

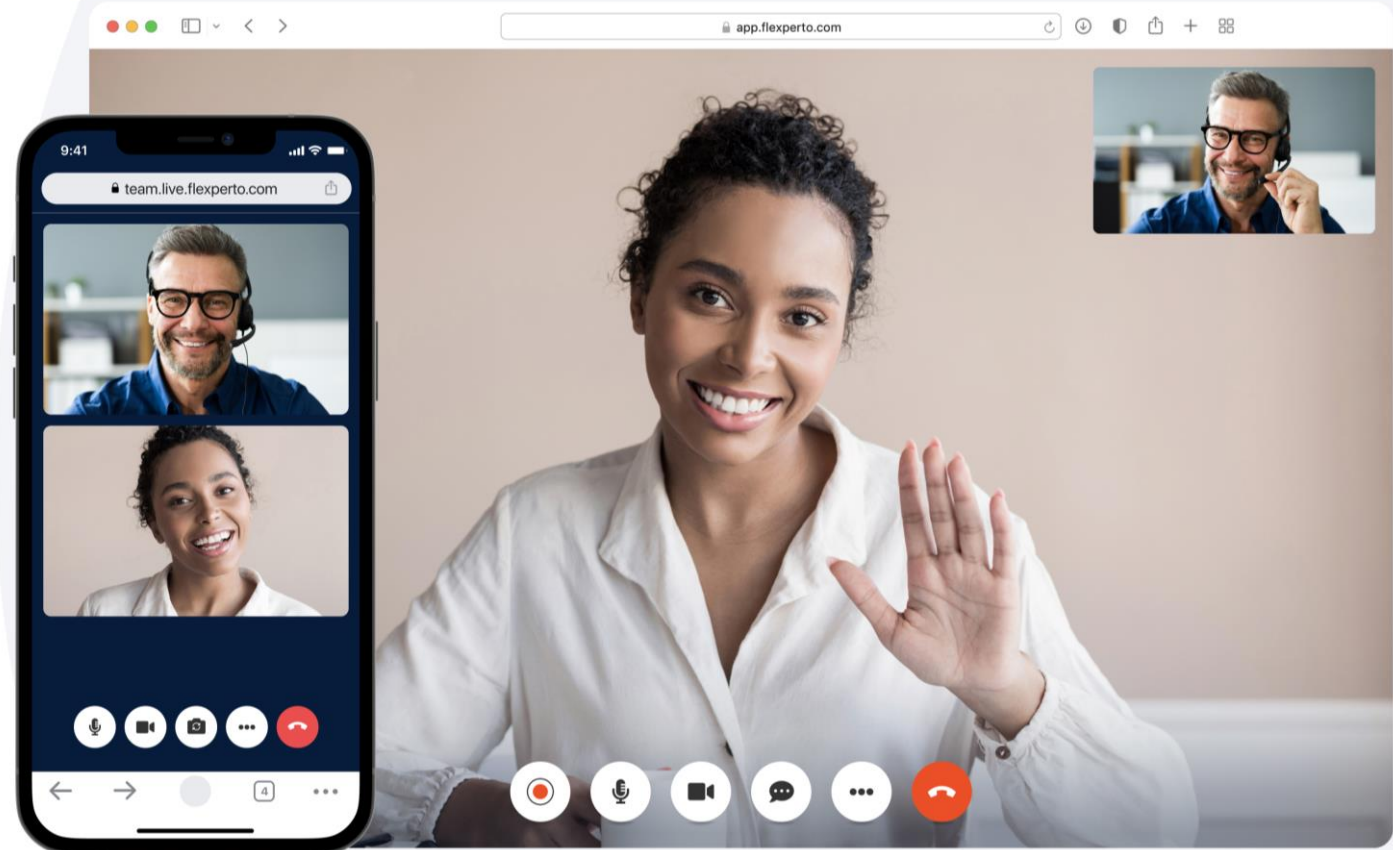
The Communication Cloud

for efficient sales and service
& Your partner for the implementation of digital consulting projects

www.flexperto.com

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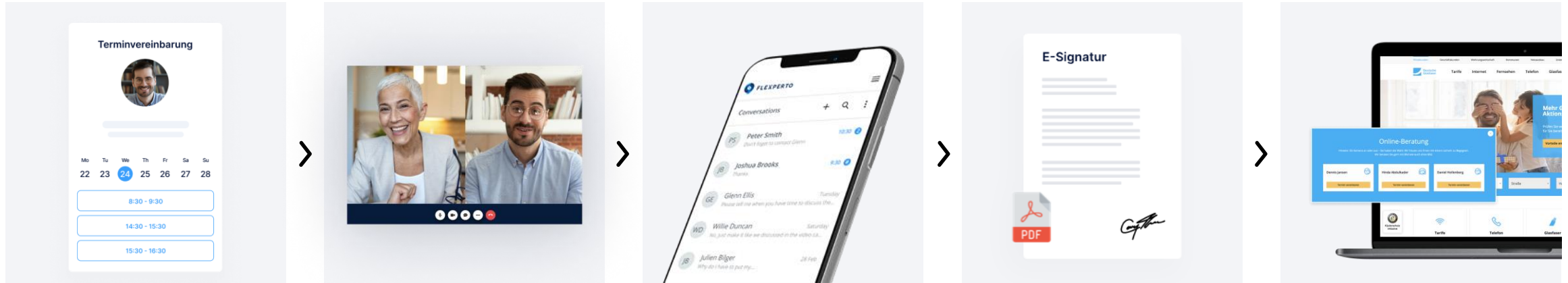
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1

