



# Finance as a Service

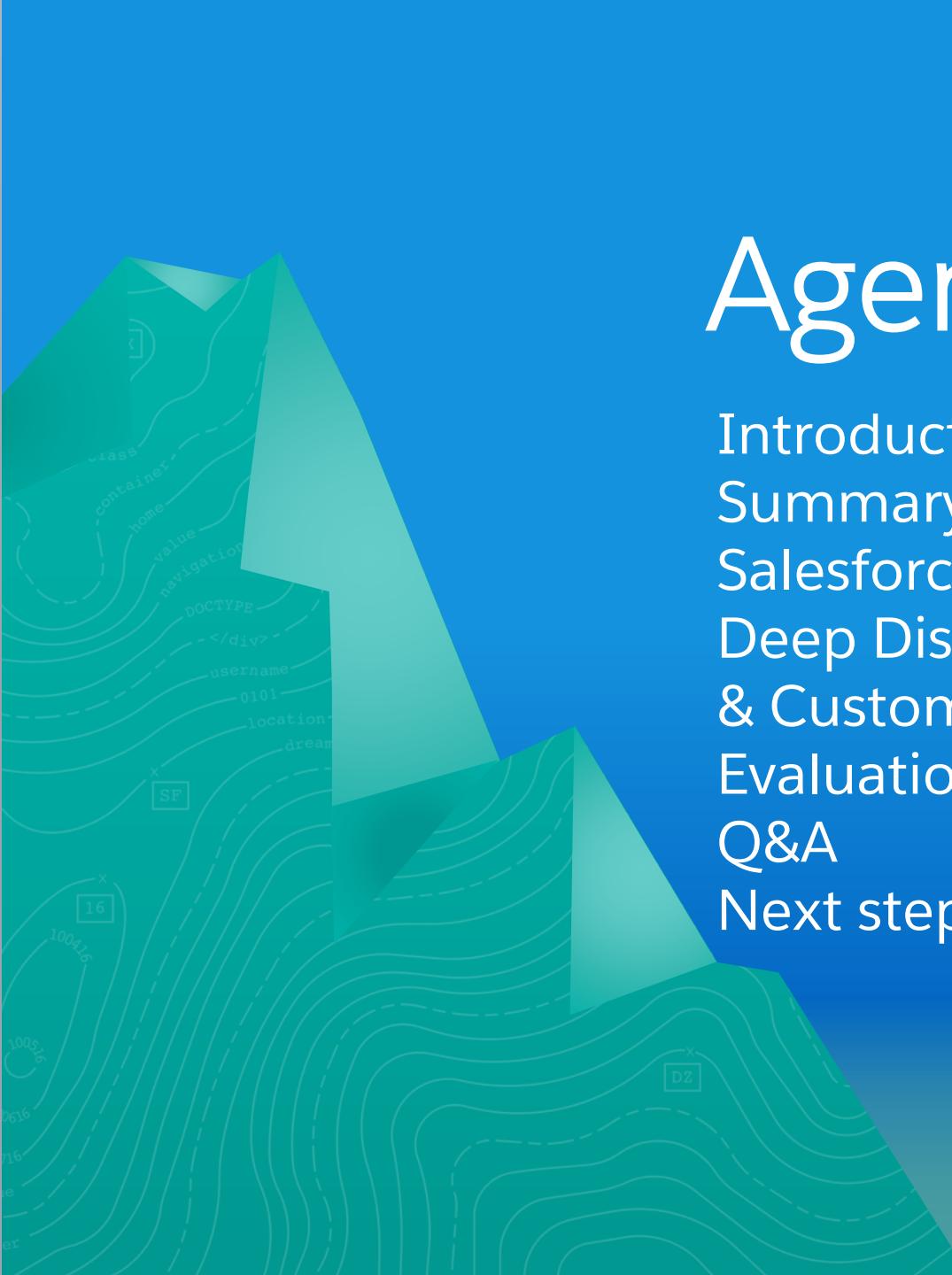


salesforce

Adelyn Le – Key Account Executive



# Agenda



Introductions  
Summary of Requirements  
Salesforce overview  
Deep Discovery into Requirements across Sales CRM & Customer Engagement  
Evaluation Process  
Q&A  
Next steps

# Forward-Looking Statements

## Statement under the Private Securities Litigation Reform Act of 1995

This presentation may contain forward-looking statements that involve risks, uncertainties, and assumptions. If any such uncertainties materialize or if any of the assumptions proves incorrect, the results of salesforce.com, inc. could differ materially from the results expressed or implied by the forward-looking statements we make. All statements other than statements of historical fact could be deemed forward-looking, including any projections of product or service availability, subscriber growth, earnings, revenues, or other financial items and any statements regarding strategies or plans of management for future operations, statements of belief, any statements concerning new, planned, or upgraded services or technology developments and customer contracts or use of our services.

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Thank  
you

# Digital has changed the financial customer

**51%**

of smartphone owners  
have used **mobile banking**

CONSUMERS AND MOBILE FINANCIAL  
SERVICES, FEDERAL RESERVE 2014

**25%**

more than  
of customers would consider  
a **branchless digital bank** and  
33% of millennials say they  
won't need a bank in 5 years

THE DIGITAL DISRUPTION IN BANKING, ACCENTURE 2014



**50%**

nearly  
of customers would likely bank with a  
company that **does not currently offer**  
banking services, including PayPal,  
Square, Google, Amazon, and Apple

THE DIGITAL DISRUPTION IN BANKING, ACCENTURE 2014

**28%**

of consumers use information from  
**social media sites** when evaluating  
retail banking products and services

MOVE BEYOND SOCIAL LISTENING AND MONITORING: SOCIAL  
MEDIA MARKETING FOR FINANCIAL SERVICES, ACCENTURE 2014

# Companies struggle with changing customer expectations



**12 MILLION**

customers are thinking of  
**switching** banks

GLOBAL CONSUMER BANKING SURVEY,  
ERNST & YOUNG 2012

**75%**

nearly  
of customers consider their banking  
relationship merely **transactional**

THE DIGITAL DISRUPTION IN BANKING, ACCENTURE 2014

**51%**

of customers want their bank to  
proactively **recommend** products  
and services for their financial needs

THE DIGITAL DISRUPTION IN BANKING, ACCENTURE 2014

Customer-centric journeys lead to strong business outcomes including higher revenue, happier customers, and lower costs.

**+36%**

Customer satisfaction

**+19%**

Likely to stay/renew

**+28%**

Willingness to recommend

**+33%**

Less likely to cancel/churn

McKinsey&Company

\*Transforming Customer Experience: From Moments to Journeys, 2013



# Financial services companies are struggling to make the transition



Data security risks and industry regulations that **impede** innovation



Product-centric data structure **lacking** actionable customer insights



**Disjointed** customer experience across branch, mobile, and online

# Together, We're Building a Path Forward

“Innovator of the Decade”  
- **Forbes** September 2016



**Forbes**  
The world's most innovative companies  
2011 · 2012 · 2013  
2014 · 2015 · 2016

**FORTUNE 500**  
2016



\$8.32B FY17 revenue guidance

24K employees

\$389B in GDP impact by 2020

2M jobs created by 2020



Salesforce FY2017 revenue guidance provided August 31, 2016. "Revenue for Salesforce's full fiscal year 2017 is projected to be in the range of \$8.275 billion to \$8.325 billion."

IDC White Paper, sponsored by Salesforce, "The Salesforce Economy," August 2016



# A Global CRM Leader



8 industry leading apps.  
1 marketing platform.

 Sales Cloud	<b>Gartner</b>	A Magic Quadrant Leader for Sales Force Automation Gartner, "Magic Quadrant for Sales Force Automation," Tad Travis et al 8/10/16
 Service Cloud	<b>Gartner</b>	A Magic Quadrant Leader for the CRM Customer Engagement Center Gartner, "Magic Quadrant for the CRM Engagement Center," Michael Maoz, Brian Manusama, 5/4/16
 Marketing Cloud	<b>Gartner</b>	A Magic Quadrant Leader for Digital Marketing Hubs Gartner, "Magic Quadrant for Digital Marketing Hubs," Andrew Frank et al 1/5/16
 Commerce Cloud	<b>Gartner</b>	A Magic Quadrant Leader in Social Software in the Workplace Gartner, "Magic Quadrant for Social Software in the Workplace," Mike Gotta et al 10/26/15
 Community Cloud	<b>Gartner</b>	A Magic Quadrant Leader for Enterprise Application Platform as a Service, Worldwide Gartner, "Magic Quadrant for Enterprise Application Platform as a Service, Worldwide" Paul Vincent, et al 3/24/16
 App Cloud	<b>Gartner</b>	A Magic Quadrant Leader for Digital Commerce Gartner, "Magic Quadrant for Digital Commerce," Chris Fletcher et al 3/9/16

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# Introducing Salesforce Financial Services Solution



