

# **SALES & SERVICE CRM**

Real Life Answers



## WHAT is CRM?

CRM is a chameleon. It has changed its colors more than a dozen times, and even morphed into different shapes and chemical ingredients. CRM stands for Customer Relationship Management, doesn't it? Another way to say that is, ...managing customer relationships. Why would we want to do this? Because profitable customers are hard to find, and maybe even harder to keep.

*CRM is about identifying and understanding your most profitable relationships, and building retention strategies to keep them. Everything after that is icing on the cake.*

Unfortunately, CRM has been cheapened and blurred based on the broad overuse by virtually every vendor in the marketplace trying to piggyback on the buzz of the "CRM movement." This has happened so much in fact, that the essence of CRM has become a thought that many struggle to grasp. You may find yourself among those who are a little confused. Well, me too. I guess I'm just not smart enough to apply all of that broad CRM theory into a practical, real life environment. However, I do understand from where most every successful CRM sales & service environment comes. And, hopefully over these next few pages, you will begin to see through the clutter and find your own understanding of what CRM means to you, and what it can mean for your financial institution.

Let's begin with restating the words that make up the acronym: Customer Relationship Management. Unfortunately we touch our client relationships in so many ways that CRM may apply to everything from customizing your view of internet banking options to what you want printed on your personal checks. Me, I like my checks in basic blue with the sexy blue vinyl cover. How about you?

CRM must be redefined into something simpler. Otherwise we may forever be looking at CRM like a Dagwood sandwich (the size of a small microwave oven). In the Dagwood stage, the temptation is in doing everything at one time. It is extremely difficult to swallow the CRM concept whole. Frankly, those who try it this way rarely ever get started. CRM should at least initially be defined as Customer *Retention* Management. So, we lose the word Relationship and insert Retention into the CRM acronym. While subtle, this change is huge.

Knowing who your best relationships are and what they buy is the foundation to your success. A thoughtful CRM strategy helps you focus on that specific objective. The right *beginning* definition for CRM should be identifying and retaining your best, most profitable customer relationships.

**Knowing who your best relationships are and what they buy is the foundation to your success.**



## CUSTOMER RETENTION MANAGEMENT - CRM

CRM must really begin as *Customer Retention* Management for a couple of excellent reasons. The first deals with profitability. The second reason is, uh, profitability. Candidly, no one is interested in implementing a sales and service CRM culture if they can't impact profitability in a positive way. I mean, if the technology and training alone cost over \$100,000 like some solutions (many are dramatically less), how will writing that big check impact your bottom-line profit?

And, how long will it take to make back that \$100K investment? CRM is about *retention* for the sake of a positive return on investment (ROI). I would not recommend spending one nickel on CRM if you don't expect a return on it. And the easiest and most successful way to get that ROI is through *retention*.

It has been widely discussed by many experts that over 200% of your profits are generated by just 10-20% of your clients. That's a nice twist on the 80/20 rule, isn't it? Should we rename it the 200/20 rule for financial institutions? As compelling as this simple fact appears, it can be even more so. What if 100% of your profit came from only 1% of your client relationships? Is that the 100/1 rule? Well, those are likely the numbers at your institution. Wild, isn't it? Or is it just a little scary?

Think about it, at the end of the day only a handful of your clients are responsible for all of your bottom-line profit. What if just a few of them left you for another institution? How would that impact your business? Are you beginning to understand the power of keeping what you have? A retention focus means that all of the work you have done to date to attract valuable clients becomes a building block, instead of a revolving door. Great clients are like teeth. Only brush the ones you want to keep.

In the 1969 film *Butch Cassidy and the Sundance Kid* starring Paul Newman and Robert Redford, there are a series of moments in the middle of the movie where lawmen were incessantly chasing Butch and Sundance. Butch kept asking, "Who are those guys?" Indeed, who are those guys? Considering our new 100/1 rule, you need to ask the same of your top clients. Who are those guys?

The first step in a successful CRM program is in focusing on retention. I hope this section underscores the value of a "keep what you have" strategy. Yet, retention is the first step. CRM can be more. CRM can deliver your institution a sustainable competitive advantage.





