

xPression for Statements

The Big Picture

- Build more engaging, interactive experiences from paper to online
- Combine transactional data and charts to improve comprehension
- Ensure consistent branding to build loyalty and recognition
- Support transpromotional initiatives to drive revenue
- Control regulated language to ensure compliance
- Easily integrate with existing business systems

Create visually rich, high-value relationship statements to increase customer loyalty

Attracting and retaining customers is always a challenge. Yet there are simple ways to elevate the customer experience that businesses often overlook. One sure way is to improve communications with your customers. Because most organizations use statements to communicate with customers on a regular basis, statements often represent the most powerful communication “touch point” for ensuring loyal customer relationships. Still, many high-quality businesses continue to produce low-quality statements that are difficult to read and poorly reflect the image and services businesses are trying to project. Even worse, most organizations do not communicate additional crucial information through their statements. Providing highly customized statements that are more informative, impactful, and relevant to individuals presents a unique opportunity to simultaneously retain current customers while attracting new ones.

xPression for Statements from EMC Document Sciences enables you to create sophisticated, high-value, personalized relationship statements for delivery via each customer’s preferred distribution channels, including print, e-mail, mobile, web, and mobile delivery. Using the xPression® 3 software suite, you can quickly produce statements that are well-designed, clearly communicate all account activity in a visually attractive fashion, and include relevant personalized messages, promotions, and commentary, placed in the most meaningful positions on the statement. xPression offers the best charting engine in the industry, advanced table and page flows, and multiportfolio/multiaccount features to produce the most impactful and relevant statements available. xPression helps you build more engaging customer experiences that scale from paper statements to an interactive online environment.

xPression’s intelligent rule-based logic automatically includes marketing offers unique to each recipient. This feature enables organizations to increase their cross-marketing response rates and market share by targeting “best opportunity” offers to each customer based on unique needs and distribution preferences. In addition, specialized organizations, such as wealth management firms, can easily add customized commentary for specific customer profiles and asset classes, transforming dry account statements into portfolio and market analysis in a natural, engaging way.

Key Benefits

- Shift statement production from the traditional mainframe environment to more modern architectures to significantly reduce production costs.
- Transition from print-centric statement production to multichannel statements that span the spectrum of customer preference—from print to e-mail to web to mobile delivery.
- Improve statement design with better tabular and graphical elements to increase customer comprehension and satisfaction, while reducing the cost of customer care.
- Incorporate in-context transpromotional marketing offers and messaging to increase wallet share and client loyalty.



Statements are a broad document category that can contain a variety of document types, including account statements, renewals, bills, invoices, reports, notices, and summaries.

- Leverage existing Adobe® Creative Suite skill sets of InDesign® and Dreamweaver® to improve time to market and increase design options.
- Quickly create informative, easy-to-understand pie, bar, line, and other charts from the industry's most sophisticated charting library to illustrate key account data and reduce customer service calls.
- Utilize robust variable data capabilities to perform on-the-fly calculations and conditional text manipulation to increase statement presentation quality.
- Use sophisticated multistream output management capabilities to streamline high-volume production workflows for both electronic and print output, lowering operating expenses substantially.

Industry-standard design tools

xPression provides best-for-purpose document design tools powered by the xPresso™ plug-in technology. With xPresso for Adobe InDesign, you can quickly transform your existing statement design into graphically rich, dynamic customer communications right at your desktop by adding variability, dynamic charts, table flows, and powerful rule-based logic. With xPresso for Dreamweaver, you can accomplish a similar task for rich HTML statements. Importantly, you can share chart designs, variable definitions, digital assets like logos and other images, and textual elements across multiple document designs, helping you ensure branding and regulatory consistency.

xPression's best-in-class server technology can then merge the templates designed in xPresso tools with customer data to produce millions of highly personalized and customized statements in high-volume batch mode, as well as fulfill thousands of on-demand requests for generating statements online within seconds.