About Us

Flexperto - the modular platform for your digital consulting journeys



Online Scheduling

- Online appointment booking
- Group scheduling
- Email notifications
- Availability rules
- Calendar synchronisation (Office365, Outlook, Google, Ical, etc.)

Online Consultations

- Web-based video chat
- Text chat & file sharing
- Screensharing
- Whiteboard
- Co-browsing
- Recording
- Long-term archiving

Omnichannel Messaging

- Inbox for messenger services
- GDPR compliant
- WhatsApp
- Facebook Messenger
- Telegram
- SMS

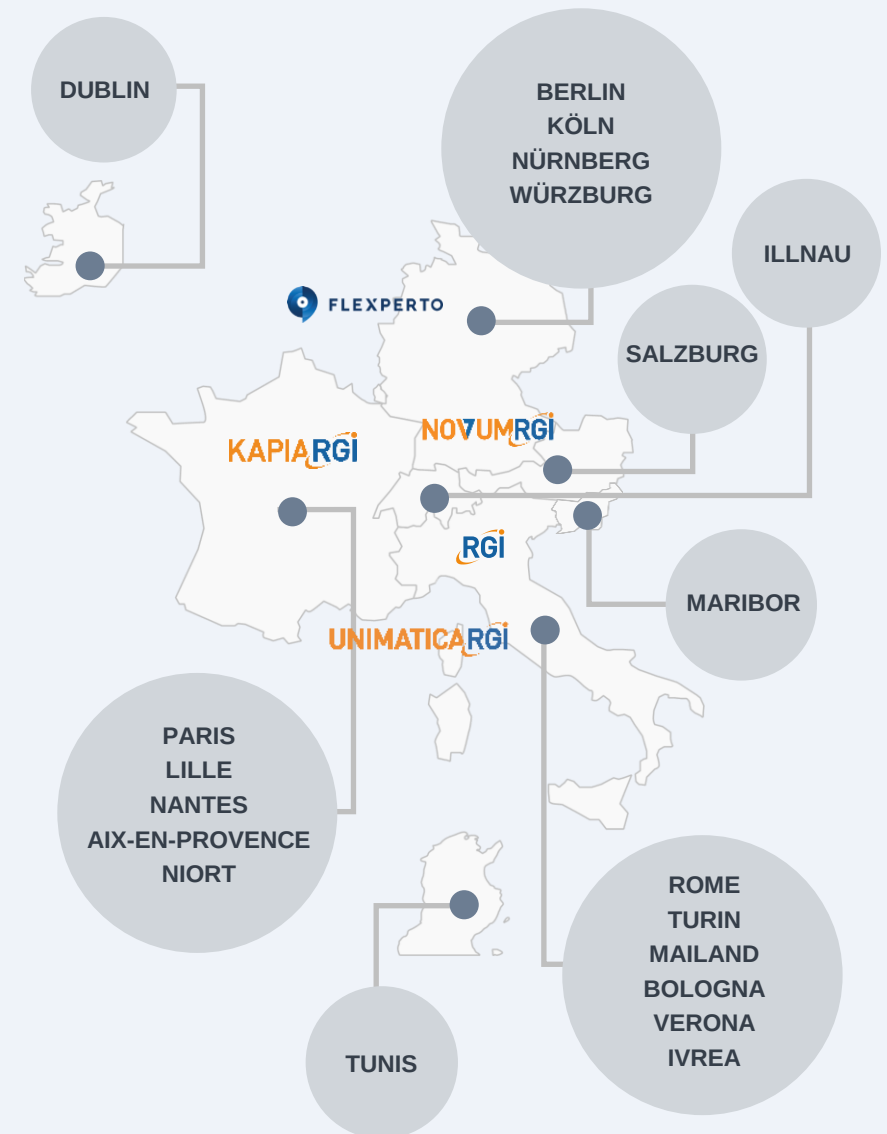
Digital case closure

- E-Signatur (AES + QES)
- Identification procedures (Yes.com, IDNow, etc.)

