



SOCIÉTÉ GÉNÉRALE COMPLETES A DECISIVE STAGE IN THE IMPLEMENTATION OF ITS INTEGRATED MULTI-CHANNEL DISTRIBUTION MODEL

In mid-2000, Société Générale launched the 4D Programme to implement an integrated multi-channel distribution system in retail banking. The aim of the programme was to know and recognise customers regardless of the channel they used to access the bank (internet, telephone, branch, Minitel, etc.). The project was assigned a budget of EUR 260 million and at the end of 2000 opted for the CRM (Customer Relationship Management) solution developed by Siebel Systems, the global leader in e-business software applications.

Twelve months down the line, Société Générale has completed a decisive stage in the project by finalising the integration of the Siebel application into its systems architecture. This paves the way for the implementation of a new multi-channel organisation.

Successful migration: by integrating CRM into the heart of the retail bank's information system...

CRM introduces a new sales approach, which is based on enhancing and sharing customer knowledge in order to offer a personalised service tailored to customers' requirements. Société Générale's customer advisers already have a series of marketing indicators at their disposal, enabling them to offer "the right product at the right time", as well as an event management tool that indicates key moments in the customer's relationship with the bank or in the life of the products and services held by the customer.

With the CRM solution developed using the Siebel eFinance application, the branches, call centre platforms, back offices and corporate departments will all share a single application dubbed CONTACT. By sharing information in real time across all the channels, customers will benefit from a faster, more personalised and more coherent response to their needs regardless of the channel used.

✓ A technical achievement completed on schedule

Until now, each channel was served by its own separate information system, which meant there was no communication between systems. The implementation of a common application makes it possible to integrate these various standalone systems, together with all the client and service information contained in the data bases.

Société Générale confirms the end of the data integration process, less than one year after mobilising a team of 250 people to complete the following tasks:

- ⇒ Transfer data from 80 different banking applications to a single data base incorporating 7 million customers of the French retail banking network and 45 million services (representing 2 terabytes worth of data),
- ⇒ Enhance the multiple sales applications and integrate them into a single application running under Windows, which will soon be available on the intranet via the HTML version of Siebel7.

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✓ **Announcement of roll-out across the network**

The CONTACT application is currently installed at a limited number of branches for "fine-tuning". Following the introduction of euro notes and coins, tests will be carried out before a generalised roll-out from the third quarter of 2002 involving 21,000 workstations.

... the retail bank optimises its organisation

Alongside this multi-channel system, Société Générale has chosen to redefine the role of the distribution network's structures by adopting a new organisation based on three specialised arms, which will all be future users of the CONTACT application:

- ✓ **Sales Divisions, which will manage the multi-channel customer relationships**, will be focused on an advisory and sales role, the network's footprint remains unchanged at 2,011 outlets. These Sales Divisions will be organised in such a way as to enable the requirements of each customer segment to be handled differently (individuals, self-employed professionals, businesses). This new organisation has been tested with 5 branch groups since September 2001; it will gradually be rolled out between now and 2004.
- ✓ **mCRC (multimedia Customer Relations Centres)** complement the brick-and-mortar outlets in order to guarantee customers service quality, availability and flexible opening hours. A first mCRC, which has been undergoing testing in Lyon since April 2001, offers a call centre service open 6 days a week from 8:00 a.m. to 10:00 p.m. This first mCRC, which is being tested with 4 branch groups, not only improves the handling of customer calls but also frees up the branch advisers for meetings with customers. This service will be brought into widespread use from 2002, with a second mCRC "going live" in the Paris region at the start of next year.
- ✓ **20 regional Customer Service Divisions** will progressively group the back-office activities currently carried out by 130 branch groups, in order to optimise resources and deliver a constant level of customer service through increased expertise in specific skills. The first Customer Service Division will be set up in 2002.

The Société Générale Group is one of the largest banks in the euro zone. The Group employs 80,000 people around the world in three key businesses:

- *Retail Banking: Société Générale serves 12 million retail customers worldwide.*
- *Asset Management & Private Banking: Société Générale ranks third in the euro zone in terms of assets under management.*
- *Corporate & Investment Banking: SG is the fourth largest bank in the euro zone based on net banking income.*

Société Générale is the only French bank to be included in the four major socially responsible investment indexes.

For further information about the Société Générale Group and to consult press releases online, please visit the Group's web site at www.socgen.com/sdp.

*Siebel Systems, Inc. (Nasdaq: SEBL) is the global leader in e-business software applications. Its integrated range of e-business applications enables organisations to create a single source of customer information which facilitates selling to, marketing to, and servicing customers across multiple channels, including the Web, call centres, field, resellers, retail and dealer networks. Siebel Systems' sales and service teams are present in 37 countries worldwide. **For further information, please visit the company's web site at www.siebel.com.***



Société Générale and e-banking

(figures as at 30/09/2001)

Société Générale's 3 markets :

Individual customers: 6.4 million customers with an average of 6.8 products per current account,

Businesses: 48,500 customers, of which 43.9% generate a turnover of between FRF 100 million and FRF 500 million,

Self-employed professionals, micro-enterprises, non-profit organisations: over 400,000 customers with a penetration rate of 21.7% in the self-employed professionals segment.

Dense and optimised geographical coverage :

Number of branches: 2,004 permanent outlets (2,011 as at 28/11/01),

Number of ATMs (Automated Teller Machines): 2,580,

Staff: 21,500 employees.

Alongside the brick-and-mortar network, a multi-channel distribution model comprising :

- Vocalia voice servers,
- call centre operators at the multimedia Customer Relations Centres,
- the internet, with Logitel Net and specialised web portals for each market,
- Minitel (Logitel),
- SMS mobile phone service (Messalia),
- interactive television (Visualia),
- WAP.

Over the first nine months of 2001, the Société Générale retail banking network registered 68 million customer contacts across all these channels, up 33% on the first nine months of 2000. The increase stood at 108% for the internet channel.

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