Create more intuitive and informative statements

Using xPression for Statements, you will be able to respond to customer demand with more informative statements, deepen customer relationships, and stay ahead of the competition. Statements produced with xPression can include more relevant data, expanding the breadth and depth of information provided to customers. In addition, easy customization allows for an intuitive interface that enables business users to create custom statements for every client.

A Case in Point

Banco Santander is one of the 10 largest banks in the world. EMC Document Sciences enabled its private banking division to empower financial advisors and bankers to generate customized, consolidated quarterly financial reports for customers on-demand in real time as well as in a traditional mass produced batch process. The new statements are more modern and include the effective use of multilanguage content; highly sophisticated, categorized, and nested tables; impressive charts; and easy-to-read summary sections.



EMC Document Sciences recently received The Banker 2008 Technology Award for Retail Wealth Management, recognizing its implementation of xPression at Banco Santander and the creation of best-in-class consolidated financial statements.

Here's how it works for internal agents and financial advisors:

The advisor prepares for an upcoming customer meeting by generating a customized statement. Using a Web-based interface that connects into the core banking platform, the advisor selects only the desired portfolios, accounts, and asset classes, along with a date range. The advisor can also choose to generate a summary analysis report that is not available in the customer-facing statement. This feature allows the advisor to give timely investment advice, which leads to customer retention and increased loyalty. The statement template used to generate the on-demand advisor statement is also used for monthly statement production of consolidated account statements, reducing duplication and minimizing effort.

Here is how it works for a customer who receives information from a financial services firm that manages his investments:

The customer receives an e-mail notification alerting him that there is updated information available. Within the e-mail, the customer clicks on a unique link that directs him to online portal where he can specify desired information—which accounts, which period, what analysis, etc. From those instructions, xPression dynamically generates a personalized relationship statement that is presentation-rich and relevant, including the automated transformation of bland financial data into high-impact informative charts. The statement includes in-context marketing messages and other relevant information. This statement can then be mass produced for printing and mailing in the traditional manner or generated and stored for future customer access within a content repository.

xPression for Statements

xPression for Statements enables businesses to create, manage, and store timely, relevant, and cost-effective communications across the enterprise. Statements are a broad document category that can contain a variety of document types, including:

- Account statements
- Loan statements
- Insurance premium bills
- Credit card bills
- IRA, mutual fund, and trust reports
- Trade confirmations
- Policy or account additions
- Loan and escrow statements
- Beneficiary assignments
- Wealth management statements
- Performance reports
- Consolidated statements
- Trust statements
- Performance reports
- Portfolio reports
- Online presentment
- 401(k) statements
- Bills
- Renewals
- Explanations of benefits
- Commission statements
- Bundled service bills
- Statements of Needs
- Portfolio summaries
- Wealth management statements
- Benefits Statements
- Explanation of Benefits (EOBs)

A Case in Point

Calamos Investments reduced the time it takes to produce its visually rich and easy-to-read quarterly client package by one-third—28 to 30 days down to 18 to 20 days. In addition, relationship managers can add personalized comments for individual clients and the marketing team can highlight special events or products that complement a client's current holdings.

VARDescription

VAR
VARAddress
VARAddress2
VARCity VARState VARZip
VARCountry
Tel: VARPhone
VARWebsite

Representative Contact Information

VARSalesRep
VARRepTitle
Tel: VARRepPhone
Mobile: VARRepMobile
VARRepEmail

About EMC

EMC Corporation (NYSE: EMC) is the world's leading developer and provider of information infrastructure technology and solutions that enable organizations of all sizes to transform the way they compete and create value from their information. Information about EMC's products and services can be found at www.EMC.com.



EMC Document Sciences
5958 Priestly Drive
Carlsbad, CA 92008
USA
+1.760.602.1400

Take the next step

To learn how xPression 3 can deliver high-value relationship statements, visit www.docscience.com or call 888.4.DOC.SCI (outside the U.S.: +1.760.602.1400).