Documentation / Integration

- CRM-Integrations (Salesforce, Sugar CRM, Cursor, etc.)
- Contact Center Integrations (Genesys, Avaya, etc.)
- Custom API Integrations

Founded in 2012, Flexperto has been part of the European **RGI Group** since 2021.



Flexperto is the European market leader in digital consulting software

100+

Successful enterprise clients active across Europe since 2012



100% Compliant

ISO 27001, IDW PS 951, IDW PS 880 und TOM Audits (GDPR)



1 Million+

Online consultations without any downloads or plug-ins (WebRTC)



All-in-One Solution

More than just video counselling: complete solution for digital consulting



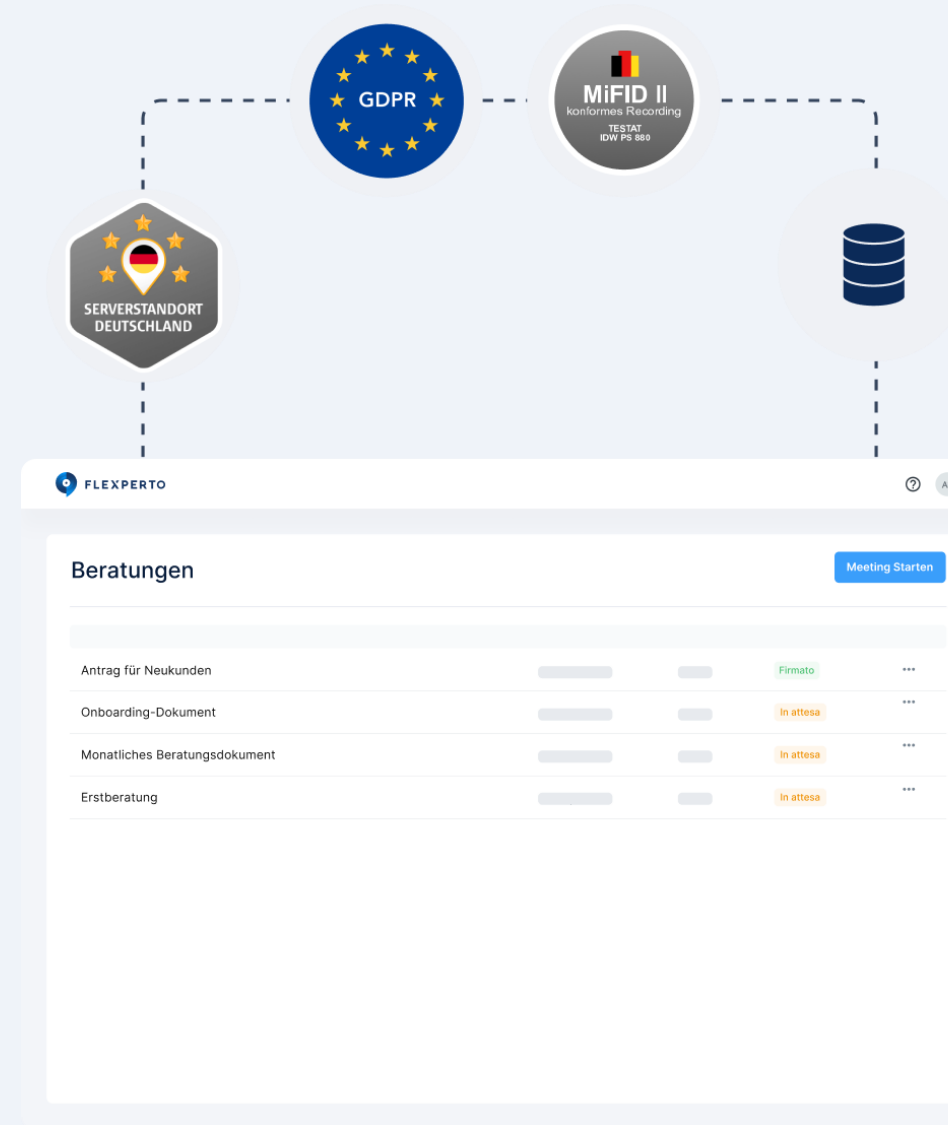
White-Label

Individually adaptable to your needs and provided in your CI



Interface

Standard interfaces and REST APIs for easy integration



Extensive references in the financial and insurance sectors, telecommunications, energy and public administration

CUSTOMERS



PARTNERS



2

Challenge and Solution

Despite the Covid-19 pandemic and the growing importance of sustainability, customer communication is often still analogue, not very customer-focused and inefficient



Increased importance of customer experience management

Service speed and quality have a significant impact on customer satisfaction, NPS and long-term business success.



