



Financial Services

The Trailblazer's Guide to Apps

How financial services is investing in apps to
connect with customers in a whole new way

salesforce





Financial Services

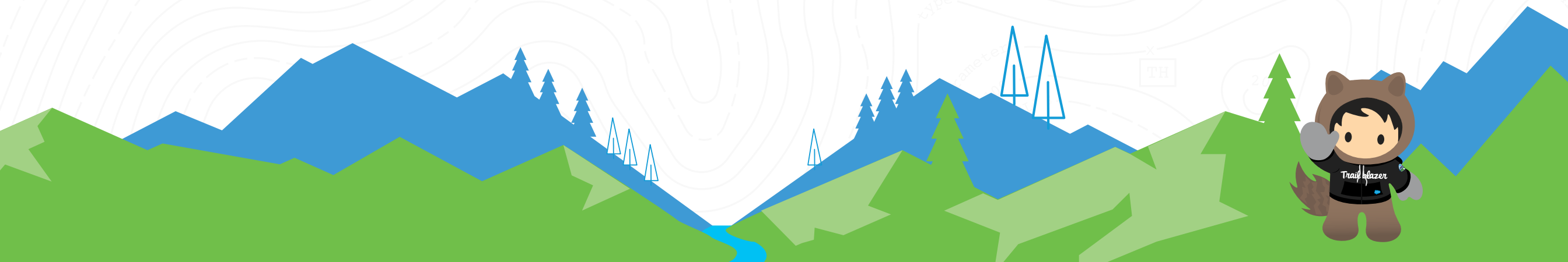
The future of financial services belongs to trailblazers.

Meet the trailblazers who are pushing the boundaries of what's possible by being their best. In this Age of the Customer, the real trailblazers are the innovators who are leveraging data, technology, and apps to build faster, build smarter, and build everything connected together.

In these pages, you'll meet the CIOs and CTOs, the IT leaders and developers, the admins and citizen developers who bring vision, energy, and passion to every role, team, and department. So do you have what it takes to be a trailblazer? We know you do – all you need is a guide.

Let's get started.

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How trailblazers are engaging today's connected clients – and exceeding their expectations

Across banking and wealth management, customers expect personalized outreach, and proactive insights about their financial life – delivered in context, when they need them. Insurance customers want to know that what matters most to them is protected – and that when the unexpected occurs they will be provided with a seamless claims experience.

In the following pages, you'll see how Salesforce is helping leading financial services firms connect with their customers using the very technologies that are reshaping the world – from mobile apps that deliver credit decisions faster, to apps that make it easier for advisors to understand and track the financial life goals of their clients.





