



ACCELERATE YOUR DIGITAL TRANSFORMATION

HIGHLIGHTS

- *Accelerate digital transformation*
- *Improve security and behavioral profiling*
- *Flexible and scalable delivery models*
- *Enhance enterprise efficiency*

Financial institutions are undergoing a rapid transformation due to the influx of digital technologies that enable real-time, easy, convenient customer experience at a lower cost. Customers today want connected, seamless, and intuitive digital experiences across distinct banking channels.

To excel in the age of the customer, financial institutions need to know who their customers are and understand and anticipate their financial needs. They must acknowledge all communications from customers and offer speedy and relevant responses in a channel preferred by them. Consistent and personalized service over all the touchpoints of the financial institutions is necessary to deliver frictionless digital experiences across the customers' buying journey.

Traditional financial institutions are struggling to keep up with the fast-changing digital demands of customers as they are burdened by stacks of legacy platforms and applications. Financial institutions must nonetheless find a way to remain relevant in the face of mounting competition from fintechs, challenger banks, and other technology players. As a way forward, many financial institutions are working on digital transformation programs or are planning to start soon. However, many are having difficulty with their digital transformation initiatives because they lack a complete end-to-end strategy.

Elevate™ – the Unisys digital banking transformation solution – helps financial institutions embrace the industry disruption and revolutionize their underlying processes, capabilities, and technologies to win at digital banking in today's challenging environment.

Accelerating Digital Banking Transformation

Elevate is an integrated, omnichannel digital banking software framework and suite of applications that enables continuous, seamless customer journeys regardless of touchpoint – be it mobile banking, internet, branch, or contact center. Elevate works with existing core banking systems from Unisys, fintechs, or other vendors, and can coexist with existing channel applications while connecting everything together to provide a seamless customer experience.

Whether you are a financial services startup or an established mid-tier or small retail financial institution with legacy systems, Elevate can help you digitize your operations. If you have servicing capabilities but lack digital channels, Elevate can help you transform your front-end systems without replacing existing applications. Or, if your organization has digital or other mobile channels that are not integrated, Elevate can help you address these gaps with an open, modular ecosystem that integrates legacy systems, APIs, and fintech technologies to enable end-to-end service to the customer.

Built-in advanced analytics, intuitive user experience (UX) design, and sophisticated integration of physical and digital interaction points ensure that you deliver a superior digital customer experience throughout the customer's banking journey. This improved experience enhances customer satisfaction and promotes customer loyalty.

Improved Security with Behavioral Profiling and Stealth

Data security risks inherent in digital ecosystems and expanded risk perimeters in an open banking environment are often at odds with delivering an enhanced digital customer experience. But what if your financial institution could secure the end-points and comply with regulations without compromising the customer experience? Elevate's security-first strategy gives you precisely that winning combination.

Elevate incorporates risk-based adaptive biometric and behavioral profiling features and multi-factor authentication to securely identify customers, authenticate access, and validate transactions in real-time. In addition, you can choose to take advantage of Unisys Stealth®, which uses identity-based dynamic segmentation techniques to isolate threats in real time. Stealth™ protects your financial institution and your customers through

encryption of data in motion and mitigates cyber-attacks from outside or within your institution by rendering devices, data, and end users undetectable on networks.

Flexible and Scalable Delivery Models

Elevate can be implemented on premise or delivered as a service in a private, public, or hybrid cloud. Elevate's cloud-delivery model enables you to expand your digital ecosystem, enhance your omnichannel service offerings, and improve your speed to market for digital services – all while shifting costs to a pay-for-use model.

Enhanced Enterprise Efficiency

Powered by an advanced analytics engine, Elevate unearths opportunities for improving operational and sales efficiency and realizing cost reduction across multiple functions. For example:

- In marketing, Elevate helps boost campaign performance by analyzing historical data to identify the right target customers and relevant messages
- In product design, insights from Elevate identify most-relevant products and services at unprecedented scale and speed
- In customer service, Elevate's analytical activities connect customer responses and call center activity to improve processes and customer satisfaction levels

Unisys Advantage

The convergence of disruptive technologies, new regulations, and digital innovations heralds the emergence of new banking models. Open APIs will enable leading financial institutions to add new streams of revenue and pinpoint ways to serve their customers better. Elevate helps financial institutions reinvent themselves to take advantage of all these opportunities by enabling operational excellence and innovation across the value chain to create a seamless and integrated digital banking ecosystem.

At Unisys, we understand the complexity involved in bringing together various groups, stakeholders, data sources, integrated systems, processes, and practices to achieve radical digital transformation. Our partnership with over 450 financial institutions worldwide demonstrates our ability to completely contain your vital data. We understand your business and have experts who can consult with you on how to move your business forward in the digital age and enhance your customers' banking experience.

To learn more visit www.unisys.com/Elevate



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