



## 5 Must-Have Capabilities to **Manage Customer Interactions Through COVID-19**



## Contents

Introduction: Digital Capabilities for Servicing Customers Remotely	3
1. Mobile eSignatures	4
2. Smart eForms	5
3. Simplified Document Collection	6
4. Secure Payments	7
5. Digital Storage & Security	8
The Bottom Line: Digital Capabilities Enable Remote Business Operations	9

## Introduction:

# Digital Capabilities for Servicing Customers Remotely

As the coronavirus rages on across the world, it's shutting communities into their homes and jeopardizing companies who normally rely on face-to-face interaction to conduct business. Prior to the outbreak, many companies were on the brink of digital transformation, but not quite there. They offered partially digitized services, but continued to drag customers through multiple digital and non-digital touchpoints to complete interactions.

For instance, prior to the coronavirus outbreak, 65% of consumers who attempted to complete a financial transaction online were redirected to a physical branch. This proved to be a great source of frustration for today's highly digital, mobile customers. The negative impact was seen with lost sales, longer service cycles, and damaged brand loyalty.

Yet in the time of coronavirus, the imperative to provide customers with fully digital services takes on a new significance; in many cases, it is simply the only way many customers are able or willing to do business. From enabling mobile eSignatures to simplifying document collection, switching to fully digital customer processes keeps customers and frontline employees safe — and ensures crucial business continuity.