Industry Leading Trust  
from the **World's Most  
Innovative Company**

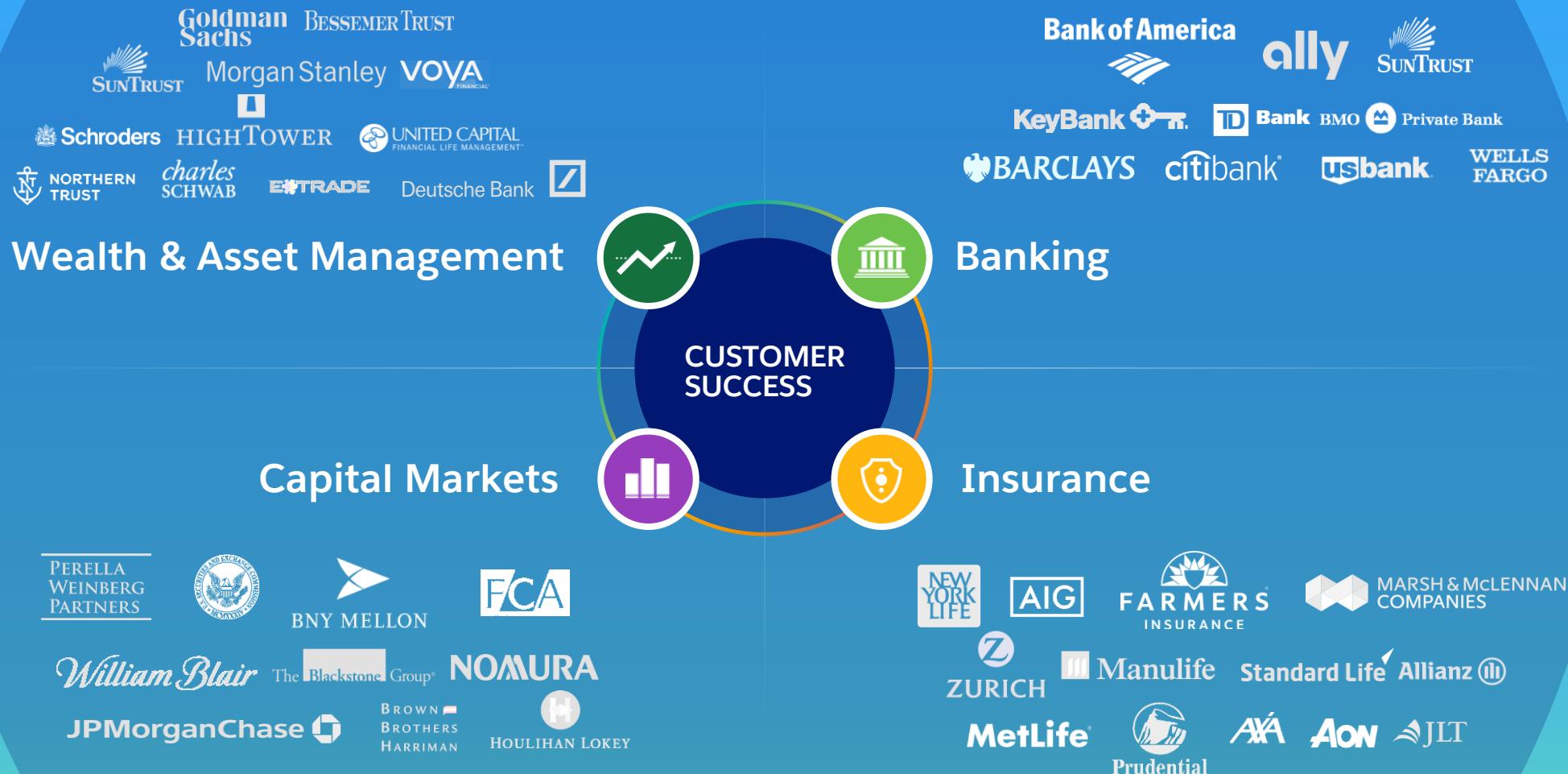


First **Actionable**  
Data Model Built Around  
the Customer



**Cross-Channel** Solutions  
to Manage the Customer  
Journey Across All Touch Points

# Customer Success Across Financial Services



# Our Customer Trailblazers are Redefining Customer Success

salesforce

22% Cost Savings

+28% Agent Productivity

+31% Faster Case Resolution

+35% Customer Satisfaction



intuit.

CISCO™

vax™

ACTIVISION®

bouygues TELECOM

LIVE NATION®

PURE STORAGE

SulAmérica  
120 anos

AUSTRALIA POST

LifeLock®

Aon Hewitt

fitbit®



UnitedHealth Group™



ZURICH



THOMSON REUTERS

Rosetta Stone®

Nestlé



KAISER PERMANENTE®



YETI  
COOLERS

plantronics.