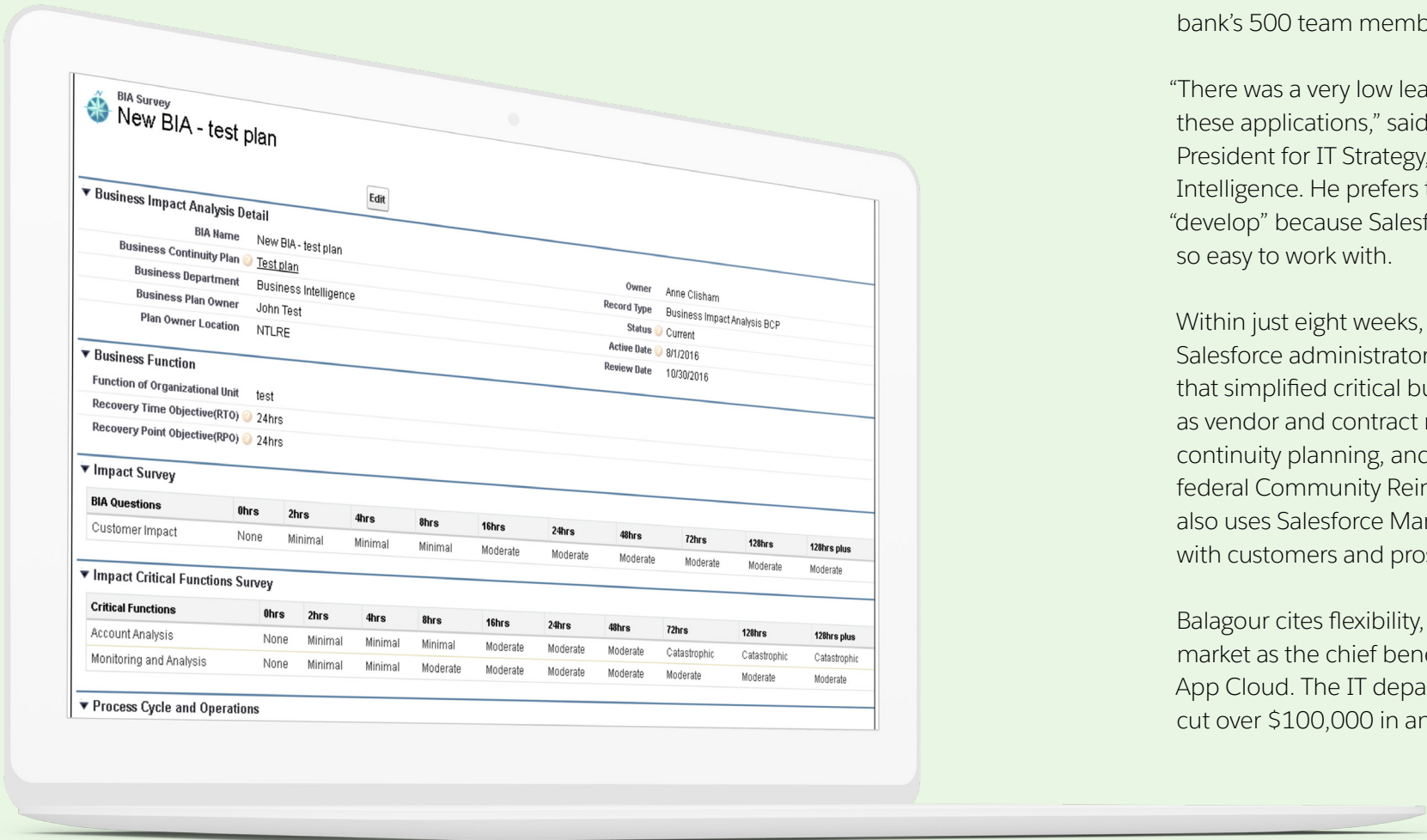
The new IT – how low code is turning everyone into app builders

As the fastest-growing bank in Pennsylvania, Customers Bank turned to Salesforce to help organize and unite its sales operations. The bank’s technology chief saw the trailblazing potential for Salesforce to transform internal operations for the bank’s 500 team members.

“There was a very low learning curve to implement these applications,” said Alex Balagour, Senior Vice President for IT Strategy, Architecture, and Business Intelligence. He prefers the word “implement” to “develop” because Salesforce App Cloud apps are so easy to work with.

Within just eight weeks, a two-person team of Salesforce administrators had created four apps that simplified critical business processes such as vendor and contract management, business continuity planning, and compliance with the federal Community Reinvestment Act. The bank also uses Salesforce Marketing Cloud to connect with customers and prospects.

Balagour cites flexibility, low cost, and speed-to-market as the chief benefits of working with App Cloud. The IT department was able to cut over \$100,000 in annual expenses for





off-the-shelf solutions by shifting its focus to app development and away from infrastructure. Team member productivity increased by an estimated 50% because of the new app's automated processes that had previously lived on spreadsheets. Two more App Cloud apps are still in development: a facilities lease management app and a new customer banking app.



“It’s fun to walk through the hallways where our Salesforce users work. They love it, and that translates into efficiencies. It makes their jobs easier.”

