

Walking the fine line between
the need to establish secured and
auditable business communication and...
... what customers are willing to accept

A financial services customer case



 **FIDUCIA**
Ihr IT-Partner

 **Volksbank**

Reaching customers in 2013+



1. As appropriate

Approaches are no longer sender-centric or one size fits all. Communicating as appropriate with the individual customer leads the way.

2. digital or paper?

Only few recipients want „100% paper“ or „100% digital“. Most are in between. So, while a recipient may accept an electronic invoice or an electronic payslip, the same recipient may still expect a contract to be sent by mail. The next recipient may think the other way round.

3. mobility

Mobile customers need mobile applications on their preferred mobile devices (smartphones, pads, notebooks).

4. minimal effort

Increased time pressure requires solutions that minimise efforts. Zero tolerance for wasted time!

***What sounds like a challenge,
could well be an opportunity for
better customer relationships.***

The communication challenge

Fiducia IT provides core IT services to 850 banks, mainly to the Volksbanken-Group. B2B customers of Volksbanken prefer e-mail to communicate with their bank but:

- Volksbanken had to ban e-mail for security reasons for sensitive communication and introduce options:
 - Encrypted E-Mail (PGP, S/MIME, ..) failed as users considered it too cumbersome
 - Users also disliked portal-based communication

Are security and swift business mutually exclusive?

Upgrade ordinary e-mail to postal quality levels
(confidentiality, integrity, authenticity, traceability), thereby

- Facilitating conclusion of business agreements
- Accelerating execution of business with customers
- Improving CRM whilst saving costs
- Complying with corporate and sectoral standards

Thank you!

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Appendix: The networked regify system