ALDO

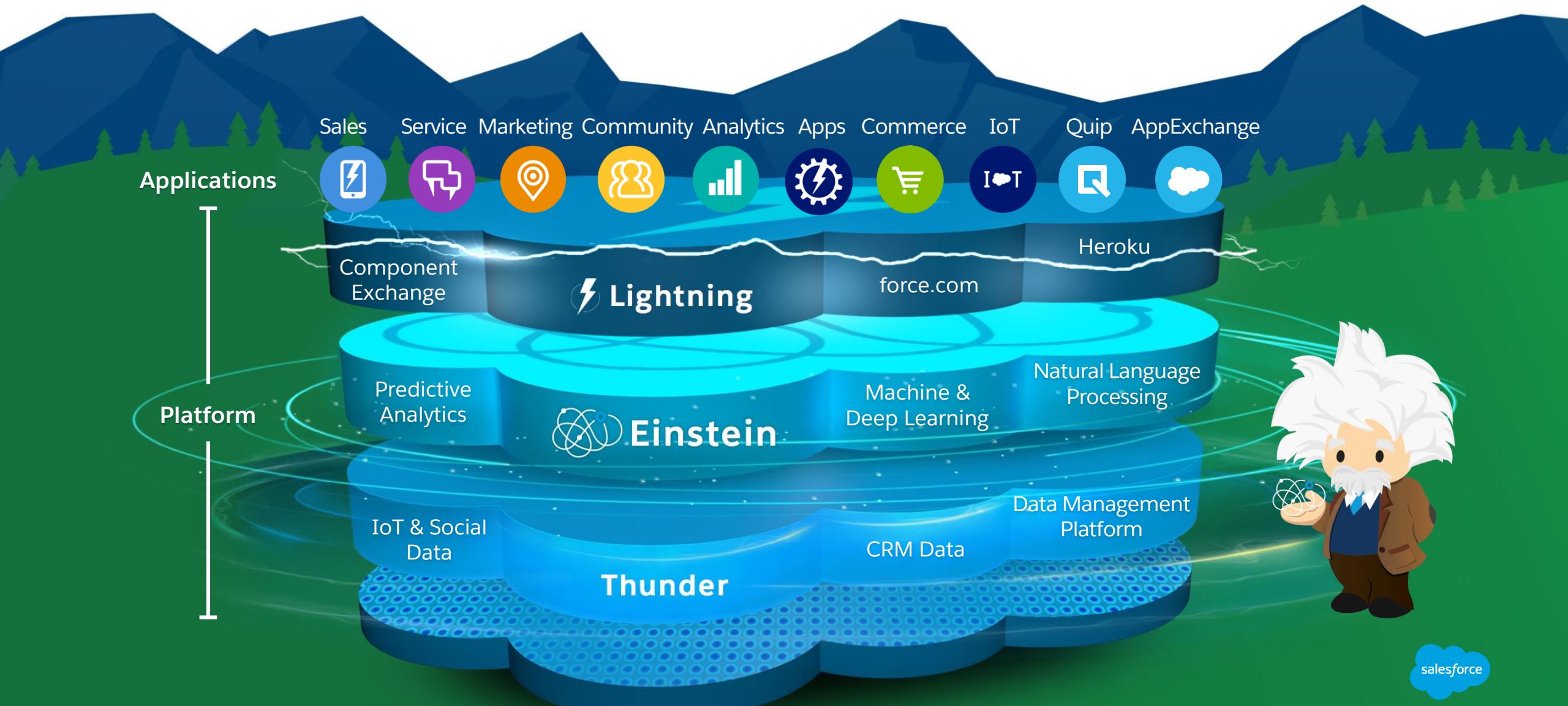
sky

L'ORÉAL

PANDORA®

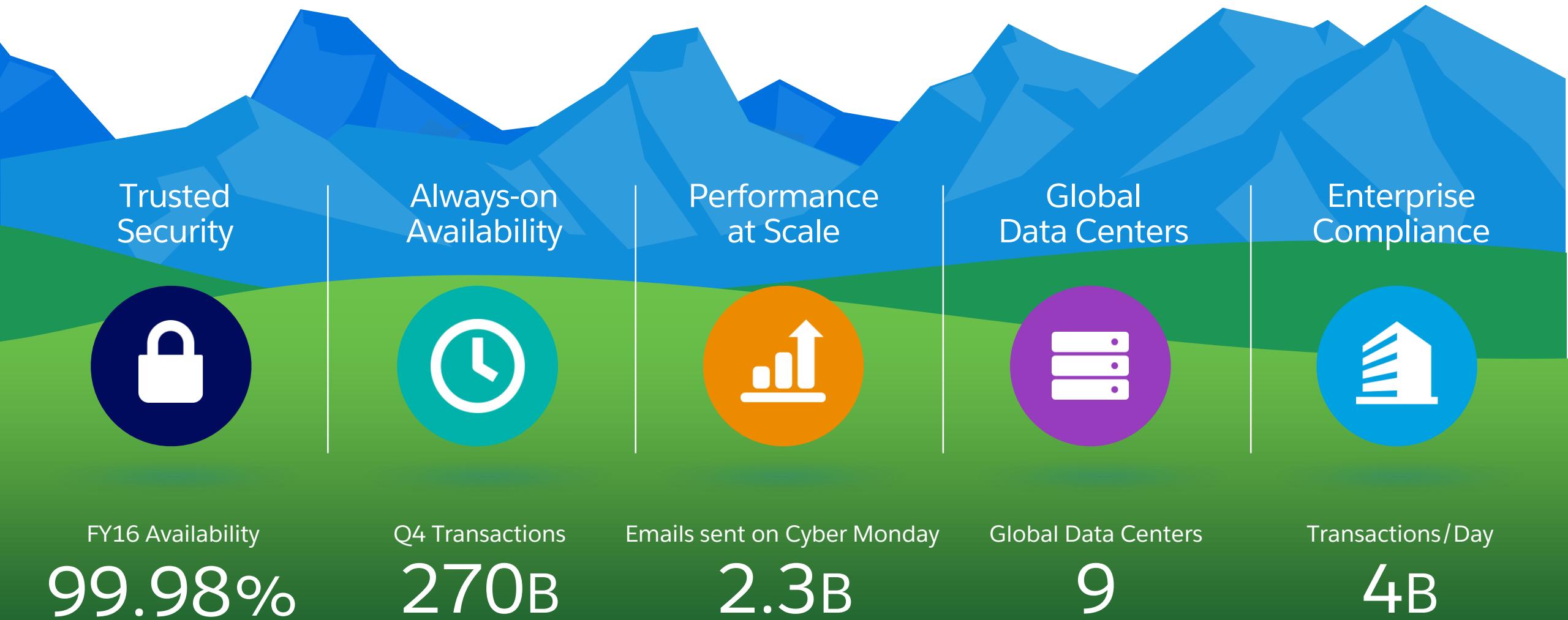
FARMERS  
INSURANCE

# Salesforce Customer Success Platform



# World's Most Trusted Enterprise Cloud

## Five Elements of Trust



# Salesforce for Financial Services

Build 1-to-1 customer journeys across the entire lifecycle



# The Customer Gap



<1%

of customer data  
has been analyzed

77%

of customers are not  
engaged with companies

Your Customers

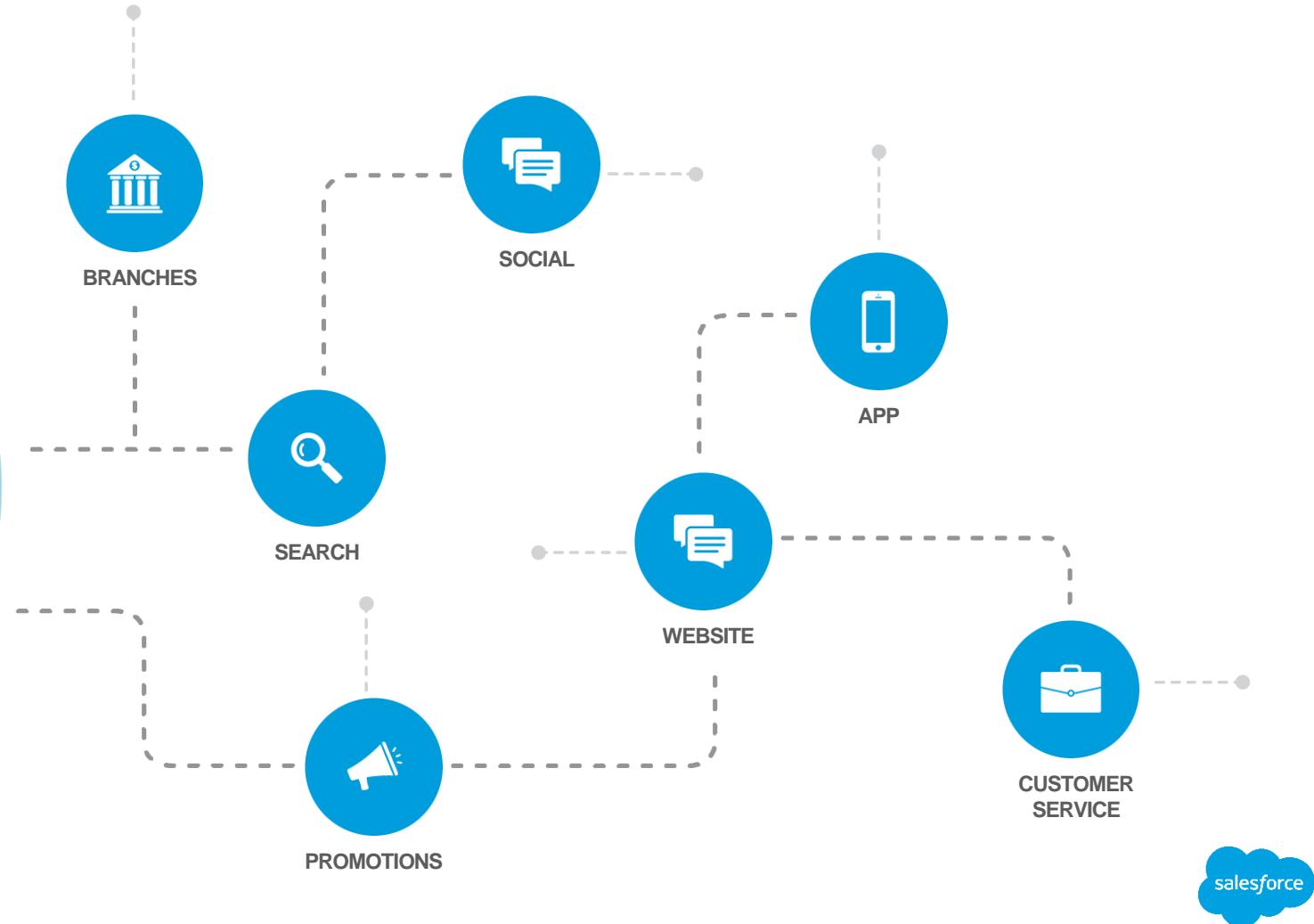


salesforce



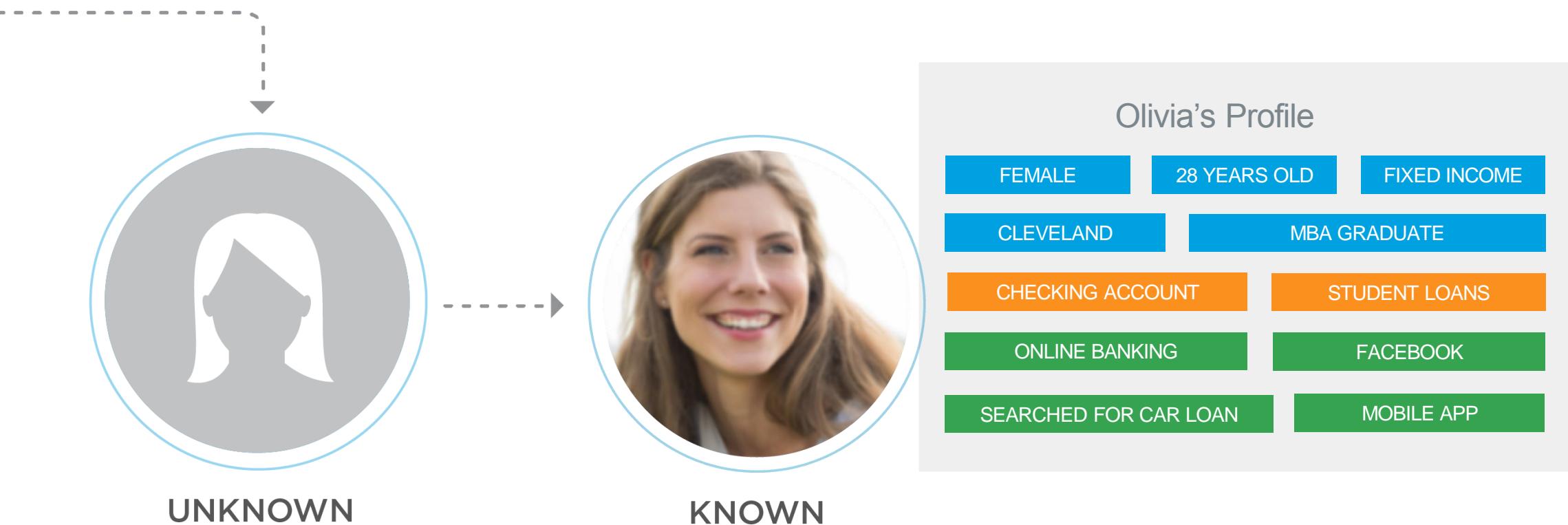
# Capture Customer Data From Any Source

Build profiles for all customers who interact with your bank



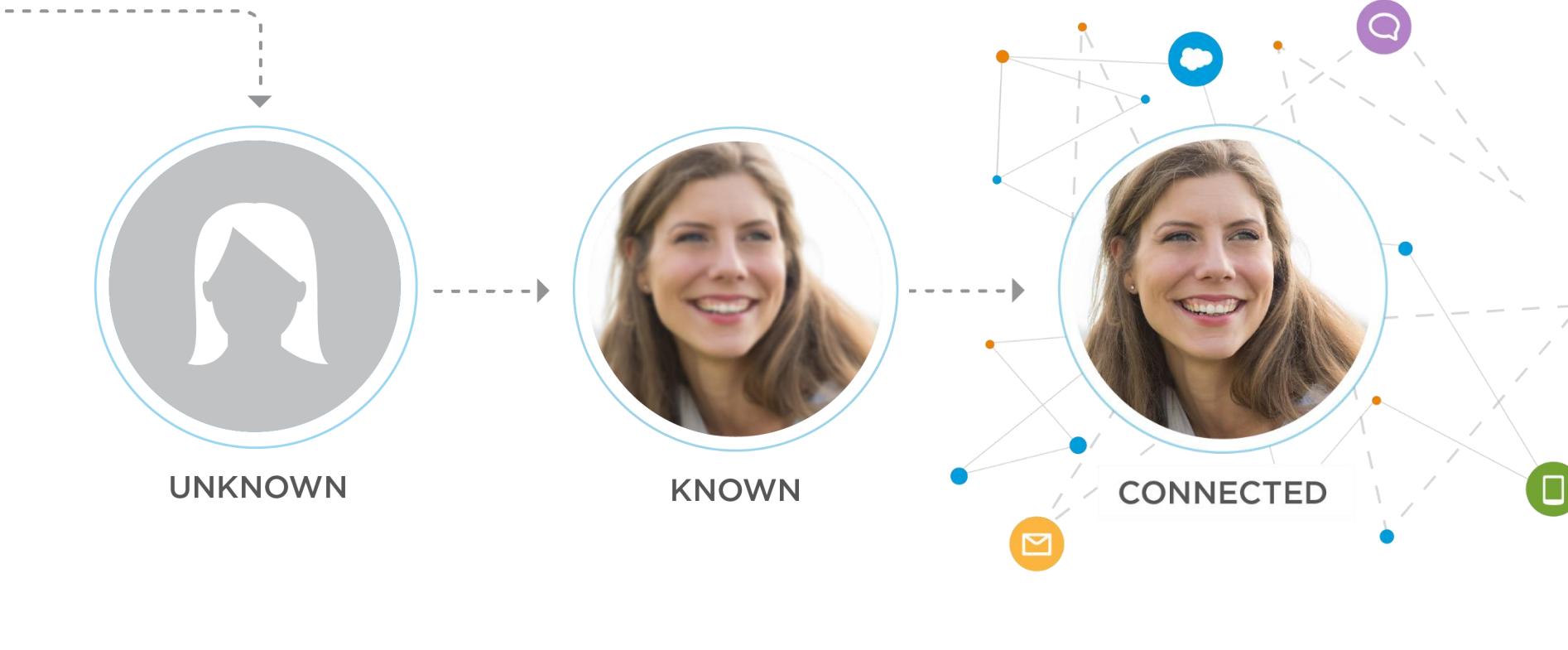
# Convert Unknown Customers to Known Customers

Match unknown data with unique identifiers to create a clear view of the customer



# Create Connected Customers

Share customer data across sales, support, and marketing to create a personalized, high touch experience



-  **CONNECTED**  
Advisors
-  **CONNECTED**  
Customer Care
-  **CONNECTED**  
Branches
-  **CONNECTED**  
Products
-  **CONNECTED**  
Brand