– **Alex Balagour**, *Senior Vice President, IT Strategy, Architecture, and Business Intelligence*



4

App Cloud apps

8 weeks

from idea to app

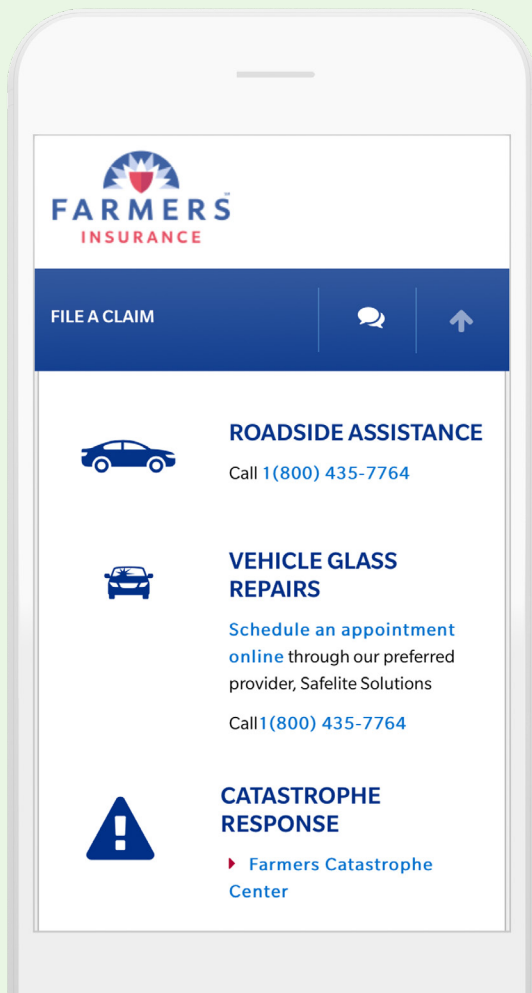
2 developers

building apps



FOUNDED 1928 | SIZE 21,000 Employees | LOCATION Los Angeles, CA (HQ) | WEBSITE farmers.com

Self-service **apps put additional power** in the hands of customers and agents.



As 88 years in business proves, Farmers Insurance® values customer service. Now, one of the nation's largest insurance groups is further empowering its agents and offering greater self-service capabilities to millions of customers.

"We understand that consumer preferences are constantly evolving," said Vivek Pandey, leader of Enterprise Marketing Architecture for Farmers Insurance.



"Our efforts in the area of technology innovation are driven by a commitment to improve the customer experience at all points of engagement, and we are continuously looking for new ways to meet the changing needs of our customers."

– Vivek Pandey, Leader for Enterprise Marketing Architecture

The Farmers® Customer Self-Service (CSS) app, built on Salesforce, offers customers the ability to view their policy documents, pay premiums online, and complete other tasks such as access their proof of insurance. Millions of Farmers Insurance customers can complete these tasks via their device of choice.