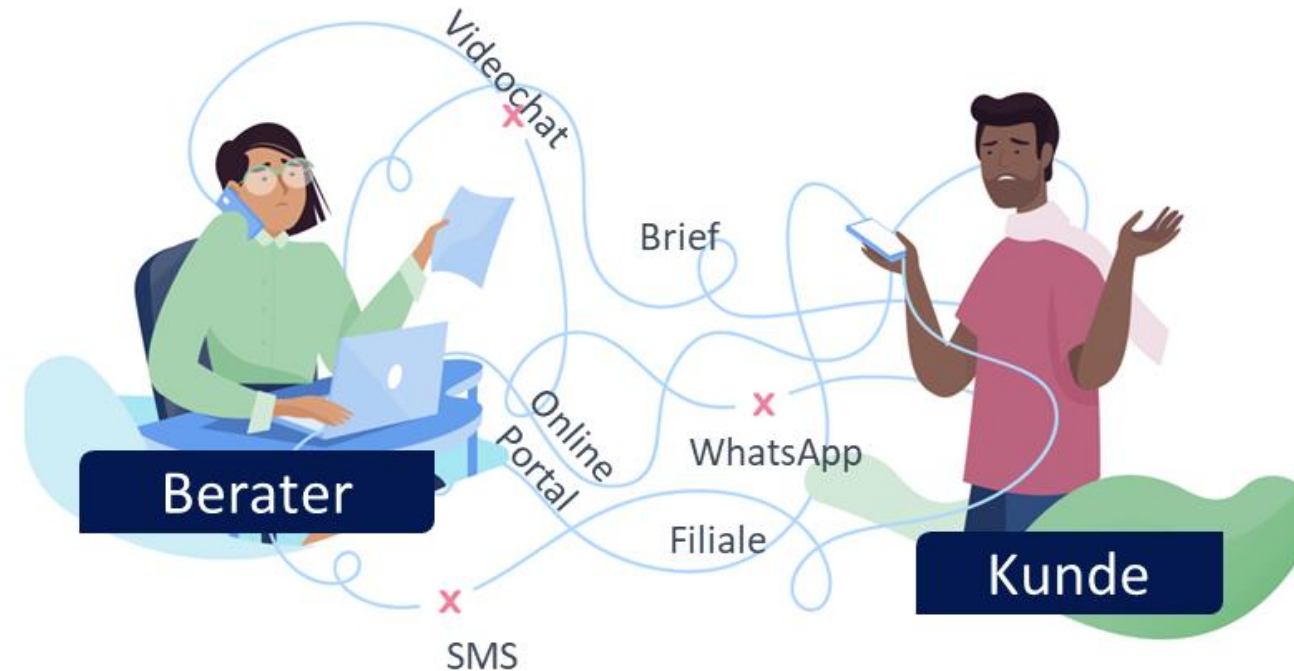
Broad customer segments are not sufficiently monetised

Especially B- and C-customers as well as online customers are often neglected in personal support and have a lot of upselling potential.



Analogue processes are time-consuming and costly

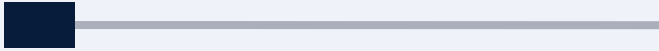
Digital channels offer a multitude of efficiency benefits for both companies and their customers, especially by eliminating travel.



The implementation of digital consulting creates added value that goes far beyond an enhanced customer experience and an increased NPS

Per user (based on current customer projects)

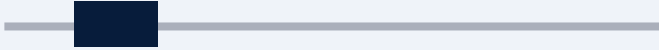
70 €



Conversion rate optimisation

2x more deals with website visitors through direct consultation option and up to 50% higher conversion compared to phone call.

80 €



Costs infrastructure / fuel

30% of on-site consultations can be saved.
Approx. 260 km travel distance / month.

500 €



Existing and new customers outbound

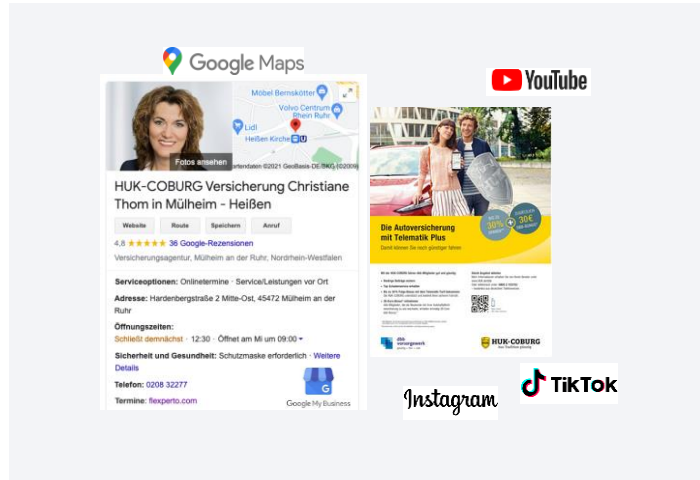
29 instead of 22 sales calls / month (+30%) with the same conversion rate and ~300 Euro turnover / deal.