# Deliver Real-Time Interactions

Deliver the most relevant content at the time your customer needs it most



ACCOUNT  
UPDATES



FRAUD  
ALERTS



TRAVEL  
NOTICES



DEPOSIT  
CONFIRMATIONS



SUPPORT CASE  
UPDATED



MORTGAGE  
PAYMENT  
REMINDERS



PIN  
REQUEST



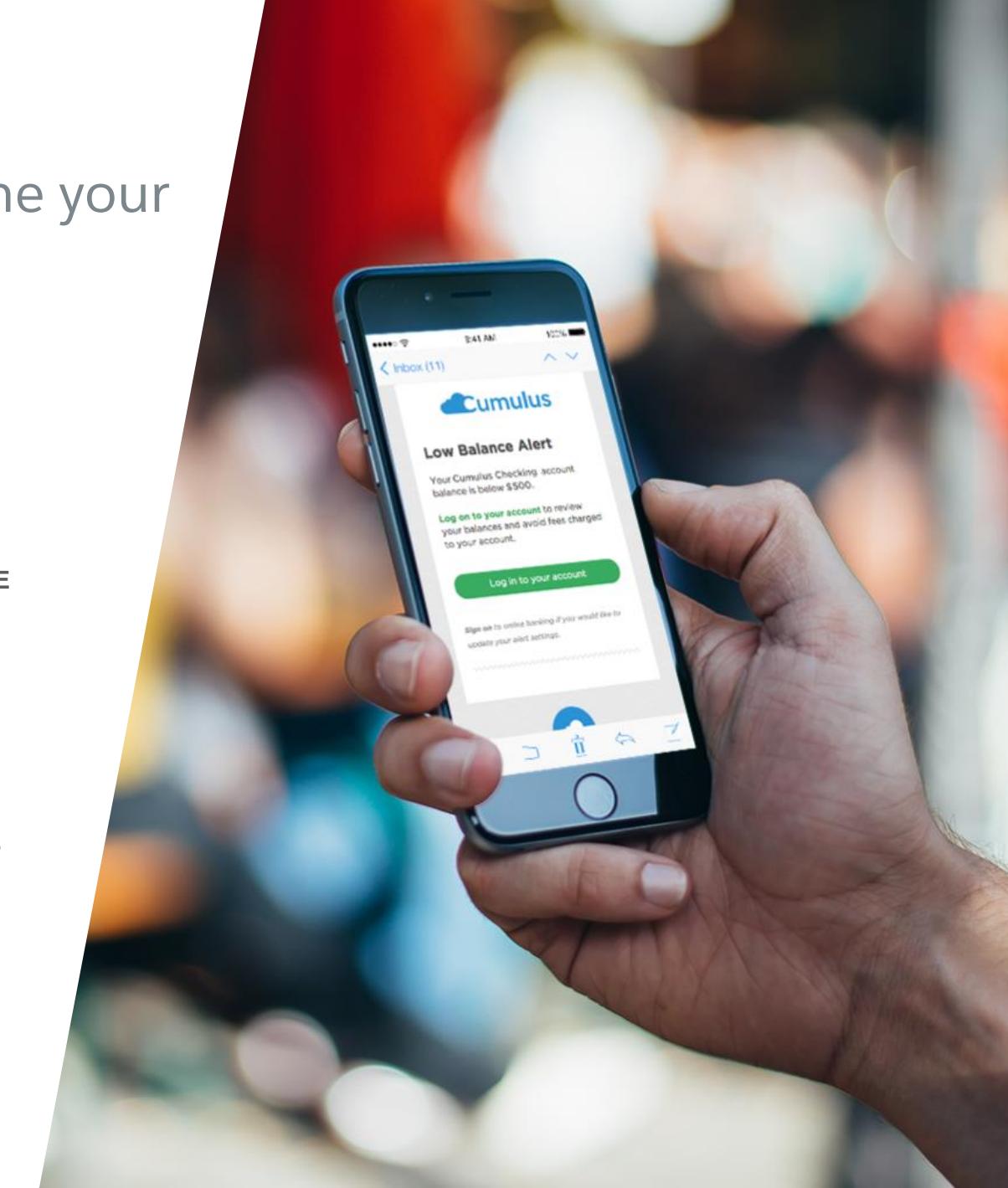
TRANSFER  
CONFIRMATION



PAYMENT  
PROCESSED



REPLACEMENT  
CARD



# Turn Moments into Journeys

Orchestrate a personalized seamless customer experience across channels



OPEN  
ACCOUNT



DEPOSIT  
CHECK



CHANGE  
NAME



BRANCH  
VISIT



INACTIVITY



FRAUD  
ALERT



FACEBOOK  
LIKE



MANAGE  
ONLINE  
ACCOUNT



CHANGE  
LOCATION



EXTERNAL  
TRANSFER



TWEET  
COMPLAINT



BROWSE  
LOANS



FUND  
ACCOUNT



FIRST STOCK  
TRADE



MILESTONE



CREDIT CARD  
CLOSED



OPEN  
SUPPORT  
CASE



CLOSE  
ACCOUNT



DOWNLOAD  
APP



OPEN  
SAVINGS



VIEW AD



BROWSE  
VEHICLES



ADD MUTUAL  
FUND

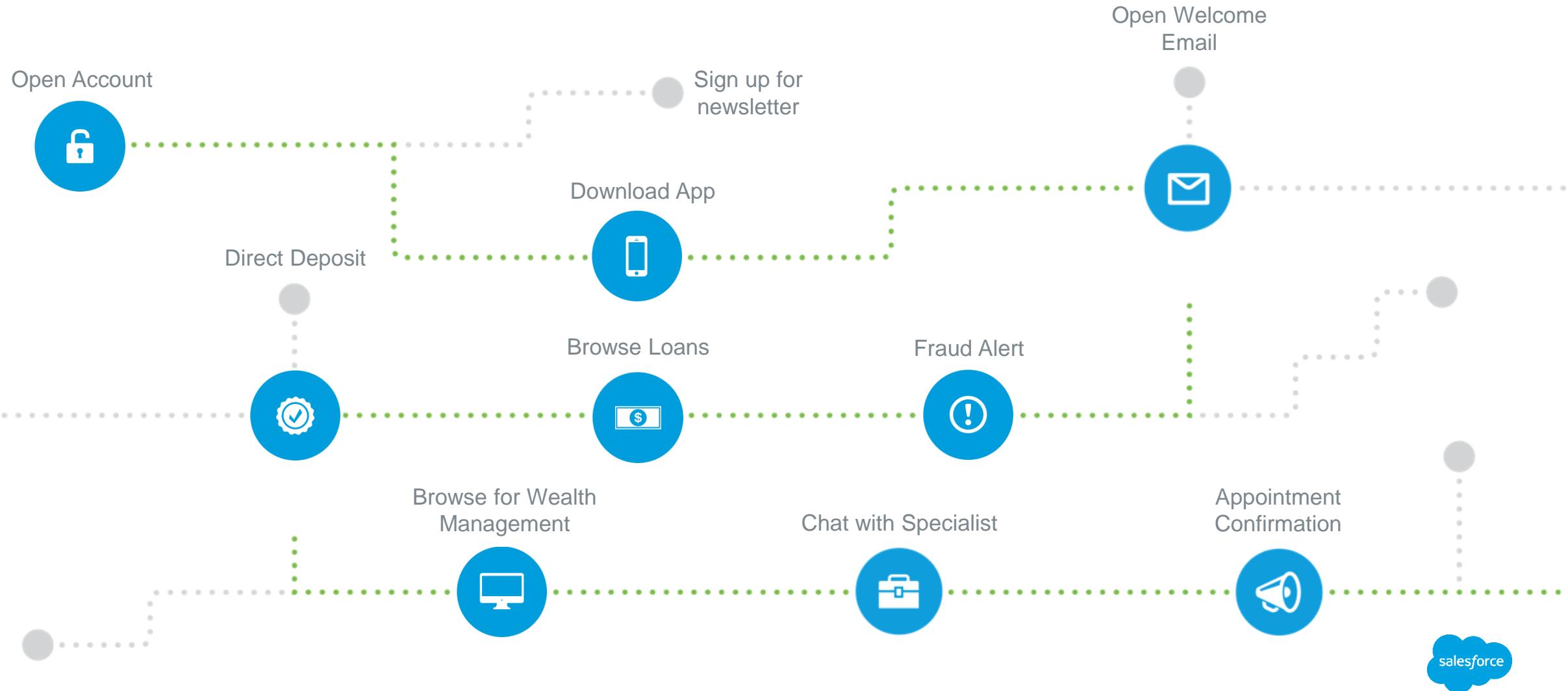


LOWER  
MORTGAGE



# Create a Seamless Customer Experience

Plan, Personalize, and Optimize Journeys Across Channels



# Reinventing Customer Engagement

salesforce





# Customer Journey Management: Build 1-to-1 Journeys

## Listen for Customer Cues

Meet the customer where they are in their journey by anticipating – and reacting to – events in real time.

