



# TreasuryPulse

## Taking Client Service to the Next Level



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In a fast moving marketplace, clients need to manage their accounts in an intuitive, cost sensitive and time efficient manner that is balanced with effective controls, process transparency and issue resolution. Payment innovation and technology are challenging existing business models, presenting financial institutions with the opportunity to take client service to new heights in response to evolving requirements.

### Game-Changing Technology

The global digital goods marketplace is growing exponentially with millions of apps being downloaded daily and online games, digital content and virtual goods now commonplace in everyday life and households. In 2012, there were 9 billion smartphones in the world; in 2020, there will be more than 40 billion — four times the world population (National Fraud Authority, June 2013).

In the wider payments space, this transformational phase is taking place as well, and banks are an integral part of designing and shaping how payments will emerge in the general marketplace. There is new opportunity for improved connectivity by embracing digital and mobile technology. Financial institutions can develop the simple, intuitive and user-friendly tools that provide easy access to a broad range of services to help treasurers handle their online banking tasks more efficiently.

# Responding to Client Requirements

In 2012, Deutsche Bank took its electronic service to the next level with the launch of the Autobahn App Market, the first app-based electronic product offering in the financial services industry. The Autobahn App Market provides the power of a one-stop-shop solution to help clients manage a broad range of their banking products and services across the globe electronically via a single access point. All services provided via the Autobahn App Market can be accessed instantaneously, allowing clients to use them intuitively and seamlessly, along with their existing offering. Clients can track performance and mitigate risk while streamlining daily workflows, increasing productivity and maximizing returns. In addition, clients can gain access to Deutsche Bank's award-winning research and market data and other Deutsche Bank eServices that will support their strategic decision-making process.

## Enhancing Client Service

Deutsche Bank puts clients at the center of everything it does by listening to the market, identifying the clients' real needs, and then striving to provide solutions that address their most pervasive and urgent requirements. By involving clients in the development, implementation and testing of its new products, Deutsche Bank gives clients the simple and flexible solutions they have requested.

To date, more than 160 products and services of the Bank, which originally were provided via different platforms and IT infrastructures, have now been redesigned and packaged as apps to improve their usability. By eliminating multiple logins and providing a consistent access and structure of services, Deutsche Bank now offers a unified solution that provides clients with direct access to its transaction banking products.

## Key Apps

Deutsche Bank is in the final stages of the rollout of Cash Manager App, a user-friendly cash manager dashboard. It provides the most relevant payment and transaction information in a single view, and saves users' time when creating, authorizing and reconciling their payments and collections. Authorizers benefit from the new user-friendly screens, which enable them to find a transaction or release a payment quickly and efficiently. With clear visibility to various payment statuses, decisions can be made and actions taken swiftly, which is especially important for time-critical payments.

Cash Inquiry App, the next generation of cinq — Deutsche Bank's self-inquiry system — provides detailed reports on volumes and types of inquiries, billable inquiries and the Bank's resolution time performance. The user can choose to view information for a period of time or trend information for up to six months. Key benefits include real-time inquiry and research of euro, US dollar, British pound sterling or multi-currency high-value payments. Clients can generate an inquiry without sending a separate SWIFT or Telex or making a call to local customer service.

Liquidity Manager App provides state-of-the-art web-based analysis, liquidity management and planning, and investment services all in one location. This allows for flexible liquidity forecasting and the ability to monitor and execute investment decisions online with customizable information dashboards and reporting.

## Self-Service

Deutsche Bank is in the process of launching new apps through the Autobahn App Market that will offer treasurers further empowerment and control in account and service management. These apps will offer quick and easy implementation of users and entitlements matched to the client's organizational structure. Additionally, there will be more opportunities for online service inquiries and self-implementation of accounts, products, contacts and access channels. The introduction of these new apps will add another dimension to client self-service.

## The Next Level

Cutting-edge product development involves not only meeting clients' demands but also anticipating their future needs. Since the mobile space remains at the forefront of technology, Deutsche Bank has created "Autobahn Mobile" and has already started to introduce several selected services of the Autobahn App Market to the mobile space. Based on clients' expressed market problems and information obtained from Client Implementation & Service teams, Deutsche Bank continues to invest in the transaction banking products for self-implementation and service, providing the automation offered by today's technology to allow clients to address issues in a more efficient manner.