TOTAL REVENUE POTENTIAL

650 €

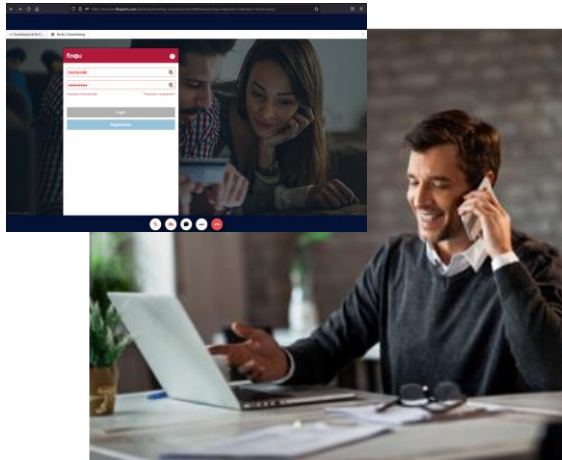
Per User per Month

Digital channels unfold their potential above all through meaningful integration



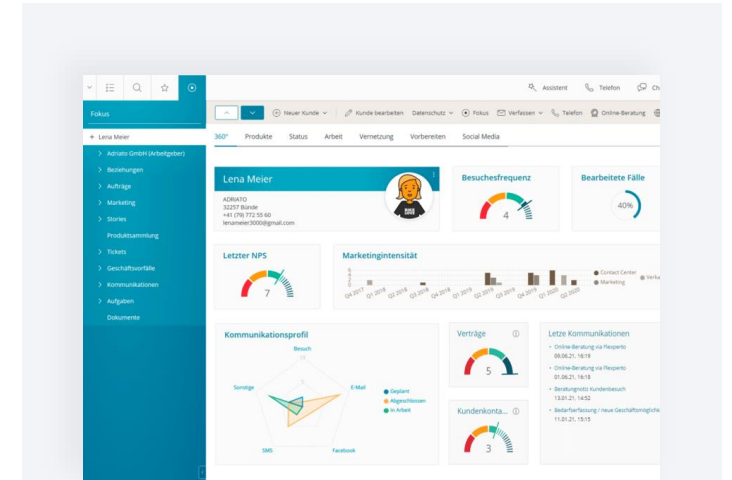
Personal advice also online

- Create jumping-off points for instant consultations or making appointments on your homepage or in email campaigns.
- Enable low-threshold contact via instant messenger services, such as WhatsApp



Higher conversions than telephone

- Improving the consultation experience and conversion optimisation through spontaneous channel switching and use of screen sharing, co-browsing or video chats
- Invitation to messaging for queries



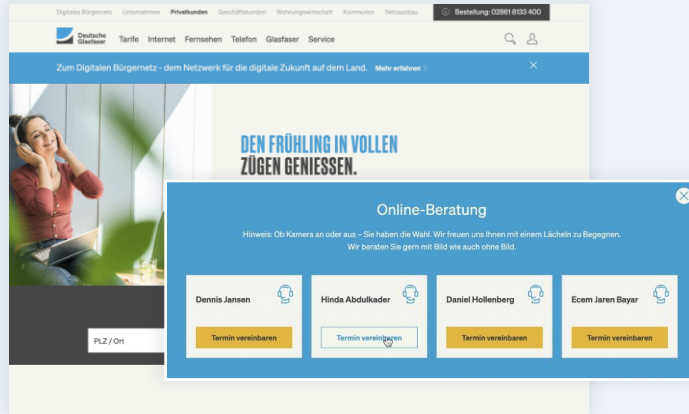
360 degree customer view in your CRM

- Control online meetings, signature processes or messages directly from your CRM
- Document interactions centrally in the customer file and create a 360-degree customer view

3

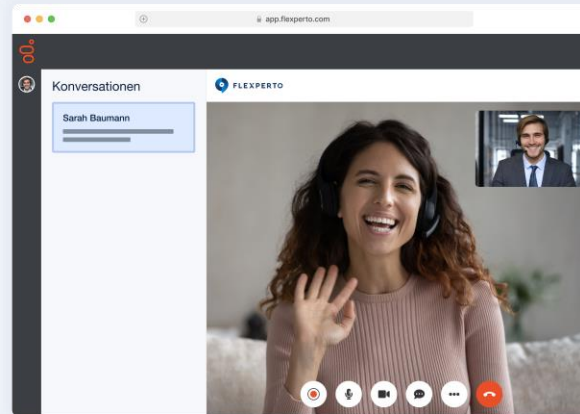
Our Product

Convert your prospects to digital consulting from landing pages



Implement custom integrations

- With our well-documented RestAPI, numerous integration scenarios are open to you. Build your own customer journeys. We support you with our experience.
- Thanks to the web-based nature of our SaaS solution, you can integrate Flexperto into your front-end applications, e.g. contact pages and advisor homepages, via links and widgets without major effort.



Escalate chat and phone conversations.