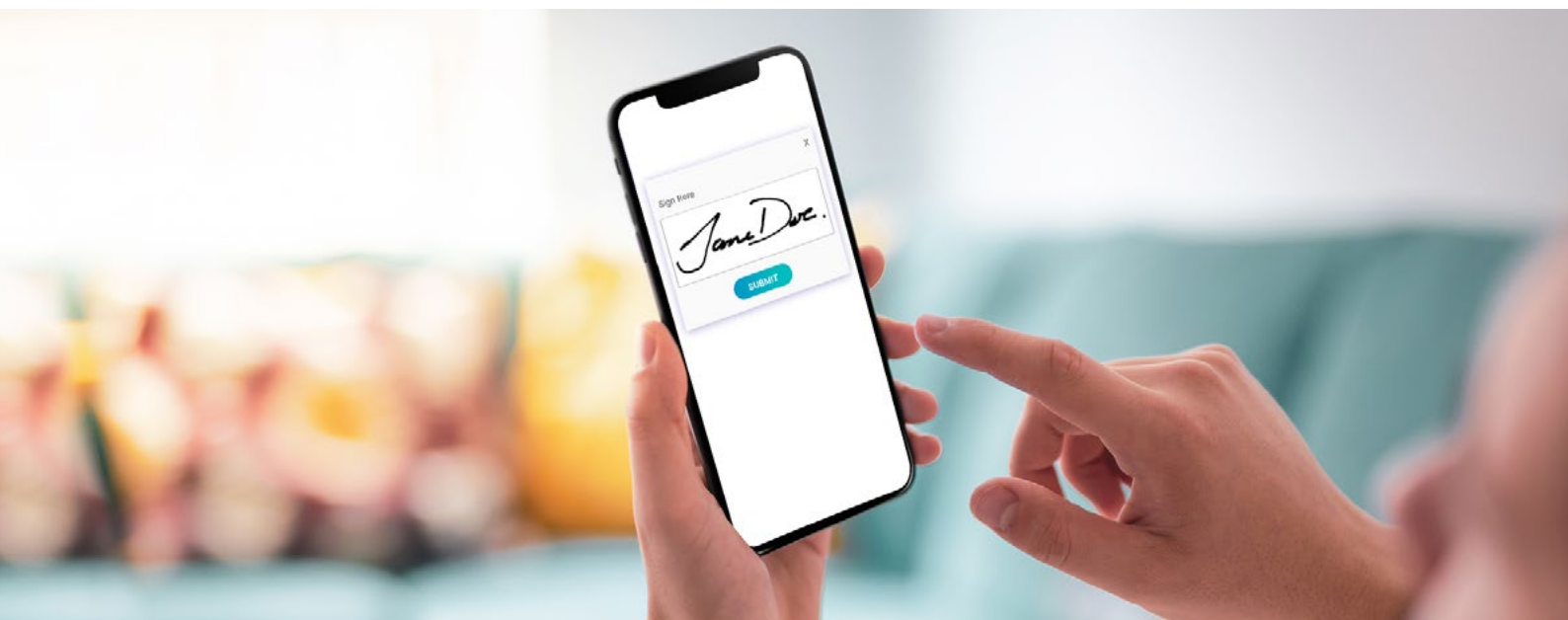
## Capability 1: Mobile eSignatures

**Get eSignatures completed remotely, quickly**



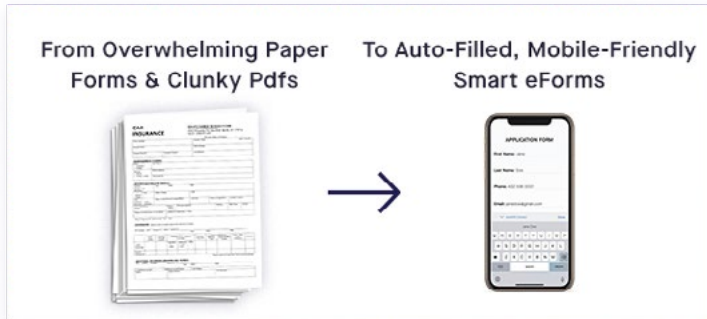
Allow homebound customers to sign contracts, forms, and agreements from their cell phones. Businesses can use mobile eSignatures to send documents directly to the customer's cell phone via text message for immediate attention and easy completion. Unlike wet signatures and email eSign solutions, mobile eSignature solutions do not require going to a physical branch, dealing with snail mail, checking email inboxes, or even downloading annoying phone apps.

Mobile eSignatures can be deployed from any customer touchpoint including website, chat or IVR. They can even be used during a call with a contact center agent who can guide customers through the signing process. Customers either finger sign, type sign, or use auto-generated signatures which are validated and stored on CRM with a full audit trail. During normal times, these effortless eSignatures are proven to generate more than 50% more completed signatures, the vast majority in the moment. During the coronavirus outbreak, they are a lifeline for both companies and customers.



