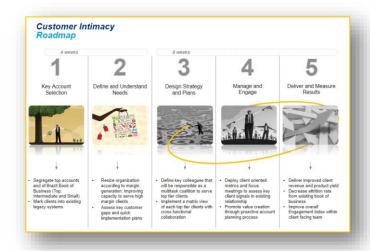
Target operating model Boosting retention and engagement

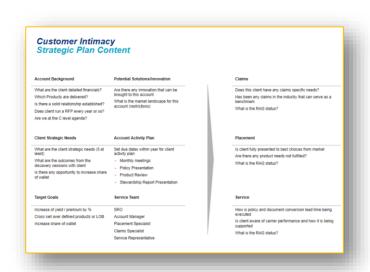
Challenges

- Huge drop on client retention with yoy reduction of 10%
- The same core process supported all clients with no segmentation in place
- Multiple systems supporting process and with multiple entries required



Approach

- 4 core projects as part of the program implemented
 - 1. New Corporate Client Relationship Model
 - 2. Early Warnings for Clients at Risk
 - 3. SME Model
 - 4. Roles and Responsibilities



Results

- Implementation of Strategic Advisor for each key account
- Vulnerability Index for proactively manage accounts at risk
- Implementation of Corporate Accounts Training Matrix
- Introduction of a new SME team
- Internal Client Roadshow: 4% of revenue generated from cross sell
- Retention rates up to 98%