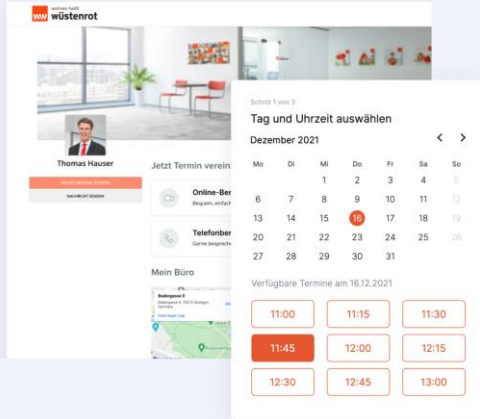
- Escalate chats or phone calls into a Flexperto online consultation - for up to 50% increased conversion.
- We offer standard integrations with Genesys and other Contact Center providers.



Integration with widgets and profiles

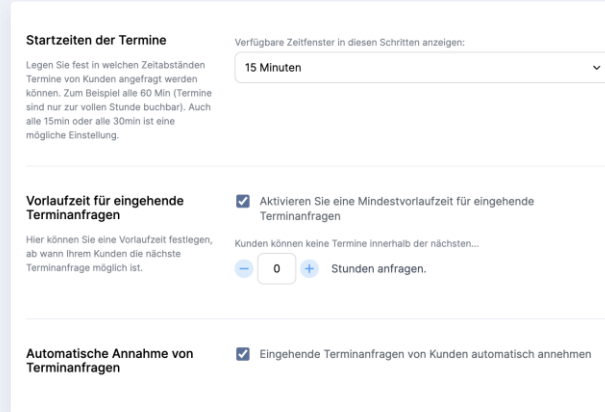
- Provide individual landing pages, e.g. an overview of all available counsellors or individual counsellor profiles.
- Place our embeddable Javascript widget on your website or other landing pages and enable your customers to make appointments efficiently.

Increase your leads with our plug-and-play online appointment booking service



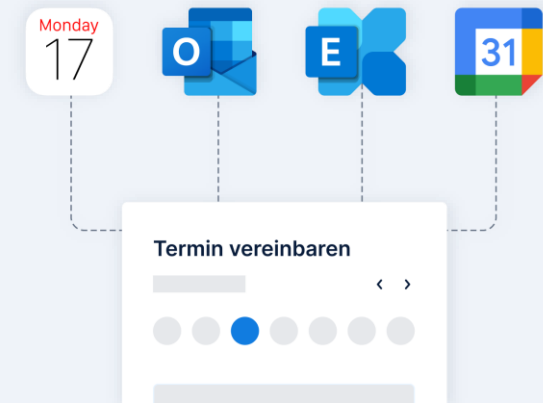
Online Scheduling

- Each individual counsellor or group can activate a public profile showing their availability for appointments.
- Customise the default profile with your brand's logo and colours.
- Share a profile link with clients or link directly from your website or marketing campaigns so clients can seamlessly book appointments.



Flexible Availability Rules

- Set your availability by meeting topic and location (video, phone, on-site).
- Prevent clients from making last-minute appointments by setting a minimum lead time.
- Set appointments scheduled by clients to be automatically confirmed to ensure you don't miss opportunities.



Third-Party Calendar Sync

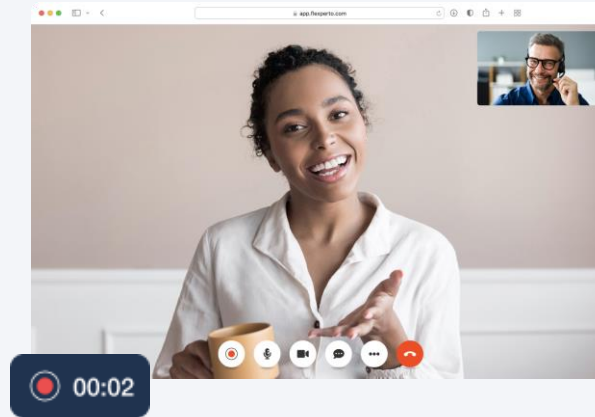
- Connect Outlook, Gmail, Apple Calendar, and many other systems to automatically update availabilities in Flexperto.
- Alternatively, you can also set availabilities manually in the system.

Connect with clients from anywhere with online and video consultations



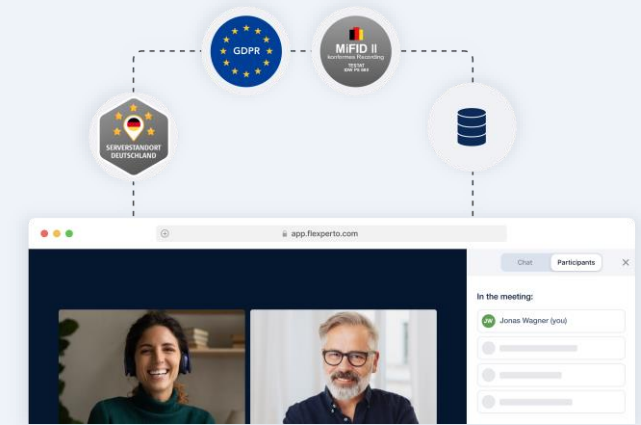
Video consultations without downloads or plug-ins

- Focus on maximum user-friendliness for end customers and counsellors - "one-click communication".
- Highest performance due to market-leading WebRTC backend with up to 7 additional participants.
- Works on any modern web browser, from desktop computers or mobile devices..