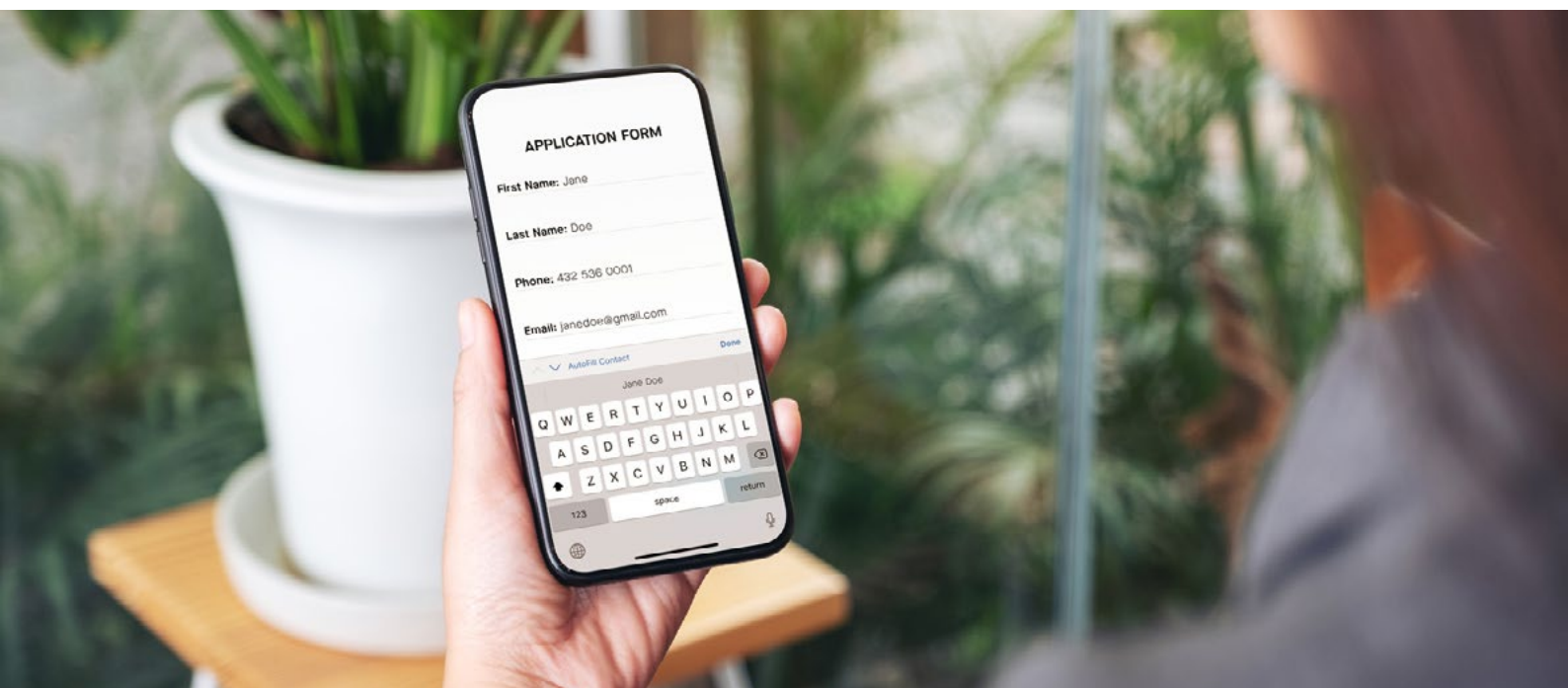
## Capability 2: Smart eForms

**Get all forms completed remotely, easily, and error-free**



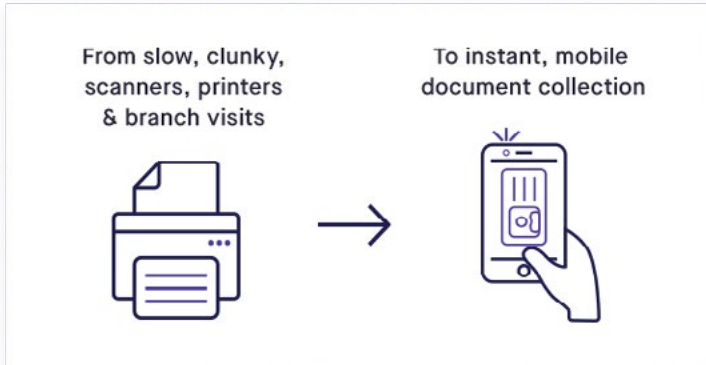
Especially now that many businesses are reducing their workforce or splitting teams across different locations, agents cannot be burdened with chasing customers for forms or error-filled fields. User-friendly eForms provide customers with an intuitive interface so they can complete all the required information correctly the first time, eliminating rework and chasing.

Smart eForms simplify the paperwork that often slows processes and frustrates customers and agents. With Smart eForms, cumbersome paper forms and PDFs are converted into easily fillable mobile eForms. They leverage techniques like smart fields, auto-fill, and predictive typing to boost first-time completion rates to 95%, slashing NIGO. eForms are sent directly to the customer's mobile device via a text message from which the customer can effortlessly complete and submit any missing information in real-time. This information is then seamlessly synced with the businesses' CRM to ensure data hygiene.