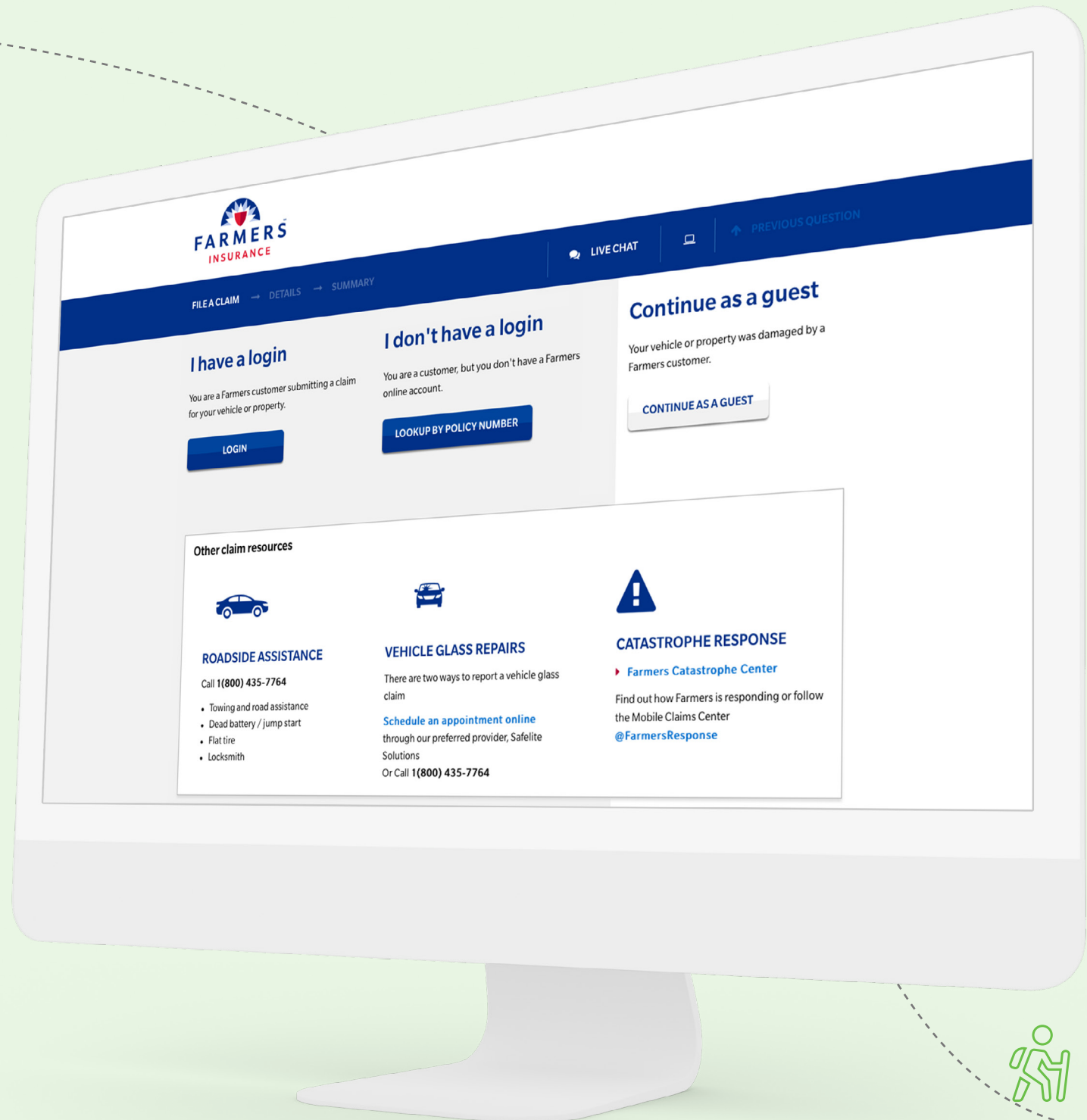
The CSS app also features the Farmers Enterprise First Notice of Loss (EFNOL) tool, which streamlines the reporting of claims, making the process simple, seamless, and efficient. After reporting their claims, customers can also use EFNOL to schedule needed services, such as rentals and emergency assistance. The EFNOL tool, which was rolled out to Farmers Insurance agents and customers, has received very positive feedback. Farmers Insurance continues to improve the app to meet the needs of its customers.



“Our efforts in the area of technology innovation, like EFNOL for example, are driven by our ongoing commitment to improving the customer experience with Farmers,” said Amanda Reiersen, Head of Digital. “Technology will never replace the importance of human interaction, and the relationship between a Farmers agent and the customer remains paramount.”

19 million+
individual policies in
the United States

48,000+
exclusive and independent
agents





FOUNDED 1986 | SIZE 113 Employees | LOCATION Boston, MA | WEBSITE oneunited.com

How a small IT team built an app that **delivers credit decisions, fast**

OneUnited Bank is on a mission to be the premier banking institution for low-to-moderate-income urban communities. The Boston-based bank has seized the opportunity to establish a national footprint online using Salesforce.