Recording

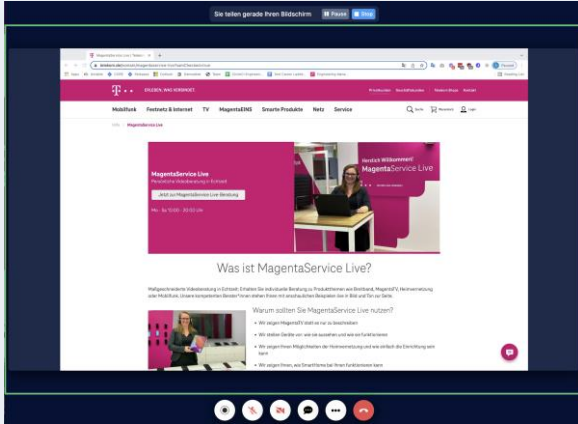
- Recording option and (Mifid 2 compliant) storage of sessions.
- Enable video or audio recording for your entire organisation or only for specific advisors.
- Search all historical recordings and download recording files.



Archiving

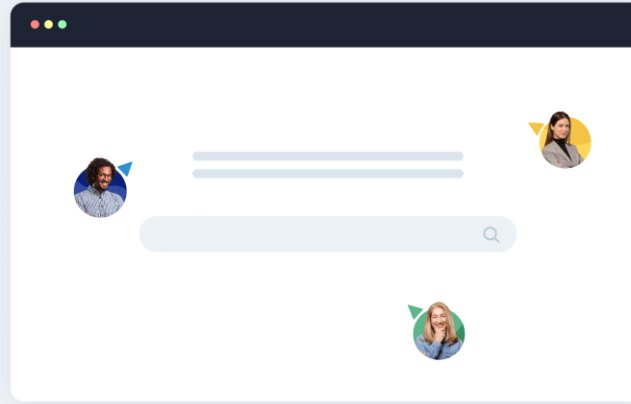
- In order to comply with MiFID-2 regulations, companies in the financial sector must record all communications that could potentially lead to a transaction.
- The records can be archived for up to 10 years in a compliant repository.

Enhance your phone and online meetings with online collaboration features



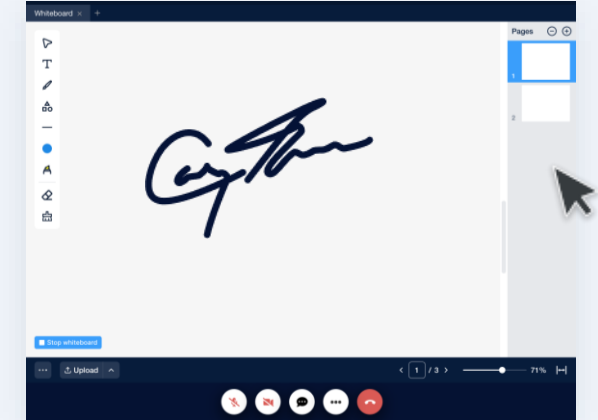
Screensharing

- In screen sharing, specific applications, documents, tabs and screens can be selected - so the client only sees the content that is relevant to him.
- Maximum flexibility with regard to shared content, especially when used across departments.
- Security, as document management remains in your data sovereignty (e.g. health forms, etc.).



Cobrowsing

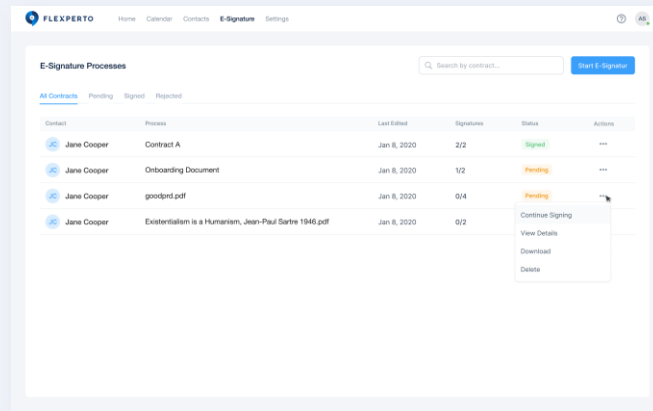
- Co-browsing allows you to guide customers through your website, fill out forms together, calculate tariffs or even sell products online.
- Co-browsing works in any major browser. Co-browsing sessions are encrypted by SHA-256 SSL and are never recorded on a server.