## Capability 3: Simplified Document Collection

**Instantly collect required documents from customers**



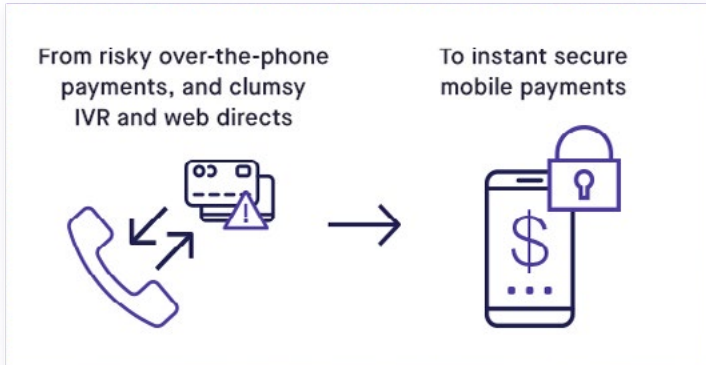
Collecting documents such as a driver's license, proof of income, invoices, and utility bills are often a requirement for customer servicing in regulated industries. However, current processes slow sales cycles as customers are required to scan, email, fax, and sometimes even make in-person visits to submit these documents. This is exacerbated by the current environment in which homebound customers may lack access to traditional ways of submitted documents.

Promote remote document collection by enabling customers to use their cellphone cameras to easily snap and instantly submit pictures of these documents. Those collected documents are then associated with the customer file and securely stored with the rest of the customer records in the businesses' CRM. This accelerates compliance processes and speeds cycle time by 80%, minimizing the back and forth between agents and customers.