When OneUnited Bank's five-person IT team needed to develop a secured credit card product for customers whose credit ratings had suffered during the recession, they turned to Salesforce. The team had little time – and no extra resources. The non-negotiables: The solution needed to be scalable, trusted, secure, and easy for a small team to build and maintain.

CIO Jim Slocum did his due diligence before deciding on Salesforce for this new initiative. "I was looking at the standard list of partners that I would normally turn to," he said. "Every single one of them said we were doing something no one else was doing and that what I was asking for would take six months."

Fortunately, Slocum was not only able to help his team rise to the occasion, but even go above and beyond – thanks to the help of Salesforce. Leveraging Salesforce Service Cloud, which they had deployed in 2006 to handle an influx of new customers joining the company's online channel, team members used solutions from Salesforce App Cloud to build the UNITY Visa Secured Credit Card app. This app features dynamic forms, lead tracking, and tight integration with back-end credit systems.

"We launched the UNITY Visa program in 90 days – half the time of the competition's quotes," Slocum said. "It was incredible."

It was a success not just for Slocum's team and OneUnited Bank's customers, but for the whole organization. In fact, after the launch, when OneUnited Bank's President Teri Williams returned from a trip to Europe with the Salesforce1 Mobile App installed on her iPad, she was so up to date on the UNITY Visa's progress that she recommended



adjusting the approval criteria because too many good applications were being denied. “It was very clear to me,” said Slocum, “that she had spent her overseas trip deep in the Salesforce1 Mobile App, checking out every dashboard and every report on our program.”

Since then, Slocum said he and his team have been working to transfer all OneUnited Bank's legacy applications onto the Salesforce platform.

“We started to build more and more data about our customers into Salesforce so we could have that single pane of glass, that 360-degree view everybody is looking for. And it has transformed our business.”

— Jim Slocum, Chief Information Officer

90 days
from idea to app





FOUNDED 2005 | SIZE 575 Employees | LOCATION Newport Beach, CA | WEBSITE unitedcp.com

From painstaking to paperless – how one company **reimagined** **wealth management**



Today's consumers are using technology to simplify, measure, and engage in every aspect of what they do. United Capital reimagined wealth management and the role technology plays within it. Over the past decade it has transformed the wealth management process, creating custom applications, all built on Salesforce App Cloud, that fundamentally improve the lives of thousands of clients by giving them genuine control over their financial life through a proven system.

The company's Financial Life Management process and tools provide over 80 United Capital offices across the country with a digitized method for interacting with more than 17,000 clients. "We wanted to change the client experience from the 'yellow pad' to the iPad and provide a dynamic and



collaborative approach", said Mike Capelle, Head of Platform. From this idea, the team created various apps including the Money Mind® Analyzer, Honest Conversations®, Investment Viewfinder, and an interactive reporting app with the GuideCenter.

The team at United Capital developed the GuideCenter to provide clients a single lens into their entire financial lives. Built on App Cloud, it is a central point of access to other proprietary United Capital tools that help clients define life priorities, determine portfolio preferences, and make spending decisions using real-time information.

"We feel it is our responsibility to help the best advisors in the industry demonstrate their value in this new world," said Joe Duran, Founder and CEO.

Financial Life Management tools and processes offer advisors a repeatable and consistent approach. From discovery to discipline, they help advisors run a paperless organization, with Salesforce at the hub. As the first and largest national financial life management firm in the United States, United Capital's digitized client

