

2019



Solutions Brief

Solutions Brief: Banking

Trusted, Continuous & Connected

Customer Experiences

dotcms & .BSC

.BSC
bank

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Digital Transformation in Financial Services

The world of finances isn't the same in today's digital age. **Technology is driving dramatic changes in the banking industry with increased consumer demand for omnichannel digital banking experiences.** While many financial incumbents have adapted to these changes, the evolution of customer behavior and technology has posed a threat as well. That's because technology hasn't just benefited existing

financial institutions, but has also enabled Fintechs and other new challengers to disrupt the marketplace.

These new entries often have lower initial investments and ongoing costs than financial institutions of the past. That means

these companies are more digitally adaptable to changes in the market and can swiftly adopt innovative technologies with relative ease.

In many cases, these smaller companies can procure complex, capital intensive, and regulated products from incumbent players and employ them to overtake relationships with their customers.





It's the customer experience, therefore, at the center of the digital banking revolution.

These market changes are pushing financial institutions to redefine their custom journeys, rethink their overall business model, and undergo a dramatic digital transformation.

For existing financial institutions, customer loyalty is on the decline. It's no longer a guarantee that customer relationships last a long time, and retaining customers now more than ever requires organizations to provide value through **exceptional customer experiences consistently.**

And a crucial aspect of this customer experience is **delivering relevant and empathetic content at scale.**

In the digital era, personalized content and consistent brand identity across all devices and touchpoints is the key to winning customer loyalty, and to keep them coming back again and again.

It's time for banks to undergo digital transformation and revitalize their customer experiences with emerging technologies. Those organizations that fail to do so will get left behind.



The New Standard in Banking Experience - Digital Banking OS

When it comes to competing in the modern financial services world,


dotCMS and BSC Digital Bank OS have come together to enable banks to succeed in their challenge of digital transformation.

The banking experience solution – Digital Banking OS – has been built and employed

on 3 continents, 19 countries, and by more than 50 customers to date.


The strong foundation of the digital banking solution is built atop three key pillars:

- A Containerized microservices architecture with a predefined banking domain relevant front-end framework
- A Unique configuration-based & low code approach to all modules
- A preference for open source technologies & industry standards




Accounts overview

What are you looking for?



Jaroslav Novotný

Log out → 


153617289/6000

Jaroslav Novotný - Main account

available balance **645 233,00 CZK**

account balance **638 975,00 CZK**

blocking **4 000,00 CZK**



Batch payment

Single payment

Import payments

Wollferm a.s

All accounts

Savings account 645 233,00 CZK

153617289/6000 account balance 4 000,00 CZK

Investment 2020 645 233,00 CZK

153617289/6000 account balance 4 000,00 CZK

Material 2019 645 233,00 CZK

153617289/6000 account balance 4 000,00 CZK

Term deposit account 645 233,00 CZK

153617289/6000 account balance 4 000,00 CZK


Not executed orders within last 7 days **7**

Signatures **4**

HELLO, I'M JOHNATAN

YOUR PERSONAL BANKER


Can you help?





Today's turnovers

- 15 000,00 CZK + 7 000,00 CZK

Documents to download

26 Jun - Statements 01/2019 - 0... 

26 Jun - Statements 01/2019 - 0... 

26 Jun - Statements 01/2019 - 0... 

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Join to the Lightside 

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The Banking Experience for Marketers

The Digital Banking OS leverages the flexibility of dotCMS to provide superior customer experiences at scale. Platform features include support for customer empathy strategies and streamlined customer journey strategies.

Customer Empathy

For many banks, the greatest challenge in transitioning to the digital age is

keeping customer interactions personal. Using technology, however, companies can leverage data to better understand their customers & deliver more targeted information and actions.

The integrated dotCMS system makes it straightforward for marketers to track user behavior, tag content for specific market segments, and provide relevant content in real-time.

Furthermore, the [NoCode Edit Mode Anywhere](#) feature enables marketing teams to craft highly compelling digital experiences without any technical knowledge.

The Digital Banking OS leverages the flexibility of dotCMS to provide superior customer experiences at scale.



Customer Journeys

The customer journey is the path that consumers take from the initial discovery of a brand to ultimately becoming a loyal customer.

The underlying dotCMS tooling allows platform users to guide customers along the way with relevant content related to client onboarding, asset management or other essential banking services.

That's because dotCMS makes omnichannel content delivery a reality with channel-agnostic and easily reusable content to drive marketing efficiency. Marketers can reach customers in a way they've never done before.

The Banking Experience for IT teams

Underneath the hood,

BSC Digital Bank OS has a modular design that's ideal for omnichannel digital banking & cloud deployments.

The technologies the platform leverages are ideal for both IT operations and development teams.

Omnichannel Banking

The API-first approach enables development teams to support a multitude of devices for digital banking. The platform is open and highly interoperable for internal and external integrations via REST APIs.

There's a multitude of native features for the banking domain, but the solution is also highly extensible to meet specific business requirements.

New API endpoints can easily be added to dotCMS using low code Velocity scripting and the innovative Scripting as Service feature.

That means endpoints can be tailored to meet the requirements of providing updated content to legacy applications as well. With dotCMS driving content management, **it's possible to deliver relevant information to websites, mobile banking apps, digital kiosks, and more.**

Cloud Deployments

The containerized microservices architecture enables **IT teams to easily deploy the digital banking platform to the cloud.** The modular design makes scaling to meet high traffic demands straightforward and cost-efficient. The Digital Banking OS, backed by dotCMS, enables financial institutions to deliver high-performance digital banking experiences to their customers without the headaches required with monolithic software. **With the cloud-native platform, banks can modernize their tech stack and leverage containerization and orchestration for efficient resource usage.**





Complimentary Evaluation Support

dotCMS offers a variety of tactics to test-drive and proof out your key use-cases around your personalization strategy. It is our investment and helps you to evaluate dotCMS effectively, way beyond shiny product demos and slick sales presentation.

More on our evaluation support

[Here>>>](#)





About dotCMS

dotCMS is a leading, open source content and customer experience management platform for companies that want innovation and performance driving their websites and other content-driven applications. Extensible and massively scalable, both small and large organizations can rapidly deliver personalized and engaging content across browsers, mobile devices, channels, second screens and endpoints -- all from a single system.

Founded in 2003, dotCMS is a privately owned US company with offices in Miami, Florida; Boston, Massachusetts and San Jose, Costa Rica. With a global network of certified development partners and an active open source community, dotCMS has generated more than a half-million downloads and thousands of implementations and integration projects worldwide. **Notable dotCMS customers include:** Telus, Standard & Poors, Hospital Corporation of America, Royal Bank of Canada, DirecTV, Thomson Reuters, China Mobile, Aon, and DriveTest Ontario.

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Heredia, Costa Rica

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106 Heredia, Costa Rica

ON-DEMAND DEMO



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.BSC

About BSC Digital Bank OS

“We make banks relevant again.”

Banking Software Company (BSC) is an international company founded in 1990 with headquarters based in the Czech Republic.

As our name suggests, we've focused exclusively on improving the banking industry through advancements in software. For nearly 20 years, BSC has offered solutions for omnichannel digital banking, payments and transactions, and regulatory reporting that are used by dozens of banks and over 20 million end users across the world.

Website:

<https://www.bankingsoftware.company/>