## THE 3 PILLARS OF CRM

### ***The First Pillar: Retention.***

Focus on identifying who is a valuable client and build a retention strategy around them. Focus on your best segmented/targeted opportunities. Identify and attack areas where you may be "at risk." *Allocate 50% of your available marketing resources to this phase.*

### ***The Second Pillar: Enhancement.***

Make your existing client relationships more valuable. Sell them more products that they want and need. Help them use your services and delivery channels more efficiently. Re-price the products that may be money-losers to improve the profitability of low-profit client segments. *Allocate 30% of your available marketing resources to this phase.*

### ***The Third Pillar: Acquisition.***

Acquire client relationships that look like the ones you have success with today. Focus new business development on areas where you can impact or own a niche in the market. *Allocate 20% of your available marketing resources to this phase.*

Marketing strategies should be targeted based on the needs and wants of different segments. Target marketing is the way to increase retention, enhancement and acquisition. However, all marketing activities should also help achieve strategic business objectives; and each activity should be measured in terms of return on investment (ROI).



## PILLAR 1: RETENTION

To compete in today's segmented marketplace, your best opportunities come from within. Why? If you are like most financial institutions, 75% of your marketing budget is set for customer acquisition. And at \$200 per customer in acquisition costs (according to Mr. Sheshunoff, Alex Sheshunoff Management Services), it is not inexpensive. As you likely have heard, it is eight to ten times less expensive to cross-sell an existing relationship something additional, than it is to acquire a new relationship (that means spending \$25 to cross-sell vs. \$200 to acquire a new customer). This concept is at the heart of an effective CRM program.

Secondly, because you already have a relationship with your existing customers and you arguably understand their needs better than you do a prospect's needs, they will trust you and your product recommendations much more readily. And thirdly, your advertising and direct mail will be listened to and opened by your existing clients. Why? Because everyone generally opens the mail that comes from his or her financial institution. While you shouldn't misuse this trust, neither should you fail to take advantage of the opportunity.

Knowledgeable financial institutions understand that proactively identifying and retaining their profitable customers is a sure-fire way of improving profits. Unfortunately, not all bankers have discovered this easy way of improving their bottom line. Instead, banks and other financial institutions continue to spend millions on marketing ploys and margin-squeezing strategies aimed at enticing new customers through their doors.

*It is clear that a focused Customer Retention Strategy is the intelligent way of driving growth & profit at your institution, while at the same time protecting against net-margin squeeze. Isn't it time for you to place an emphasis on retaining your best client relationships, promoting intelligent cross-selling and providing a customized one-to-one relationship with your clients? Say yes.*

## PILLAR 2: ENHANCEMENT

You will want to follow your retention program with the enhancement phase of CRM. This phase helps you build profitability from within, as you identify existing client relationship segments that have growth/profit opportunity. In some cases, the enhancement projects you focus on will help reduce the business risks associated with some client segments.

In her book *Profit Growth Banking*, Roxanne Emmerich states "Marketing is the consistent and systematic approach to get current clients to buy more and stay longer, and elevate the quality of your clients and referrals."

A couple of key areas should be addressed as you look to grow from within your existing relationships. Financial institutions now have the advantage of recognizing clients and their differences. High-profit customers aren't the only ones who are easily identified



through this process. Your least profitable clients, who perform high cost transactions with small amounts and generally hold minimum balances just to keep an account accessible, are the other side of the customer coin. We need to address each of these segments, and those “at risk” segments as well.

### **PILLAR 3: ACQUISITION**

When you are beginning a full CRM program, you start with retention and enhancement. Yet there is always client acquisition activity happening. But once you have an established and mature retention and enhancement program in place, your focus can be directed more effectively towards key client/niche acquisition. Your marketing dollars will go much further if your acquisition focus is on a specific niche market, or towards a smaller group of like-minded households or businesses whose profile fits your high value clientele.

#### **HOW TO GET RESULTS WITH RETENTION, ENHANCEMENT, AND ACQUISITION**

A Marketing Customer Information File (MCIF) drives all three elements that build a solid CRM foundation - retention, enhancement, and acquisition. An MCIF will bring all of your accounts from each of your disparate IT systems and bring them into a common database. From there, an MCIF will perform product, customer (member), and household level profitability. In addition, an MCIF through data cleansing routines (CASS certification, geocoding, name/business conditioning) will get your data scrubbed clean for effective Householding. Householding is the process that automatically groups common accounts that are related in some fashion (husband & wife etc.) into one Household relationship. It is regarded as proper marketing today to focus on your household relationships vs. just your customer (member). So, it is an MCIF that helps you identify who's who through profitability, data cleansing and householding