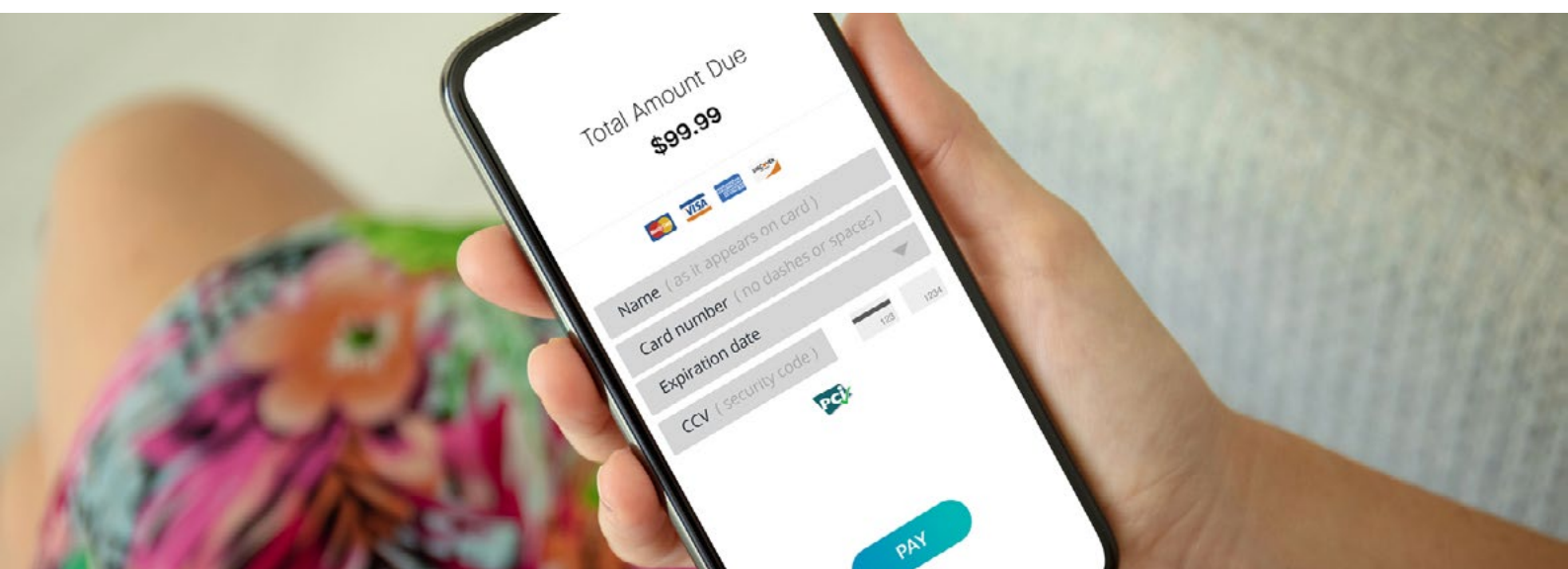
## Capability 4: Secure Payments

### Collect PCI-Compliant payments instantly



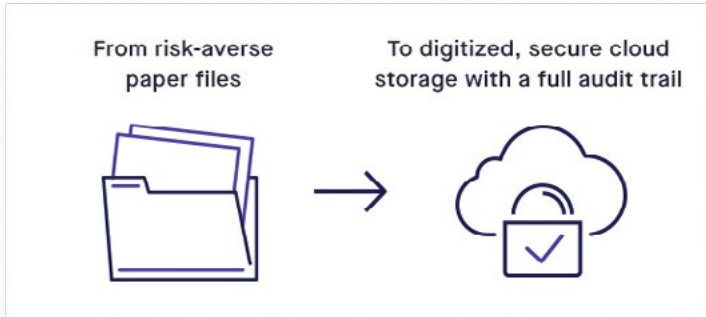
Digital solutions help buy what they need easily. They make collecting payments instant, convenient, and fully PCI-compliant. Today, too many businesses have adopted non-compliant payment procedures that expose customer data to fraud risks and jeopardizes the company's good name. The mayhem of the coronavirus has led to an increase in fraud attempts, making it more critical than ever to implement secure, mobile-friendly ways to process customer payments.

With secure text-based initiated sessions, companies can provide remote customers with a convenient way to make payments directly from their cell phones in real-time. Business leaders must adopt an intuitive solution that is fully PCI-compliant and removes the need for clumsy web directs, DTMF, and stop/start recording which hurt the customer experience. As a result, businesses eliminate their fraud exposure and remove sales-damaging payments redirects. By simplifying payment procedures, businesses can improve payment completion rates by 20% and eliminate compliance risk.



## Capability 5: Digital Storage & Security

### Ensure secure storage of all customer interactions



Secure digital document storage can simplify adherence to compliance, security, and quality guidelines. By capturing all customer interactions digitally, it is easier to audit and track customer interactions. All documents are digitally stored and stamped with seals to ensure safe and secure storage and quality control. Thanks to digitized contracts, supporting documents, and consent forms, businesses can simplify audit and quality checks of their customer interactions.



## The Bottom Line:

# Digital Capabilities Enable Remote Business Operations

With cities around the world under various stages of lockdown, it's more critical than ever before to provide effective, remote services to customers. A recent Lightico survey found that 73% of U.S. consumers are doing more remote work or remote errands due to the coronavirus. This number is only poised to increase as lockdowns are prolonged, and customers grow more fearful of venturing outside.

Especially when business tapers off, customer-facing remote solutions enable companies to continue to service their customers, while keeping the economy running and communities safe. Once we return to safer and healthier times, it is very likely that those companies who enabled digital and frictionless processes early in the crisis will be the ones to not just survive, but thrive into the future.



# Now More Than Ever, Support Your Customers Remotely

Instantly Collect eSignatures,  
Forms, ID & Payments Remotely

Get started with Lightico free of charge  
within 72 hours

[Request A Demo](#)



275 7th Ave.  
New York, NY 10011  
[www.lightico.com](http://www.lightico.com)

Contact Information:  
1-888-252-1440  
[info@lightico.com](mailto:info@lightico.com)





Copyright © 2020 Lightico Ltd. All rights reserved.

visit: [www.lightico.com](http://www.lightico.com)