

The KIVA Respect CRM/CEM Suite provides the open software infrastructure and unified applications banks need to support successful customer relationship and customer experience management strategies. KIVA's technology uniquely addresses the three areas which are crucial to the effectiveness of any CRM and/or CEM system.

1. **Administrative Controls** – How your institution builds, controls and manages enterprise-wide CRM/CEM
2. **Channels** – How your institution touches and interacts with customers
3. **Relationship Management** – How your institution delivers personalized service, sales and marketing messages to customers and prospects

Administrative Controls

KIVA's Respect Command Center (RCC) provides the core, centralized functions you need to implement your CRM/CEM strategy across the enterprise (i.e. face-to-face, self-service, mobile, back-office channels, etc.). Using RCC, you can build and manage *all of the following* and more:

- Enterprise Workflow
- Rules, Routing, Escalations
- Staff Profiling and Organizational Hierarchy
- Permissions and Authorizations
- Incentives
- Dashboards and Reporting

Channels

KIVA's Respect unified Communication Center (uCC) provides a set of integrated solutions that support all of your delivery channels. uCC enables *consistent inbound and outbound communication* with your customers with every interaction—and most importantly, via your customer's channel of choice.

Customers must have confidence that they will get the same great level of service from your bank whether they walk into a branch, call into the contact center, utilize an IVR system or engage in a web chat. Customers should be able to begin a process at one of your channels and complete it via another if they are so inclined—without retelling their story, or entering redundant information. It's this consistency that lies at the very foundation of building relationships and cultivating sales.



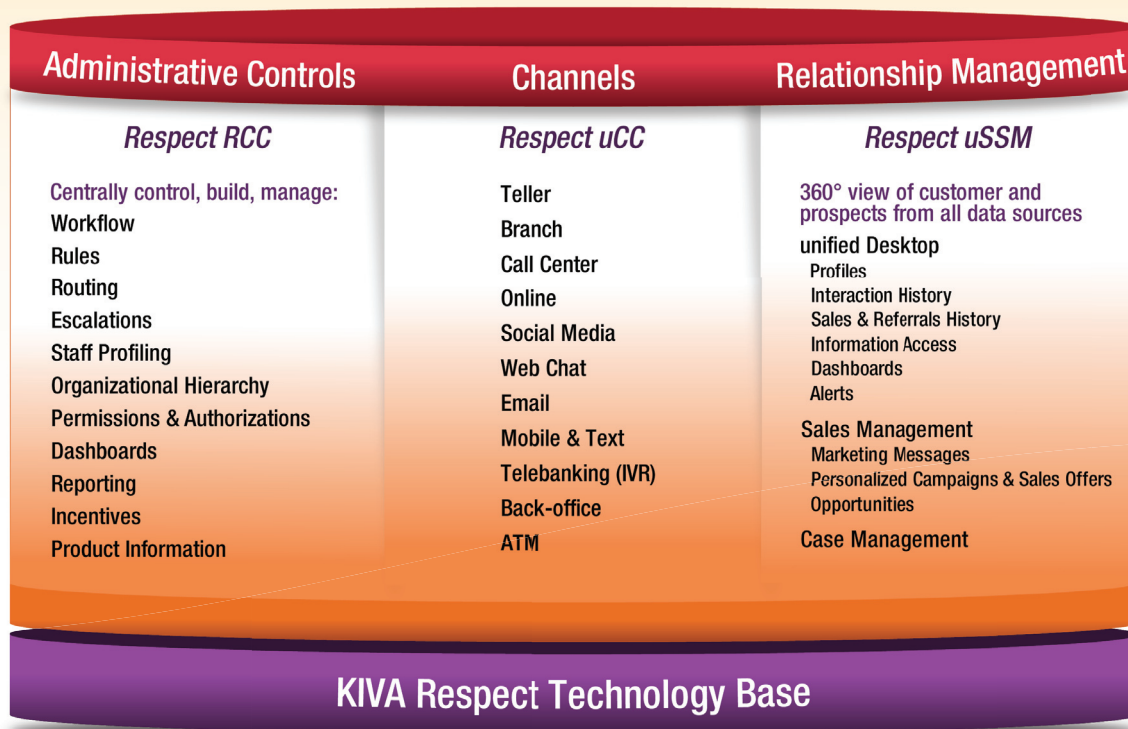
Relationship Management

KIVA's unified Sales & Service Management (uSSM) solution set enables you to manage the whole customer relationship and attract new customers. uSSM gives you – in a single, unified desktop – an unprecedented view of each customer and prospect—not just demographics and/or what accounts they hold today, but also interaction history, sales and referral history and much more. KIVA's software “brings” this unified customer information to every interaction so that you can respond quickly, provide personalized service and make every experience customers have with your institution exceptional.

At the same time, uSSM equips your bank to sell and market to customers *within the flow of service*—not as an add-on event. Our applications enable you to identify new opportunities, deliver sales and marketing messages, execute and track marketing campaigns *in real-time* and capture sales through a uniform process across all channels.

Solutions Overview

Respect™ CRM/CEM Suite



KIVA Respect Technology Base

Centralized Open Database, Multi-media Backbone, Financial Data Model, Enterprise Integration & Workflow, Single Queue, Developer Toolkit

Underlying Architecture

At the foundation of our suite is the KIVA Respect Technology Base. Among key differentiators, our infrastructure provides you with a centralized open database, multi-media backbone and financial data model as well as the enterprise integration and workflow that's absolutely vital to executing a CRM/CEM strategy. Our "content-based routing" approach to systems integration becomes the means of sharing data amongst disparate systems and enables your institution to better leverage existing technology investments. (Please see *KIVA Respect Service Bus Overview* for additional information.)

So...whether your bank is seeking to deploy customer relationship and customer experience management technology for the first time, or already has a system in place that isn't meeting all of the institution's objectives, our KIVA Respect CRM/CEM Suite is a game changer.

About KIVA Group

KIVA Group is a global provider of unified customer interaction and experience management software that helps financial institutions to integrate and optimize their multiple delivery channels to achieve sales success through exceptional service. The company's Respect technology platform and suite of applications are enabling institutions worldwide to connect the customer, product and services information they need to create a more satisfying experience with each interaction. These teller, branch, internet, call center, IVR, marketing and sales software products can be implemented as point solutions or as part of a strategic initiative to completely unify the enterprise.