## MANAGEMENT KEYS TO SUCCESS WITH CRM

Building a thoughtful CRM program takes leadership and commitment. I am certain that many spirited conversations will follow any discussion about how best to employ this kind of strategy. Because this is certain, each CEO must stand firm in reconciling the wants of their senior staff against the clarity of purpose outlined in the strategic CRM goals. So, when implementing a customer retention management strategy (including MCIFs), three key elements are important to keep in mind:

### TOP MANAGEMENT COMMITMENT

In order to set a solid, thoughtful CRM strategy in place, top management must completely buy-in to the benefits. It is essential that CEOs are excited about the potential that MCIF systems give them in understanding who comprises their customer base and where they stand in the marketplace as a financial institution. Blindly trusting your gut to “know” is in most every case a mistake in this day and age. Without top level buy-in though, this and most every CRM project will prove unsuccessful

### A CHAMPION TO DRIVE THE STRATEGY

In addition, CEOs must understand that no software system or program drives itself. Whether a CEO has hands on participation in a program or not, someone else within your institution must be the passionate driver of the information an MCIF provides, so that your institution can create and deliver on the benefits of CRM. The CEO should publicly place high value on this information, support the champion, and expect big things to come from this retention, enhancement, and acquisition effort.

### SETTING CLEAR GOALS

In order to realize substantial benefits from the implementation of MCIF systems and a CRM strategy, clear, realistic, and measurable goals must be set. Expecting a software program to provide overnight results is illusive thinking. Embarking on a more thoughtful way to satisfy customer retention goals takes an investment of time, talent and a pre-determined focus. Your MCIF vendor should be able to direct your beginning steps and help you set worthwhile and achievable goals. The rewards will pay back certainly in the first year, and many times over as the years advance. But real success starts with clear goals. Having no goals will result in disappointing results that can't be tracked.

Without all of the 3 key elements (CEO buy-in, a champion, and clear goals), your success in implementing a CRM program will likely be either nominal or non-existent. Regardless of what you do with CRM, MCIF, or customer retention in general, be sure that these 3 key elements are alive and publicly established. Otherwise, the endeavor will likely prove a waste of time and money. And where is the ROI in that?



## THE SALES AND SERVICE CULTURE

The foundation of a sales culture is a well-defined and implemented service culture. Perhaps the best way to think about sales and service is to view them as a symbiotic relationship – they complement each other and the sum is greater than the whole.

An effective sales and service program will help you exceed client expectations. According to Peppers and Rogers, the CRM gurus:

***“...the expectation of personalized, relevant offers and service is becoming a primary driver of customer satisfaction and loyalty in financial services.”***

This statement validates what we have all believed in our guts, namely that strong customer relationships provide a competitive advantage. Clients are just like us. We all want to be valued and respected. We want a pleasant experience, and to have a live body to talk to when we need help or have a problem. We all have an invisible sign hanging around our neck that says: Make me feel important! We should never forget this message when working with people. It really goes back to the basics – treat others as you would like to be treated! That's what customer service is all about. It's that simple.

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valued and respected.**

According to John Tschohl, author of *Achieving Excellence Through Customer Service*, studies prove that service is more effective in enhancing volume and profits than marketing, promotion or advertising. Highly professional service strategies add more to bottom line results than R&D, product innovation, capital improvements, marketing or any other strategy. Did you know that studies have shown that clients who have experienced good problem resolution are often happier and more satisfied than if they had never had the problem in the first place? Do you think providing great service will elevate your institution in the eyes of your clients? Of course.

Do you remember the George Orwell book, *Animal Farm*? It provides us another view of the basis for this thought process. If you recall the story, the animals take over the farm because they wanted everyone to be treated equally. However, once in power they recognized that “while all animals are created equal, some are more equal than others.” At the highest level this statement reflects on how power can corrupt, but on a lower level, the statement is reflective of your client relationships. Some clients are more equal than others, and because this is true, they expect better service. You need to be in a position to deliver it.

Let's be clear though. In a service context, you must establish a baseline, or a level of service excellence that all clients can expect of you. Frankly, every client should be treated with kid gloves. However, it doesn't end there. For those clients who make your bottom-line happen, do as Emeril Lagasse says on his cooking show on TV, “Let's kick



it up a notch!"Your most valuable clients deserve even better service. If you agree with this, then CRM is for you and your institution. Remember, the 100:1 rule (100% of profit comes from 1% of HH relationships). It seems obvious that building a *Customer Retention Management* strategy makes bottom-line sense. So why doesn't everyone do it? Because, it requires change both in terms of time and commitment. And change never comes easily. But it can be done, as proven by many institutions. However, this change must be considered a process, or even a journey. It must be evolutionary, not revolutionary. And management must provide the leadership, commitment and resources.