## Connect the Entire Experience

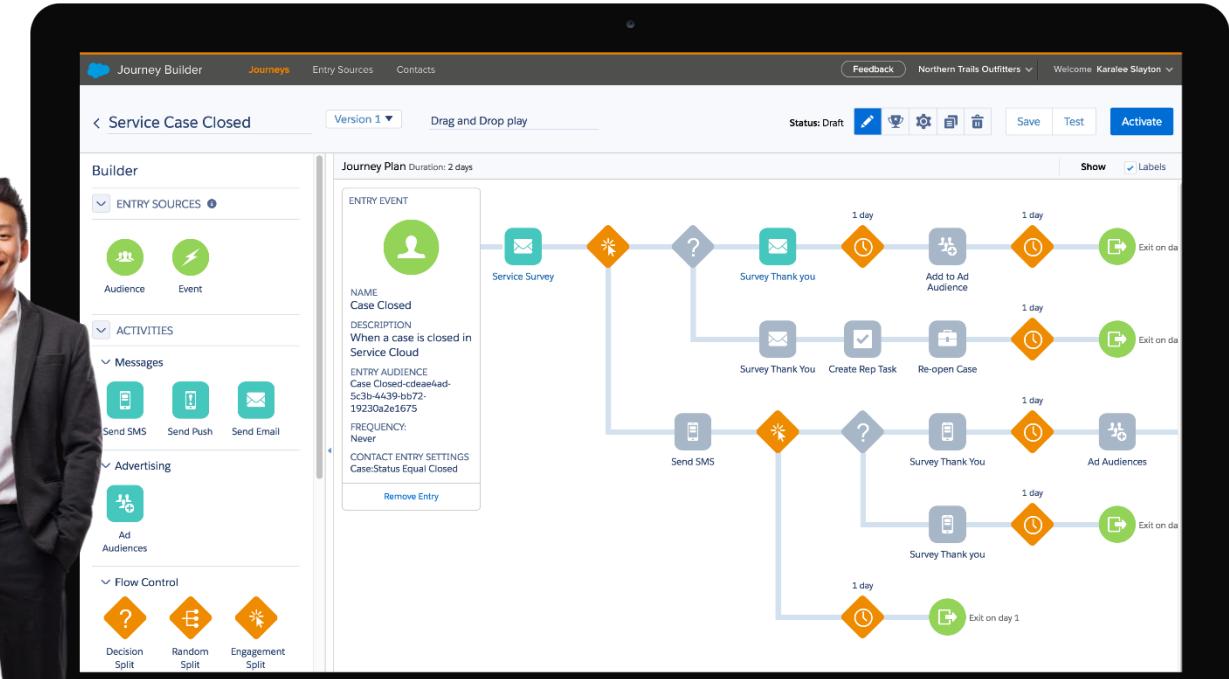
Connect marketing, sales, and service to onboard, engage, re-engage, sell and support.

## Automate Interactions

Build it once, then offer a unique customer journey for every individual, at massive scale.

## Analyze to Offer the Best Experience

Remain agile in your marketing by understanding what's working and what's not, and pivot easily.



Marketing Cloud | Journey Builder

73% of high-performing marketers say journeys positively increase customer engagement  
Salesforce State Of Marketing



# Advertising: Smarter Targeting to Drive Awareness and Acquisition



## Ad Targeting with CRM Data

Securely use your customer data to drive all your display, search, and social advertising.

## Connected to the Journey

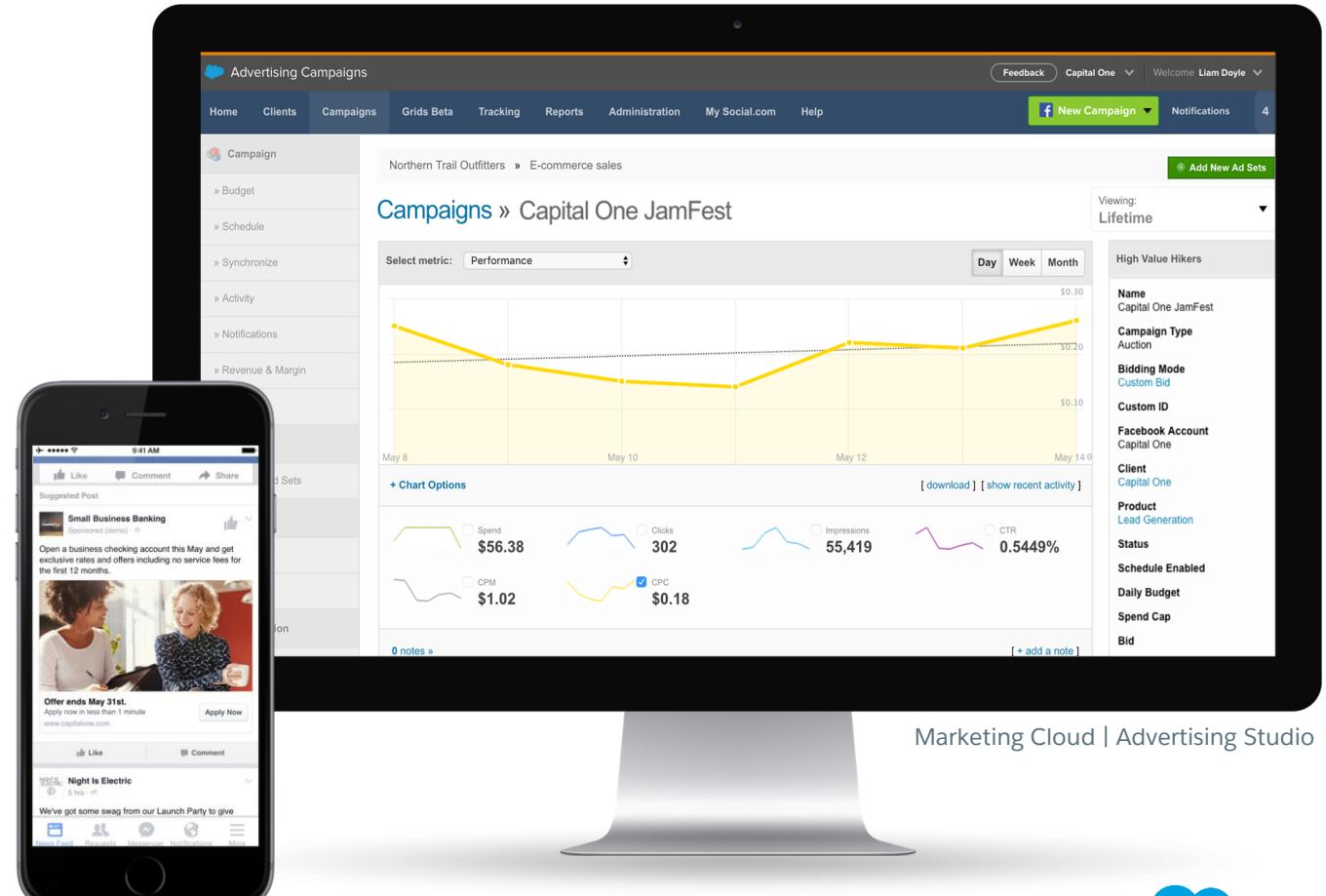
Use Journey Builder to connect your advertising to the rest of marketing and sales teams.

## Powerful Campaign Management

Drive sophisticated ad campaigns across some of the most important audience platforms.

## Integrated Lead Generation

Capture leads directly from Facebook into the Customer Success Platform.



47% higher ad engagement when digital ads are powered by customer data  
Salesforce Advertising Index



# Sales Reps: Marketing That Helps Sales Teams Sell

## Grow Pipeline

Generate quality leads for sales.

## Accelerate Sales Cycles

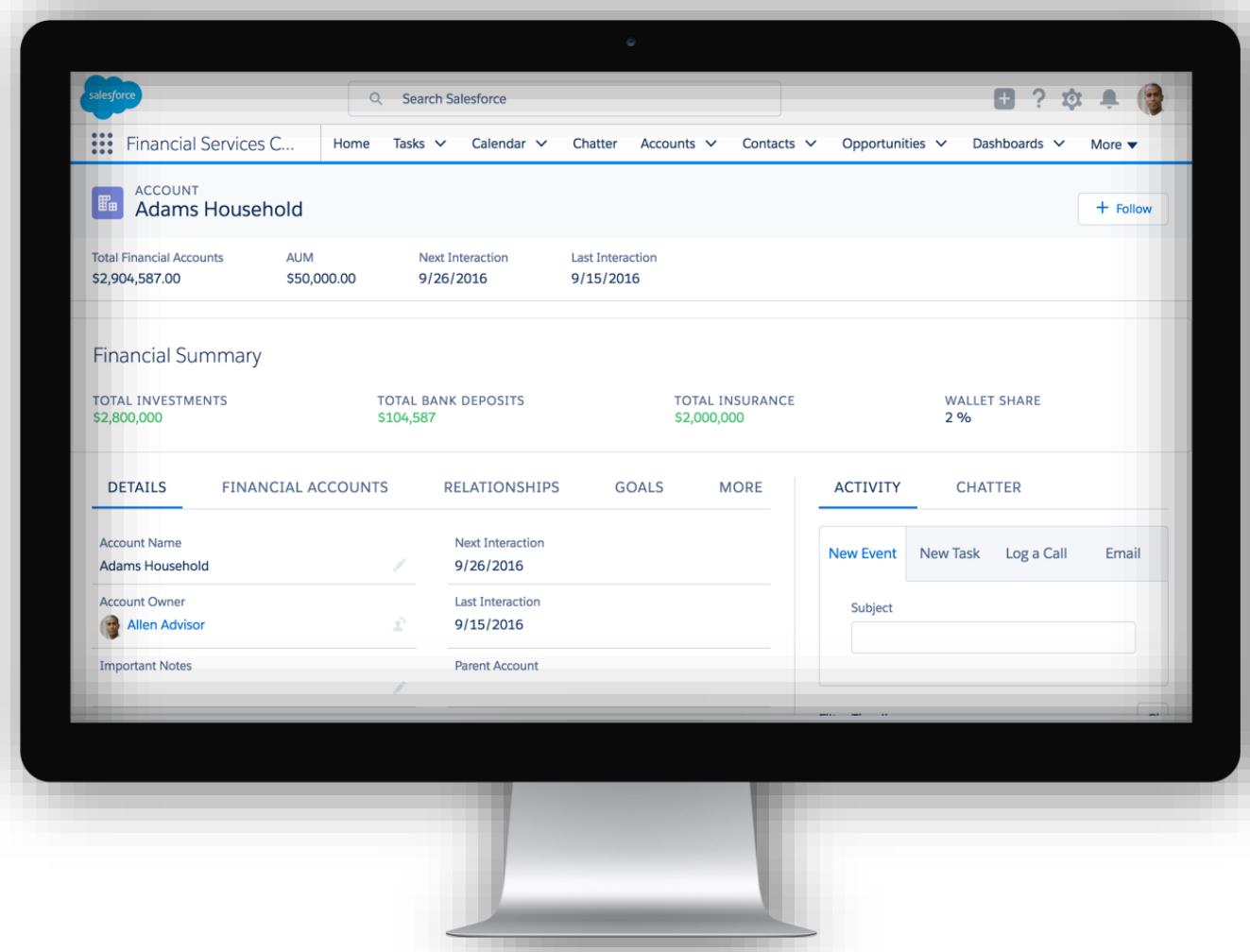
Make every interaction count with messages and tactics personalized for each prospect.

## Focus on the Right Leads

Enable sales to engage prospects with the right message at the right time.

## Measure Marketing ROI

Understand marketing influence on revenue and performance of each campaign.