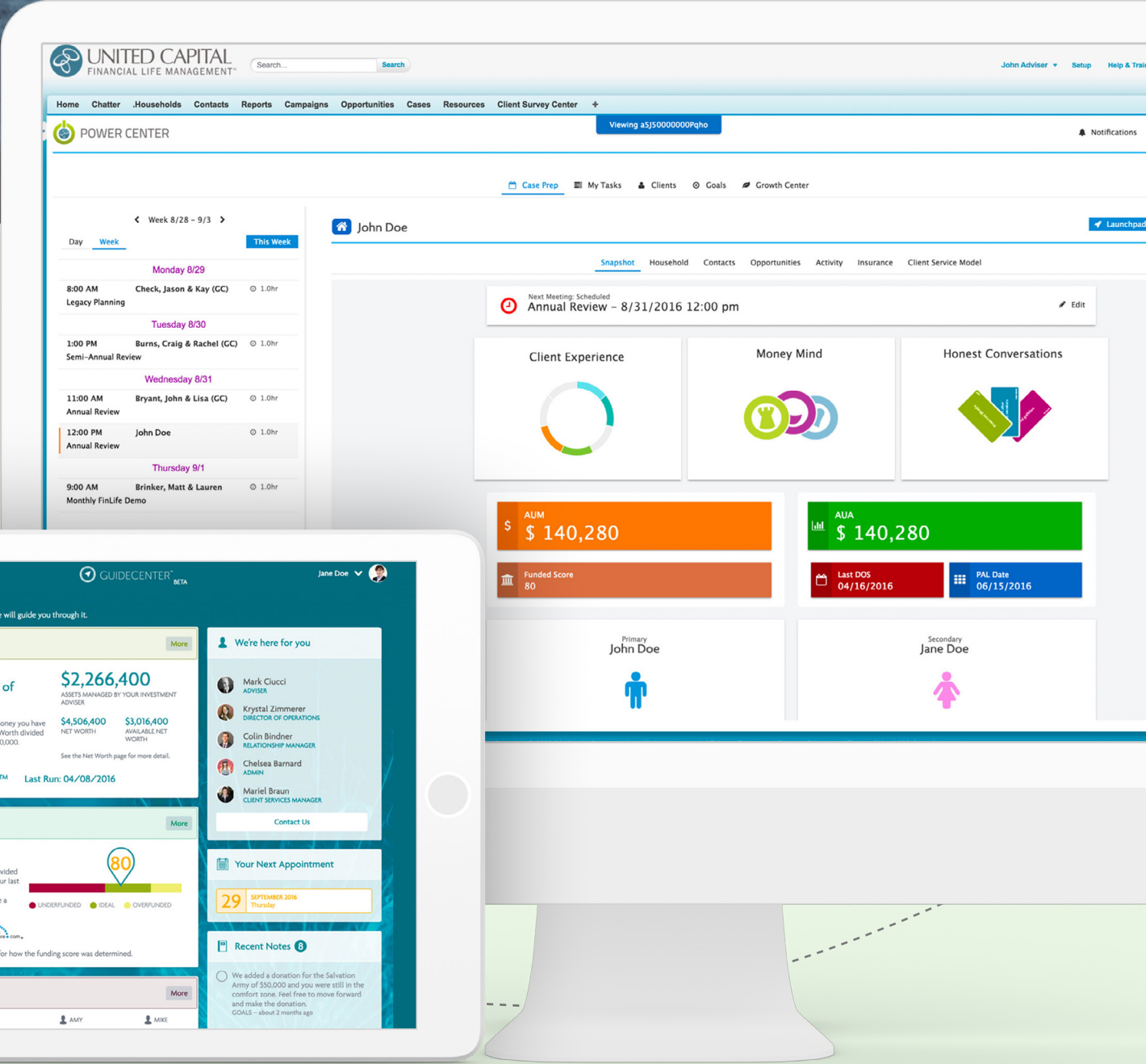


experience and middle office is now available as a white-labeled, Turnkey Advice and Planning Platform for select independent advisory firms.

“Our system strives to deliver spectacular results in both client satisfaction scores and individual office performance, and we know we can help beyond our own ecosystem. That is why we are offering our advice platform to advisors who share our client-centric and forward-leaning view of the world.”

– Joe Duran, Founder and CEO

17,000
clients





NEXT STEPS

As the organizations featured in these pages make clear, it's all about discovering a whole new way to connect with customers. Trailblazers are building the apps that make this possible.

The good news is you don't have to radically reinvent yourself to become a trailblazer. All you need is the right platform on which to build your vision.