### **ESTABLISHING A SALES CULTURE**

Although the desire to establish a sales and service culture exists in many institutions, it is still a myth in most. It receives a lot of lip service, but there isn't much "walk behind the talk."To create a true sales and service strategy that produces a sustainable competitive advantage and exciting results, you must invest in the groundwork required to assure success.

Your loan officers and CSRs will be dealing with many clients and prospects. Other employees, like tellers, may also have interactions with these same people. Therefore, all of your front-line staff needs a tool that helps them identify, serve and manage clients. And while our service level is great for all clients,we need to recognize our top clients immediately so that each employee can respond to them in the manner outlined by management. This is why every employee that speaks with a customer should know with whom they are talking. That is how contact management begins in a customer retention management program.

### **SALES CONTACT MANAGEMENT SOFTWARE**

A sales contact management system helps your sales and support people manage and maximize their selling time. These systems can also help them direct contact activity on existing and prospective clients, track referrals and incentives, and even share the next product your clients are likely to buy. In addition, contact management systems also help sales management understand sales activity and performance/production across your entire financial institution. If you have clearly established a need for CRM at your institution, now may be the time to research options and select a system that best suits your organization.

The system you select needs to be super easy to use. Remember that your front-line staff does not consist of a bunch of techies. They are people oriented. What may appear logical and easy in the eyes of your technical staff, may not fly with the average employee. An easy to use system is the one they will use. In fact, sacrificing a feature or function may be worth it, just to gain the ease of use. In addition, this system should be available enterprise-wide. Today, this likely means that finding an Intranet based browser solution is best. This will allow anyone in your organization to access the sales contact management system easily from virtually anywhere.



As previously described, each staff member who has contact with clients must have access to enriched client information. “Enriched” is defined by each organization, but at its most basic level (which is always a great place to start), enriched should at least include the following information.

- Name, address, city, state, zip, phone number, e-mail,... of each household relationship.
- A list of every account (products & services) held by these households with current balances.
- The actual profitability of each household relationship, or a code (platinum, gold, silver, or A, B, C...) that clues your front line into knowing who is who.
- The next product this relationship is likely to want/buy next, and whether or not someone recently offered it to this household.
- Who is the “manager” assigned to this relationship?
- A place to log all contact, so that every person who may serve this client will be informed.
- Marketing campaigns in which each relationship may have recently been included.

Clearly more information can be shared, and more will be included in the sales & service solution you choose. And finding the right sales & service contact management solution for your institution is another job all by itself. Yet with clear goals, and well-defined needs, the search for your system should be dramatically easier. Addendums A & B of this booklet are worksheets to help you more clearly focus your search effort. Once you have the goals (Addendum A) of your service culture outlined, you can find the features and functions (Addendum B) that you need.

In addition to Addenda A & B, you should also understand that data integrity, profitability, and householding are critical to your success with a sales & service solution. Why? This can be answered by the old adage, garbage in, garbage out. All of the key information from every account from all of your data sources should be included in this software tool. And as you know, each one of the systems at your institution holds client data in unique ways. So, the solution you select must manage and import this disparate data and also clean it up. Among the first steps in cleaning your data is CASS certifying and geocoding your addresses. Then, by getting a handle on which of your clients are business relationships vs. retail, and understanding gender issues you will get even better data.

Once data integrity has been accomplished, both profitability and householding can occur. And each of these elements can be a booklet all by themselves. To keep it brief, let's just say that householding and profitability results are going to be shared with the



front-line. If they find questionable data within any of these results, then they will begin to doubt the facts provided by the software tool. Once one person doubts it, others in your organization will also, and then you may find yourself on a slippery slope. Make data integrity, profitability, and householding a priority so you can reduce the likelihood that this issue will arise.

The only other recommendation about a sales & service contact management solution comes in response to privacy concerns put forth by the regulators. Most institutions have privacy rules that are in fact stricter than those described by Gramm, Leach, Bliley (GLB). With the security of personal data being an elevated concern for us all, you should bear this in mind when selecting a software solution. Be sure that the product you choose allows you to set varying levels of “rights” to different user levels. Also, the system should allow for certain fields to be turned off, where the data is not displayed (i.e. social security and affiliated credit card numbers). Managing privacy concerns on the front end is a great deal easier than solving them after you have selected a software product.