---

30% faster sales cycles  
Salesforce Customer Relationship Study



# Support Agents: Turn Every Service Interaction Into a Reason to Love Your Brand

## Access a Single View

Store all marketing, sales, and service data in the contact record.

## Trigger Journeys

Listen for service activities, then follow-up with the right message across channels.

## Incorporate Service into the Journey

Automatically open or close service cases based on the customer's behavior.

## Suppress Marketing when Appropriate

Ensure unsatisfied customers are not receiving marketing messages until their cases are resolved.

20% increase in overall customer satisfaction for companies that manage the journey across departments  
McKinsey & Company



The screenshot shows a Salesforce Service Cloud interface. A case record for 'Product setup issues' is open, with the subject being 'I recently received your product, but I'm having a little trouble getting started. Would you be able to help me? Thank you.' The case has a priority of 'High', a customer satisfaction of 'Positive', and an indicator of 'Yellow'. The status is currently 'New', but a dropdown menu shows it can be changed to 'Working', 'Waiting on Customer Response Received', 'Escalated', 'Warning', 'Attention', or 'Closed'. The case is assigned to 'Lisa Jones'. To the right of the case details is a timeline of interactions:

Interaction	Date
Tim Service logged a call.	March 17, 2016 at 9:16 AM
Tim Service Notes...	March 17, 2016 at 9:16 AM
Jeff Smith to World Tour 16 Only reopened this case as New.	May 18, 2016 at 3:27 AM
Jeff Smith to World Tour 16 Only closed this case.	May 11, 2016 at 1:12 PM
Jeff Smith to World Tour 16 Only reopened this case as New.	May 3, 2016 at 11:30 AM
Dave Developer Dear Lisa Jones, In response to your recent case please review th...	March 17, 2016 at 9:16 AM

Below the timeline, there are sections for 'Milestones' (No Active Milestones), 'Knowledge' (Search Knowledge...), 'Suggested Articles' (Product warranty and repair policy, How do I return an item?, What is your privacy policy?), and a section for 'Is my personal information secure?' with a 5-star rating.



# Salesforce for Marketing

The Smartest CRM for 1-to-1 Customer Journeys



One CRM for Sales, Service and Marketing



Build 1-to-1 Journeys Across the Entire Customer Lifecycle



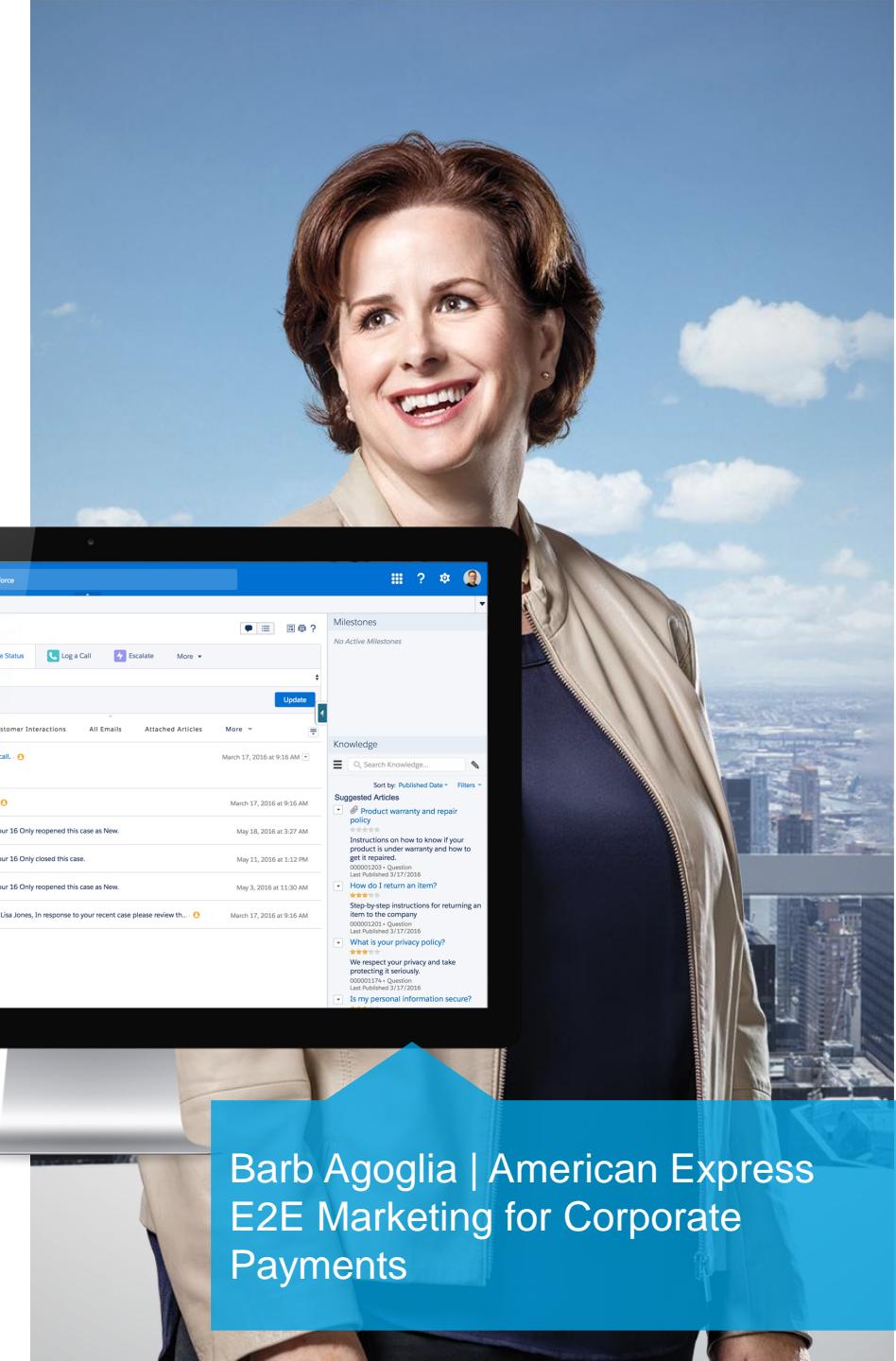
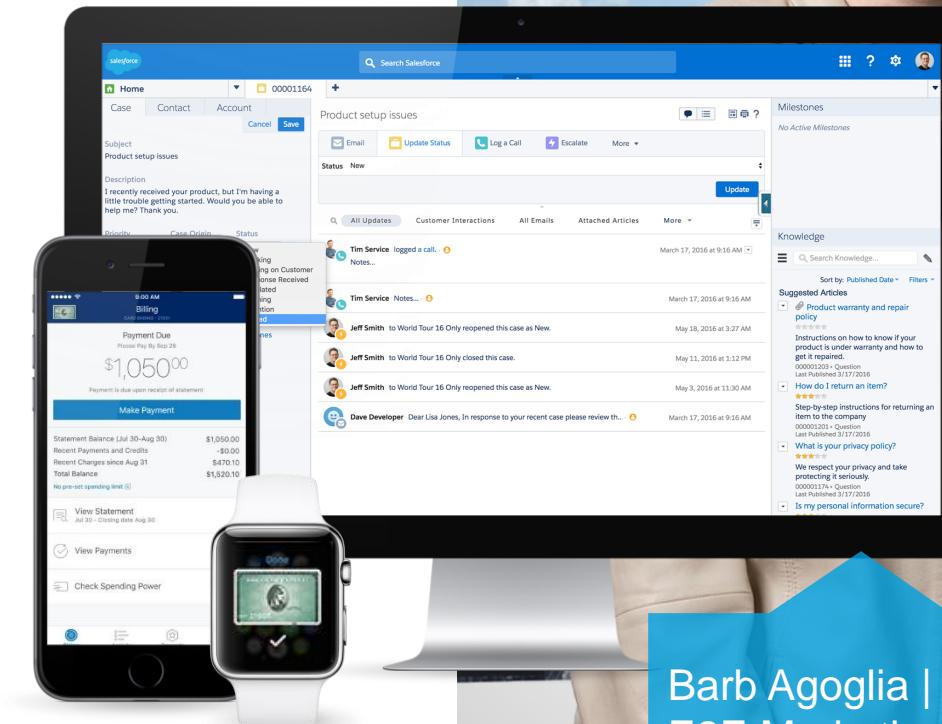
Connect Every Channel & Every Device



Integrated Data & Tools for Faster and Smarter Marketing



Trusted Platform



Barb Agoglia | American Express  
E2E Marketing for Corporate Payments



# Financial Services

Customer Stories



salesforce platform

salesforce sales cloud



## Building The Next Generation of Advisor Portal

6,000+ independent advisors

Collaboration between advisors, broker dealers, clients and home office for support

Track clients' social activities

Salesforce is the nucleus of "Vision 2020 Advisor Portal"



“Salesforce lets us engage investment advisors in new ways and build deeper relationships with clients.”

Brad Peterson, CIO



## Schwab Helps Investors and Advisors by Investing in Social

\$19B+ in revenue

Chatter enabled effective communication across >13,000 employees

Helped 7,000+ investment advisors increase productivity

Communities helped reps to quickly reach the right experts



“Sales Cloud allows us, in a digital age, to maintain focus on our customers in a faster, simpler way.”

Greg Keeley, EVP, Global Corporate Payments

## Salesforce Drives American Express Digital Transformation

### Challenge

150 year-old brand facing intense competitive pressure

Changes in payment space requiring innovative ways to engage customers

### Solution

CEO made Salesforce the center of their IT strategy in order to be customer-focused

Aligning all sales processes and consolidating instances to increase visibility

Creating customer experience entirely on Salesforce platform

- Sales Cloud
- Service Cloud
- Marketing Cloud
- Community Cloud
- Analytics Cloud
- App Cloud

**2X**  
Increase in sales productivity



“This is CRM on steroids.  
Fully mobile enabled, all tablet  
driven right out of the box.”

Paul Risk, Chief of Global Applications and Architecture



## The Warranty Group Empowers Agents with Community Cloud

Migrated from disparate systems across the globe into a single solution

Business performance can be monitored at a glance from anywhere

25% increase in sales and \$8M in operational savings using Community Cloud

“Using Salesforce, we hoped to significantly improve our cross-sell ratio, streamline sales processes and prove a 360 view of our clients. It’s working!”

