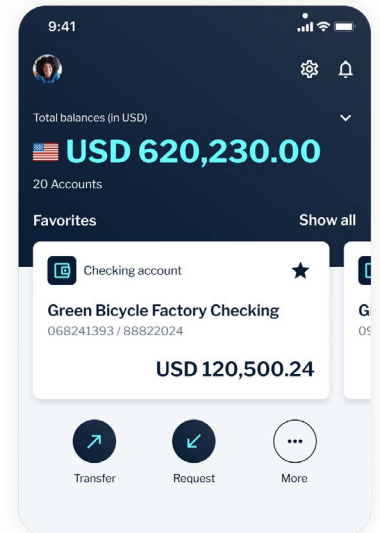
Picture it — **a single, omnichannel platform that co-exists with your other tech, vendors, and banking standards.** And by leveraging it, you'll de-risk your transformation by channeling technology and expertise towards delivering real business value. No more costly maintenance budget. No more point solutions. Just a fast-track to success with a partner that's here to help you **foster innovation and enhance your customer experience** — all while driving efficiency and ensuring your sustainable growth.

And if that wasn't enough, we have several products to sweeten the deal. Let's take a look.

Digital Banking

Backbase Digital Banking is your opportunity to **become the banking app that matters most to your customers**. That's a lofty goal, but it's a fact. By leveraging this solution, retail banks, business banks, and wealth management firms will be able to stand out from the pack by **creating fast, intuitive, rich banking experiences across all touchpoints**. Because it's not just one journey or channel that matters — it's all of them.

Our single, core-agnostic platform has powerful capabilities to help you delight your users at every turn, including everything from turn-key apps to cloud-native, scalable architectures. Simply **adopt our out-of-the-box journeys so you can get to market fast**. But don't worry, "vendor lock-in" and "one-size-fits-all" aren't a part of our vocabulary. Once you're up and running, you can **build on top to create the unique, differentiating experiences** of your dreams.



Want to go beyond banking and innovate like the digital challengers?

With Backbase Digital Banking, you'll get best-in-class functionality, combined with a simple, intuitive user experience that helps you:

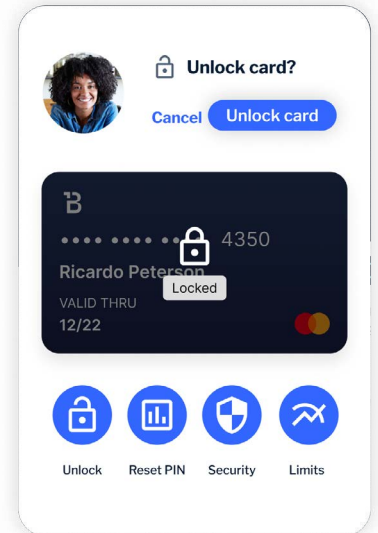
- ✓ Boost digital channel adoption
- ✓ Increase customer retention
- ✓ Reallocate funds towards innovation

[Check it out](#)

Digital Assist

And here's one for your employees: Backbase Digital Assist. This cutting-edge solution will help your teams **supercharge the customer service experience** — all while freeing them from point solutions and multiple logins. Imagine every feature they need for quick resolution and upsell, all available in one place, plus a 360° view of the customer. That's a recipe for next-level service.

This powerful, ready-to-go app is **tailored to meet every employee need**. For example, you can chat with customers or schedule video calls for important conversations, right from the app, but that's only the beginning. You can also easily collaborate across teams by using in-app comments, task assignments and tracking, and permissions, **allowing your employees to focus on providing a “white-glove” customer experience**. And when you add in role-based workspaces, a virtual contact center, and CRM integration, your employees will be more efficient — and engaged — than ever.



It's time to create a single, unified workspace

With Backbase Digital Assist, you'll empower your employees to serve your customers better than ever before and:

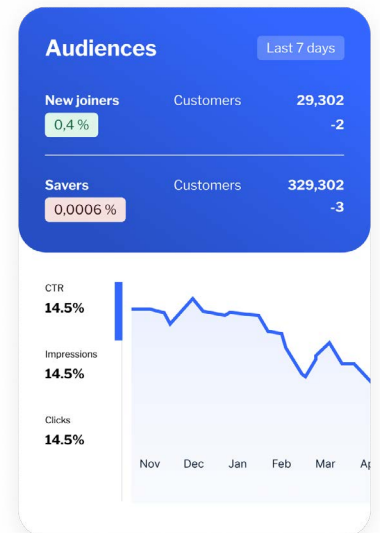
[Check it out](#)

- ✓ Drive customer satisfaction and retention
- ✓ Speed up resolution times
- ✓ Slash operational costs
- ✓ Increase productivity and visibility

Digital Engage

You'll also want to check out Digital Engage, our solution that **empowers your marketing teams to craft targeted campaigns and customer outreach**. Want to create meaningful interactions that get real results? That's rhetorical — of course you do, and with Digital Engage, you'll be in the right place at the right time, **sending messages that connect and perform**. That means everything from push notifications to in-app messages, emails, and SMS, allowing you to share hyper-personalized advice, product offerings, and suggested actions.