Remember, if you want your staff to use and come to rely on this tool, then it should become a natural extension of their day. Above all else this sales tool must be easy to use, easy to access, and easy to train. Your staff will avoid any program that is complicated. Keep it simple and easy. Stay focused on your immediate goals.

### **SALES & SERVICE: THE NEXT LEVEL**

As with any new undertaking, there are logical steps to follow and questions to answer. Certainly this is true with sales & service. As Shakespeare once said a few years back, “nothing is good or bad, but thinking makes it so.” What’s that mean? Don’t get bogged down in the Dagwood sandwich (trying to have it all, now). Keep it simple, and stay focused on your goals. Don’t look at all you need to do, look at what is directly in front of you. As you continue on this journey, the following are likely the steps you will take:

- Determine who you are now
- The development and planning phase (who and where do you want to be?)
- Initial implementation of your sales & service culture (testing phase)
- Full implementation
- Keep it going

Earlier we talked about the basics of understanding “who are we,” who delivers the profit (who are those guys?), what products are successful, and so on. Communicate this throughout your organization. In addition, communicate your strategic business objectives in quantifiable terms. Help your front-line folks understand this conversation. Their understanding your strategic business objectives will absolutely make them more valuable to you.



It is critical to segment clients into groups to be targeted for retention and enhancement. You also need to determine if your delivery channels meet the needs of these segments and if they are conveniently located for your best clients and/or acquisition of profitable new ones. This segmentation information will also dictate the kinds of products you need, the look of your facilities, the required experience level of employees, and marketing strategies to name a few. Think of Nordstrom's and Walmart. They have answered these questions and positioned themselves differently, but successfully, based on their different answers and strategies.

## **CONSIDERATIONS**

There are a host of additional elements that you will at least discuss as you move towards a formal sales & service culture. Many of these thoughts could be discussed for pages, but to keep your focus on the simple stuff, they are simply listed below for you to digest. Product Knowledge Excellent product knowledge creates a comfort level for your entire staff. People will sell what they know. Confirm that your staff understands the subtle difference between each of your product offerings.

### **Training**

Training will always be a part of your organization. These thoughts certainly apply to a sales & service culture. Listed are some training concepts for you to consider.

- Customer Service Training – All employees (set service standards for all clients)
- Sales Management Training – Sales manager and leadership team
- Sales Training – Personal bankers, client service representatives, lenders
- Referral Training – Tellers and all others who are in a position to refer business
- Refresher Training – Everyone annually

### **Coaching**

Good coaching incorporates all the principles of good leadership. It should be constructive, help raise a person's self esteem, and keep the sales person focused and on track.

Many other elements of a sales & service culture will become evident to you as you begin this journey. Good leadership, along with a keen focus on your goals and their subsequent ROI, will provide the basis for most answers.



## REFERRALS & INCENTIVES

Many people think that a sales & service culture begins and ends with referrals and incentives. Both can certainly be important elements of your CRM strategy. But CRM doesn't begin, or end there. Remember, successful CRM initiatives begin with retention.

A sticky note from a CSR to a mortgage loan officer is a common example of the referrals that happen today. If you handle that referral quickly and professionally, then you will gain more wallet share and loyalty from your client. A well thought out referral process can absolutely help you serve clients better. But to do that, your communication and tracking must be easily done.

Many organizations also want to track their referrals. Great! Automated tracking of this activity can help you understand which products are most successfully and/or profitably referred. You may also learn if one of your folks needs additional coaching, because they are dropping the ball on referral opportunities. Some institutions wish to pay incentives on referrals. This deserves a qualified, "Great!"

Paying incentives is a wonderful way to reward anyone who has exceeded the expectations of your clients, and/or who has achieved sales excellence. What you may not know is, incentives can take many forms – recognition, money, even time off, just to name a few. A president's club which honors the people who have consistently exceeded client expectations or predetermined sales goals, is a proven incentive.

Have you ever heard someone in your organization say, "We don't need incentives. That's what they get paid for"? Certainly, people in every organization are paid for a certain level of performance. Yet incentives can and should reward those people that perform above your expectations.

Incentives should always be consistent with your institution's clearly defined goals and objectives. They must also be simple to understand. If you need a slide rule to figure out the incentive plan, it is too complicated. Start with 2-3 things and expand from there when you are successful. If you aren't having success, simplify.