Deborah Barstow, SVP, Enterprise Bank & Trust



sales cloud



service cloud

## Enterprise B&T Creates a 360\* Customer View with Salesforce

Wealth management firm serving 15,000 families and managing \$3.5B in assets

Aging technology infrastructure built on Lotus Notes and .NET

Deployed Sales Cloud “from Teller to CEO”

Team has access to all information and workflows creating a 360 degree customer view



“Salesforce is a lightning rod of efficiency.”

Mike Capelle, SVP, Platform & Technology



## United Capital Grows 35% Year Over Year with Salesforce

Innovative financial planning firm, managing \$9.7B in assets in 47 offices nationwide

Homegrown system was too costly to scale following several acquisitions

Salesforce gave advisors a 360° view of the client and access to powerful reporting

Built a unique and engaging way of collecting customer data on Salesforce1

“The benefit to the customer is they are all on one system, everything is handled in Salesforce.”

Ethan Senturia, CEO, Dealstruck



 sales cloud

 service cloud

 community cloud

 pardot

 appexchange



## Dealstruck Increases Visibility & Win Rate with Salesforce

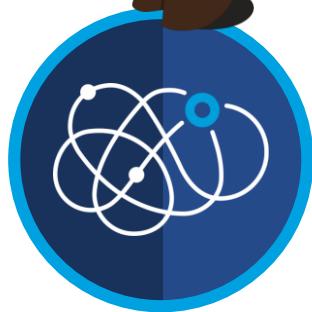
Provides small business financing; lent \$32M to 200 business in 2014

Lacked communication & transparency across business units and broker partner community

Increased acquisition conversion with the platform and customer now receive consistent experience because each step of the process



# Five Transformations of Enterprise Software



**Intelligence**  
Einstein



**Speed**  
Platform



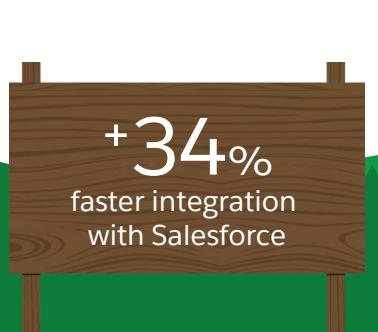
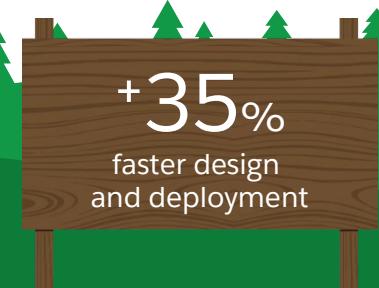
**Productivity**  
Quip



**Mobility**  
Salesforce1



**Connectivity**  
Thunder IoT Cloud



Source: Salesforce Customer Relationship Survey conducted 2014-2016 among 10,500+ customers randomly selected. Response sizes per question vary.

\*Quip Customer Relationship Survey conducted September 2016 among 683 customers.

# Introducing, Salesforce Einstein • NEW

AI in the Salesforce Platform



World's smartest CRM

Empowering Sales, Service,  
Marketing, and IT

Everyone can build  
AI-powered apps



+38%  
faster decision making

The image shows a composite view of the Salesforce mobile application and the desktop Salesforce platform. On the left, a smartphone displays the 'Recent Leads' screen for 'Sara Cruz, CEO - Bayview Bikes'. A green circular badge indicates a 'Strong Fit' with a score of 97. Below this, under 'TOP PREDICTIVE FACTORS', are three green icons: a document for 'Product Pricebook downloaded', a person for 'Title is CEO', and a company for 'Company is Small Business'. Under 'RECOMMENDATION', it says: 'Based on Sara's pricebook download and request to be contacted, she appears ready to talk. Try calling her now to close.' At the bottom are 'Send Email' and 'Call Now' buttons. On the right, a large tablet displays the 'Performance Against Goal' dashboard for Sales. It features a chart showing revenue growth from August to October, with a quota of \$500k, a closed amount of \$350k, and a forecast of \$600k. A purple vertical line marks 'TODAY'. Below the chart, there are news cards for 'Software Industry News' (Mobileye), 'Retail Industry News' (Macy's), 'Galileo, Inc. News' (Galileo satellites), and 'Advanced Communications News' (BATM). To the right of the dashboard is the 'EINSTEIN INSIGHTS' sidebar, which lists various AI-generated predictions like 'Competitor was Mentioned' and 'Likely to Close On Time'. At the bottom right is a calendar for 'Tuesday, September 27, 2016' with scheduled events for 'Telefónica Demo' and 'Galileo, Inc. Debrief'. The bottom right corner of the image contains the Salesforce logo.

Source: Salesforce Customer Relationship Survey conducted 2014-2016 among 10,500+ customers randomly selected. Response sizes per question vary.



# Go Faster with Salesforce Lightning

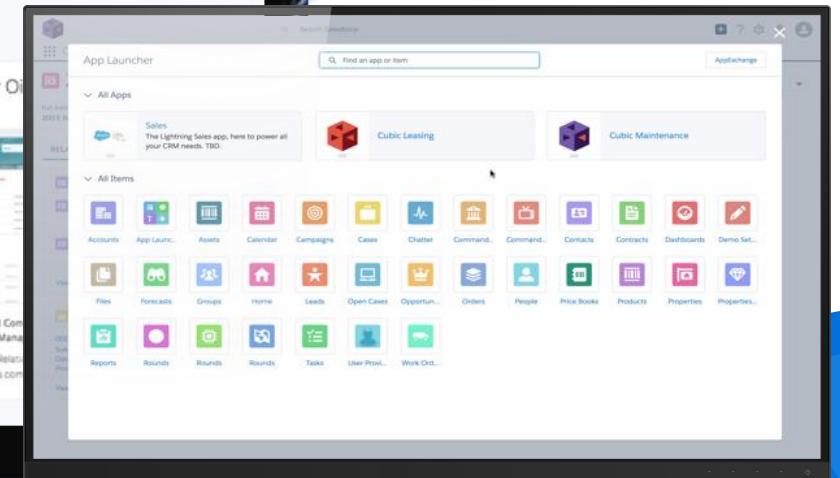
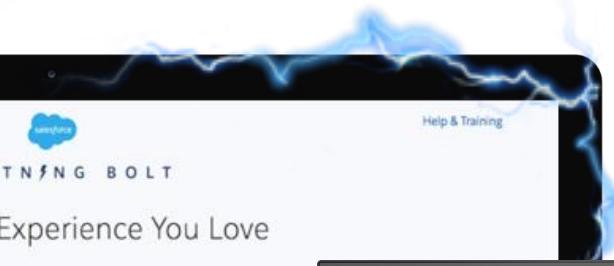
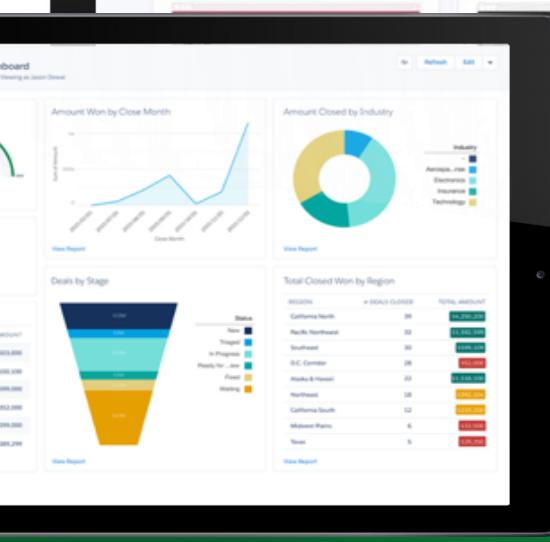
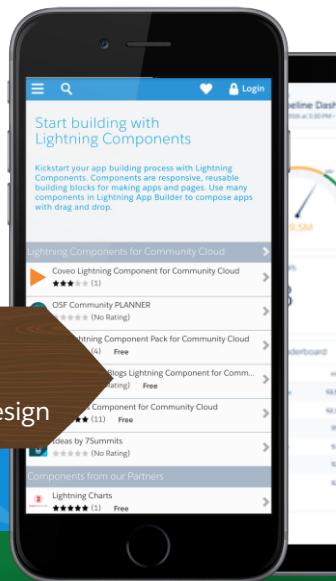
Connect to your customers in a whole new way

Lightning  
Bolt

Lightning  
Appexchange

Choose the Experience You Love

Lightning  
App Builder



Experience | Builder | Ecosystem

Source: Salesforce Customer Relationship Survey conducted 2014-2016 among 10,500+ customers randomly selected. Response sizes per question vary.





