

# SecureCRM™ for JP Morgan Chase

## Overview

By 2002, the retail banking portal of JP Morgan Chase had achieved critical mass and was, by all accounts, a success for the bank and its millions of satisfied customers. JPMC was providing extensive online access to a number of financial and account management applications and was seeing adoption and satisfaction rates soar.

Customer service focus had always been a priority at JPMC, but with the addition of this significant retail channel a new challenge had arisen. JPMC was an early adopter of Customer Relationship Management (CRM) technologies and the rapid rise of online customers needed to be serviced by the same Kana CRM system that had been deployed to manage mail and phone inquiries. As more customers came online, it was only natural that they seek service in their new preferred medium, the Internet and email. The number of email requests for customer service soon topped 2 million per year. The sensitive nature of most of these requests and current regulatory and compliance restrictions dictated that JPMC respond via the only secure method they could, the telephone.

The success of the retail banking portal and the subsequent increased customer service load quickly became cost issue for JPMC, but more importantly, a critical customer satisfaction issue.

The JPMC customer service reps simply could not service the customers on a timely basis.

Lack of a secure online method to communicate sensitive account data caused a bottleneck in response times and a reduction in overall customer satisfaction. JPMC needed a solution that allowed their customer to communicate via their preferred medium and receive timely responses via that same medium, email.

To address these issues and after a rigorous search, JPMC chose a secure messaging platform from PostX to enable the type of functionality they needed along with additional consulting and application integration to create a single point of entry into the access management processes used by their banking portal.

## Challenges

Based on their existing infrastructure, JPMC placed the following conditions on the solution, PostX Enterprise:

- It needed to integrate with **Netegrity's SiteMinder** as the access management tool.
- The PostX Software needed to work hand in hand with the **Kana CRM system**.
- Customers would have the ability to **initiate** secure messages as well as receive them.

## The PostX Solution

Based on the rigorous requirements of JPMC, it was apparent that PostX Enterprise with the optional WebSafe™ module was the right solution.

WebSafe is a complete, secure, online document repository and notification system. It utilizes a combination of push and pull technology to deliver and present documents to recipients. Recipients are sent a notification email containing a link to their online mailbox and/or documents.

WebSafe can be used either as a standalone document "pull" solution or, in conjunction with other PostX delivery methods, to provide a historical archive for a combination of customer and/or customer service on-demand message access. In addition, WebSafe is architected to integrate out of the box with many existing authentication, access management, Web application software, and CRM products.

JPMC opted for this solution because of its ability to tightly integrate with their legacy CRM platform, Kana,

as well as utilize their existing access management schema. Additionally, WebSafe from PostX allows the customers of the retail banking portal to initiate or respond to messages from their own secure email inbox.

The WebSafe application is tightly integrated with the JPMC systems. PostX was instrumental in managing the integration and deployment process due to their intimate hands on knowledge of the legacy infrastructure and requirements of the JPMC retail portal.

Customer messages sent via email to JPMC are first routed through the Kana system which filters for names, account numbers, or key words in order to route the message to the appropriate customer service representative. Once the message has been delivered, the response is composed and routed to the PostX messaging platform where two things happen; first the response is posted to the customers personal secure WebSafe email inbox, secondly a plain text email notification is sent to the customers email address of record to let them know that their secure response is waiting for them.

---

## Benefits

The PostX solution enabled JPMC to offer an enhanced and responsive level of customer service, as well as to do it with a lowered cost structure. Additionally, current compliance, privacy, and regulatory requirements are met or exceeded by deployment of the PostX platform. Individual customers can now receive quality service via the channel they prefer, whether it's postal mail, telephone or secure email.

---

## Results

The deployment of PostX Enterprise with WebSafe has enabled JPMC to use their customer service representatives more efficiently, increasing call center capacity without incurring additional costs. More importantly, their customers ultimately benefit, by getting an industry leading level of service and response time. This allows them to manage their banking, brokerage, and mortgage accounts in real time with no customer service friction.

---

## About PostX

PostX ensures secure electronic delivery of information vital to business and customer relationships. PostX delivers significant cost savings, and organizations benefit from an increase in effective communications with their employees, partners, and customers.

PostX partners and customers include the United States Postal Service (USPS), IBM, VISA, Moore Communications, Bell & Howell, Children's Hospital, the Mayo Clinic, ABN Amro, Charles Schwab & Co, J.P. Morgan Chase, Xpedite and DST Output.

In order to view their secure response, the JPMC customer simply logs in to the retail banking portal as they would normally, authenticating within the existing SiteMinder architecture, and accessing their secure document in their email inbox. Since they've authenticated within the existing system, there is no need to re-authenticate to access additional applications and functions of JPMC.

The last requirement for this crucial customer focused application was the ability for JPMC customers to initiate secure messages, or to respond to messages sent to them. From within their existing WebSafe email inboxes it is simple to compose a secure message or response for routing to a JPMC customer service representative. Of course, these messages are tracked in Kana and can be responded to securely as well, continuing a secure communication loop.