However, before deciding what incentives to use, it is critical to determine what you want to measure. Do you want to measure quantity (cross sales, volume), quality (profitability), or a combination of both? Once you know what you want to measure, you will need to set a baseline level of expected performance. This can be done easily after you evaluate the current run rates for activity and performance at your institution. Once you know what the usual results are, set a baseline of expected performance for everyone. Provide rewards to those who do more than what is expected. Incentives can be easy to do, rewarding if clear to all, and instrumental in driving your institution towards its specific goals.



As you get further into the process, you may wish to employ the services of a consultant to help you. The more advanced you become in your implementation, the more sophisticated your needs may become in evaluating your processes, training, and incentive programs. If and when that time arrives, hire an expert who can help you through these sometimes challenging phases of development.

## **MOVING YOUR INSTITUTION TOWARD A MEANINGFUL CRM STRATEGY.**

I heard someone say the following recently, and it made me pause. "Old banking is about holding on to power. CRM is about empowering everyone else. "How does this make you feel?"

If you feel passionately that your institution needs a more thoughtful customer relationship management (CRM) strategy, then get busy. And get busy with the basics. Because the basics will do two things for you — and both improve the bottom-line. The first benefit comes when you identify and retain your best clients. In other words, effective CRM will create more loyalty than you have garnered in the past.

The second benefit is in bettering your product, service, and delivery offerings to meet the needs of your customers. "Managing" implies that you are a catalyst for or influence on the relationship that you have with your customers. Take responsibility to know the basics, and enjoy the success you will have.

Once you have accomplished the basics, your next CRM steps will come into focus. And it is in those next steps that you will feel more confident, because you have started with the core fundamentals of CRM success: identifying and retaining those clients who have the biggest impact on your bottom line. After that, everything you do is the icing on the cake.



## Addendum A

### TOOLS TO ASSIST YOU IN PRIORITIZING THE BENEFITS YOU WANT FROM SALES & SERVICE CRM

To assure that you get the benefits you desire from a Sales & Services Contact Management solution, it is important to prioritize your expected results or goals. Place a check mark next to the items that are critical, a dash next to the ones that are important, and leave the benefits that would be nice to have blank. Be sure that your answers are consistent with your goals.

- \_\_\_ Increased cross-selling
- \_\_\_ Automate referral tracking
- \_\_\_ Incentives - tracking sales activity & performance
- \_\_\_ Enhance the profitability from your best clients
- \_\_\_ Increase the profitability from unprofitable relationships
- \_\_\_ Identify your best clients
- \_\_\_ Portfolio management - accountability
- \_\_\_ A consistent 1-to-1 client message
- \_\_\_ Better internal communication
- \_\_\_ Improved client service and response
- \_\_\_ Increase the loyalty of your relationships
- \_\_\_ Accelerate the sales cycle
- \_\_\_ Maintain and liberate corporate knowledge
- \_\_\_ Other
- \_\_\_ Other



## Addendum B

### TOOLS TO ASSIST YOU IN PRIORITIZING YOUR SALES & SERVICE NEEDS

Now that you have identified the benefits that are critical to you, you must now identify the features, functions and tools you need from software to help you achieve these goals. Again, place a check mark next to the items that are critical, a dash next to the ones that are important, and leave those that would be nice to have blank.

- \_\_\_\_\_ Data integrity
- \_\_\_\_\_ Customer profitability
- \_\_\_\_\_ Product profitability
- \_\_\_\_\_ Referral tracking
- \_\_\_\_\_ Incentive tracking (performance & activity)
- \_\_\_\_\_ Sales & management reporting
- \_\_\_\_\_ Contact management – sales force automation
- \_\_\_\_\_ Current balance data
- \_\_\_\_\_ Householding
- \_\_\_\_\_ New product profitability calculator
- \_\_\_\_\_ Next most-likely product
- \_\_\_\_\_ Training
- \_\_\_\_\_ Privacy/security of information
- \_\_\_\_\_ Direct link to Outlook Express
- \_\_\_\_\_ Hot Link letter mail merge
- \_\_\_\_\_ Portfolio management
- \_\_\_\_\_ View and monitor active, closed and prospective clients
- \_\_\_\_\_ Filtering for easy segmentation of calling activity
- \_\_\_\_\_ Editable user notes for each relationship
- \_\_\_\_\_ Other
- \_\_\_\_\_ Other