# Supercharge Productivity with Quip • NEW

The future of productivity: conversational documents

Mobile-first

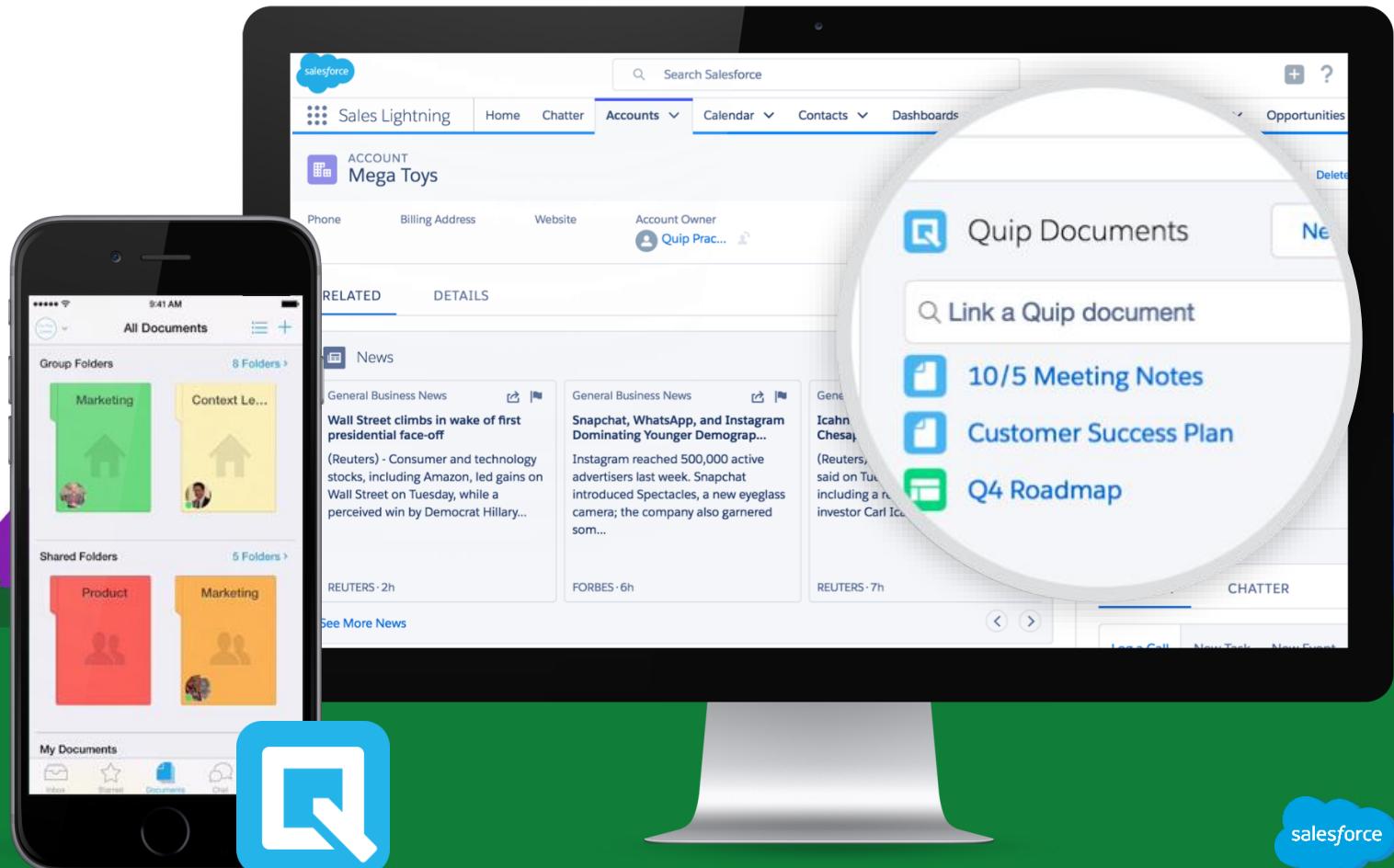
Conversations without email

Create work together

Online & offline

+38%

greater team productivity



Source: Quip Customer Relationship Survey conducted September 2016 among 683 customers.

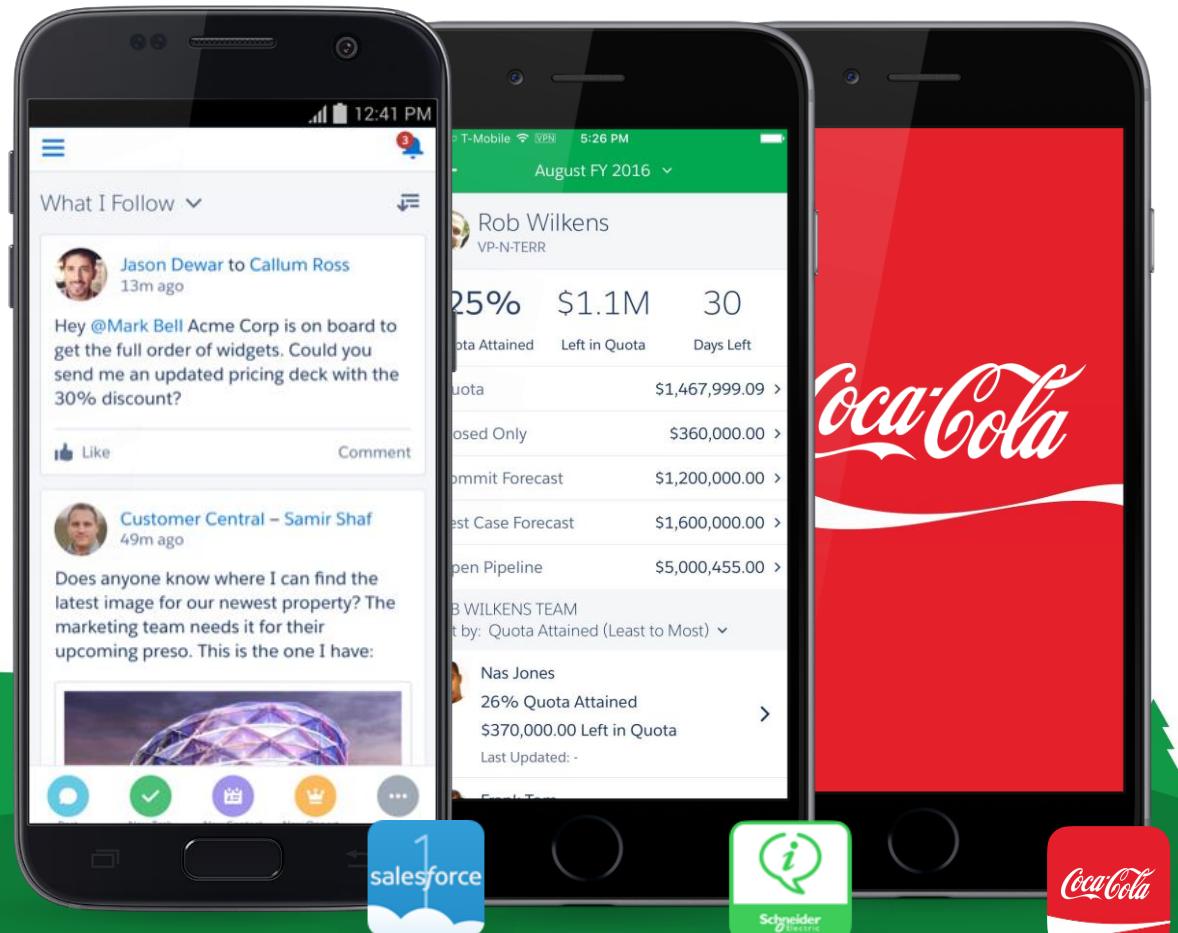


# Go Mobile with Salesforce1 • NEW



My Salesforce1 – in the App Store with your name and brand

- Make Salesforce1 your own with custom branding
- Use your app across devices
- Fast and easy downloads
- Pain-free updates and upgrades



Source: Salesforce Customer Relationship Survey conducted 2014-2016 among 10,500+ customers randomly selected. Response sizes per question vary.



# Connect Everything with Thunder IoT Cloud

Get smarter about your customers



Empower everyone to create connected experiences

Connect IoT to the customer

Trigger interactions in real-time



+34%  
faster integration  
with Salesforce

Source: Salesforce Customer Relationship Survey conducted 2014-2016 among 10,500+ customers randomly selected. Response sizes per question vary.



# Q&A

Discovery

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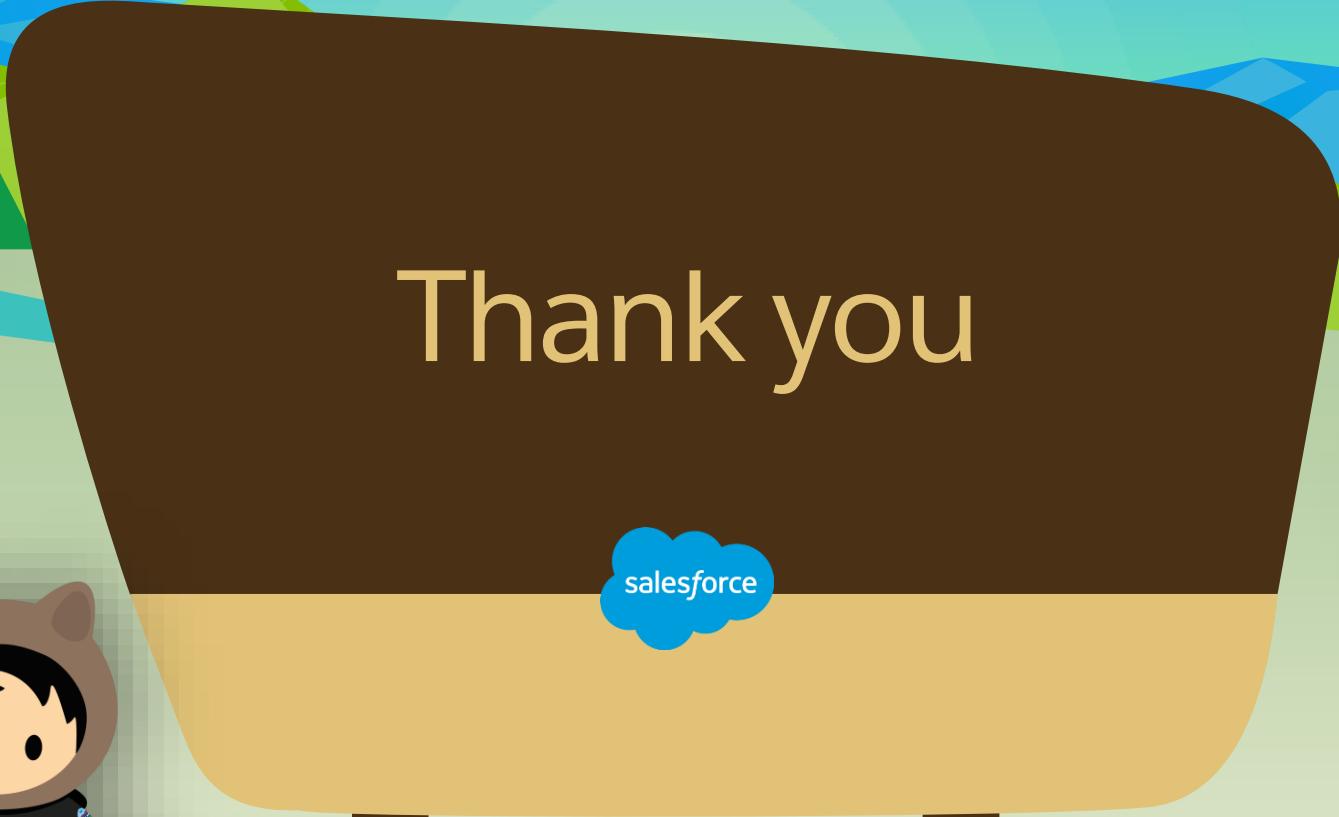


# Evaluation Process

Next Steps

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Thank you



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# Appendix

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# Thank You