1 | See everything Salesforce offers for IT. From the world's #1 enterprise app building platform to lightning-fast ways to optimize and customize your CRM, we have solutions designed to turn any IT leader into a trailblazer. Learn more at salesforce.com/app-cloud

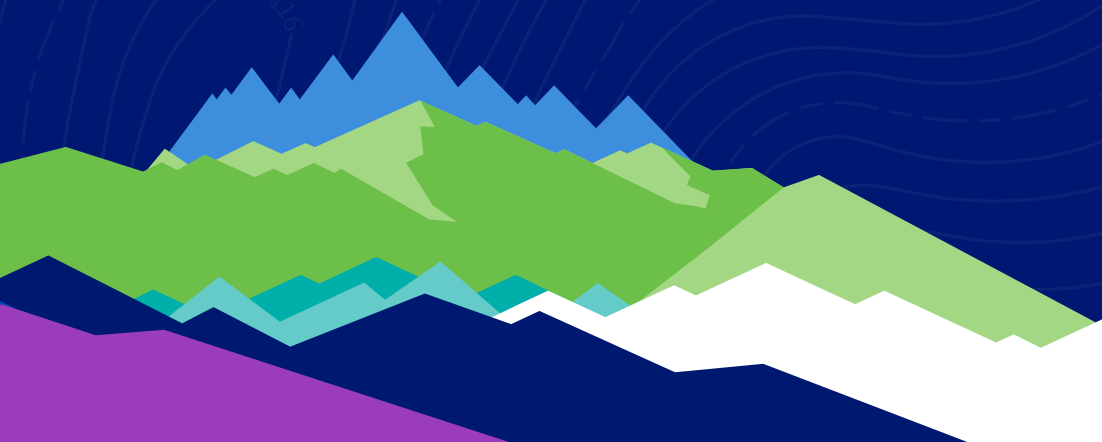
2 | See how easy it is to blaze your own trail. We'll guide you step-by-step at trailhead.salesforce.com now!

3 | Download the complete **Trailblazer's Guide to Apps** to see how dozens of businesses across 9 industries are leading their businesses with apps.

The Salesforce Advantage

Salesforce has always been an innovator. Seventeen years ago, we pioneered a new technology model with our cloud platform. We were born in the cloud and we are 100% cloud today. But our real success is driven by our customers' success. Over 100,000 companies worldwide trust our secure architecture and 99.9% uptime – and rely on three seamless, automatic upgrades each year to keep their business growing. By removing the burden of maintaining costly legacy infrastructure, our customers are free to focus on innovation.

The Salesforce platform is a complete CRM solution that connects every facet of your business so you can connect with your customers in a whole new way. There is simply no better platform for building apps – from low code/no code to elaborately customized apps – or a larger ecosystem of readymade apps, available on our AppExchange. No matter how big – or small – your company, whatever your industry or current systems, Salesforce is the right partner to help you become the IT leader you need to become to lead your business into the future.



The Benefits of Salesforce

Lightning Platform – Now anybody can create rich, engaging apps that deliver a beautiful user experience on any screen. The Lightning Platform is the fastest way to build connected, scalable, secure apps that connect you to your customers in new ways.

Artificial Intelligence – More intelligent. More predictive. Salesforce Wave Analytics and our new Einstein – the world's first comprehensive AI for CRM – transform all the data from your customers, suppliers, and the Internet of Things into insights and actions that will drive sales, product enhancements, and customer satisfaction.

Mobility – The mobile revolution could not have happened without the cloud revolution. Everything we do is mobile-ready – and with App Cloud Mobile, now you have everything you need to build, run, and manage engaging mobile apps that are secure from day one.

Productivity – Automate processes, give your employees a 360° view of your customers from any device, connect your field staff to HQ – the Salesforce platform replaces infrastructure with constant innovation so you can increase productivity in every department, every employee, across the business.

Find out more at salesforce.com/app-cloud

Or call now to speak with one of our experts: **1-844-463-0828**





CONNECT TO YOUR CUSTOMERS
IN A WHOLE NEW WAY