Like our other products, Digital Engage is ready to go, meaning you can **use our pre-built campaign templates or start one from scratch** — it's your choice. But no matter what you decide, you'll be able to measure the success of your campaigns with data-driven decisions to define your next interactions. You can even enable collaboration by sharing the data with others.



Ready to create personalized, relevant interactions at scale?

Thanks to our capabilities like smart orchestration, endless data integration, and targeting engines, Digital Engage will help you:

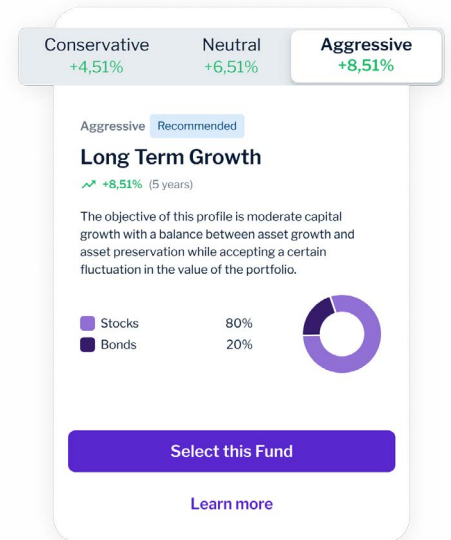
[Check it out](#)

- ✓ Boost customer engagement
- ✓ Drive long-term loyalty and stickiness
- ✓ Target and engage with customers on their channels of choice
- ✓ Create new opportunities for up- and cross-sell
- ✓ Increase ROI

Digital Investing

And last — but certainly not least — we’ve got Backbase Digital Investing, our latest product that will help you **build, automate, and scale digital investing propositions**. No matter the segment, you’ll be able to empower your customers to take control of their investments with user-centric trading, robo advisory, hybrid advisory capabilities, and more. We’ll give you the tools to **develop powerful solutions at speed and scale**, getting you to market fast while automation and third-party integrations streamline your journeys. And that’s how you create a world-class investing experience.

Our solution gives you everything you need to succeed: risk and suitability assessments, automated rebalancing, regulatory reporting, even financial planning and goals. And that’s just scratching the surface. The bottom line? We’ll take care of the “plumbing,” so you can **focus on creativity and innovation**.



Prepare to create a modern wealth management infrastructure

Whether you're building from scratch or integrating new propositions, Backbase Digital Investing will help you get to market fast and:

[Check it out](#)

- ✓ Maximize flexibility for any market
- ✓ Increase efficiency
- ✓ Differentiate and scale
- ✓ Build life-long relationships with your clients

Taking the first step to superior customer servicing

The writing's on the wall — **customers demand better service, and they demand it now.** So unless you're a newly established neobank — and even if you are — it's time to update your servicing journeys and make the changes you need to stay ahead of the game. If you can **empower your customers to self-service and give your employees the tools they need to succeed,** you'll stand a great chance of thriving in the new generation of banking.

But unless you have unlimited funds — and, again, even if you do — **don't try to modernize your journeys alone.** We're on hand, ready, and waiting to become your dedicated, long-term partner in innovation. Just say the word and let's make it happen, together.



About Backbase

Backbase is on a mission to re-architect banking around the customer.

We created the Backbase Engagement Banking Platform — a unified platform with the customer at the center, helping banks orchestrate seamless journeys across every stage of the customer lifecycle.

We make it simple for banks to orchestrate seamless customer journeys, all on a unified platform. From customer onboarding, to customer servicing, customer loyalty and loan origination, we help financial institutions surpass customers' expectations in every phase of the customer lifecycle. Built from the ground up with the customer at the heart, our Engagement Banking Platform easily plugs into existing core banking systems and comes pre-integrated with the latest fintechs so financial institutions can innovate at scale.

Industry analysts Forrester, Gartner, Celent, Omdia, and IDC continuously recognize Backbase's category leadership position. Over 150 financials around the world have embraced the Backbase Engagement Banking Platform - including Advanzia, Banco Caja Social, Banco de la Nación Perú, Bank of the Philippine Islands, Citizens Bank, ENT Credit Union, Greater Bank, HDFC, Judo Bank, KeyBank, National Bank of Bahrain, Navy Federal Credit Union, Natwest, Raiffeisen, SchoolsFirst Federal Credit Union, Standard Bank, Société Générale, TPBank, Washington State Employee Credit Union and Wildfire Credit Union.

Backbase is a privately owned fintech company, founded in 2003 in Amsterdam (global HQ), with regional offices in Atlanta (Americas HQ), New York, Boise, Mexico City, Toronto, London, Cardiff, Dubai, Kraków, Singapore, and Sydney.

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