Whiteboard und Presentation Mode

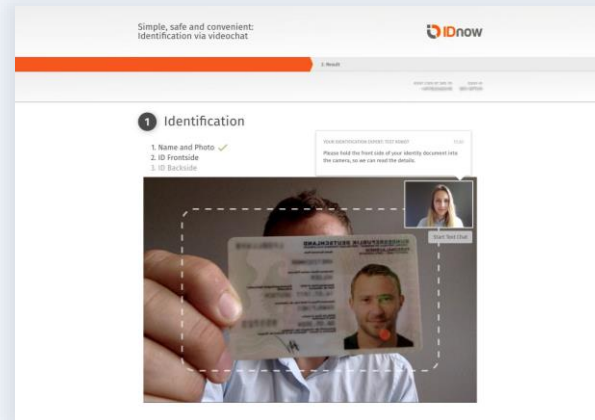
- Load documents onto the whiteboard and highlight important points in the document to make the counselling experience more visual for your clients.
- Draw on the whiteboard to make your explanations easier to understand.
- Both clients and counsellors can download the documents, including changes, as PDFs.

Faster contract and document signing thanks to legally-compliant E-Signatures



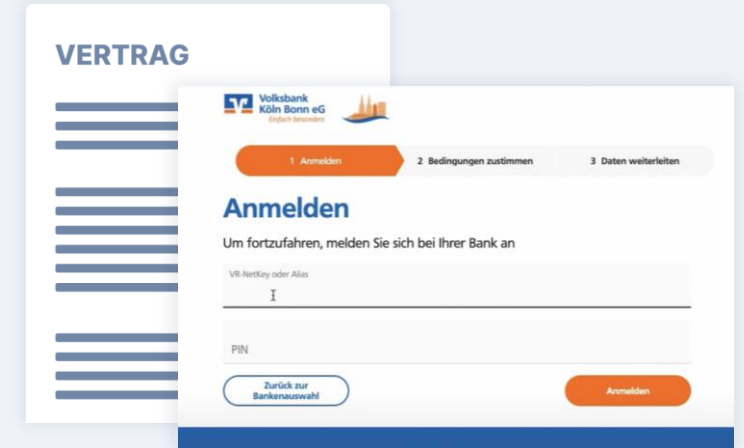
E-Signature (Advanced und Qualified)

- Both during the online meeting and from the dashboard, users can start a signature process.
- Clients receive an SMS or email with a link to sign and do not need to download an extra app.
- Users can view the documents and status in the dashboard and send reminders.



Video-Identification

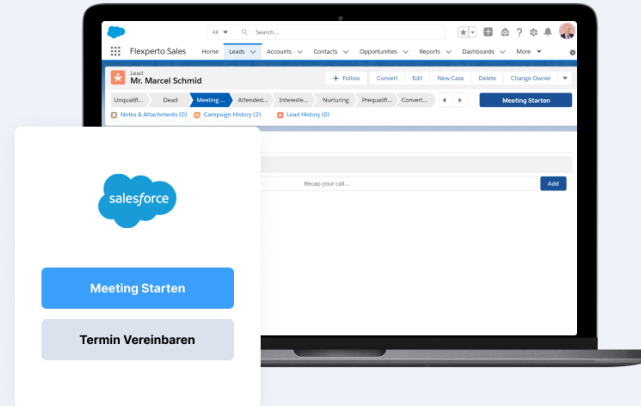
- With IDnow Videoident, you can verify the identity of your customers in just a few minutes - conveniently, securely and legally compliant.
- We offer various AMLA-compliant solutions that meet all security requirements.
- With extended service hours for 24-hour availability, you can offer your customers the opportunity to freely choose the most convenient time for them to identify themselves.



Qualified Electronic Signature with Yes

- Until now, qualified electronic signatures required customers to verify their identity through a video consultation.
- With yes.com, your customers can sign documents by simply logging into their bank. Yes.com is able to take the customer's verified information from their bank account and use it for the legally valid signature.

Stay in close contact with customers and maintain an overview of sales activities



Omnichannel-Messenger

- Flexperto Messenger bundles all important channels (SMS, Facebook Messenger, Viber, etc.) in a central inbox for your users.
- Chat with customers via WhatsApp in compliance with the GDPR: including end-to-end encryption, hosting in Europe, consent management, automatic data deletion and no WhatsApp installation for your users.

Salesforce and CRM-Integrations

- With Flexperto Salesforce integration, you can start or schedule a Flexperto video meeting from a contact's profile without leaving Salesforce. Meetings are automatically recorded and displayed in the activity history of the customer file.
- Use our modern REST API to integrate with any CRM. We already support SugarCRM, BSI, Cursor and many more.

Reportings & Analytics

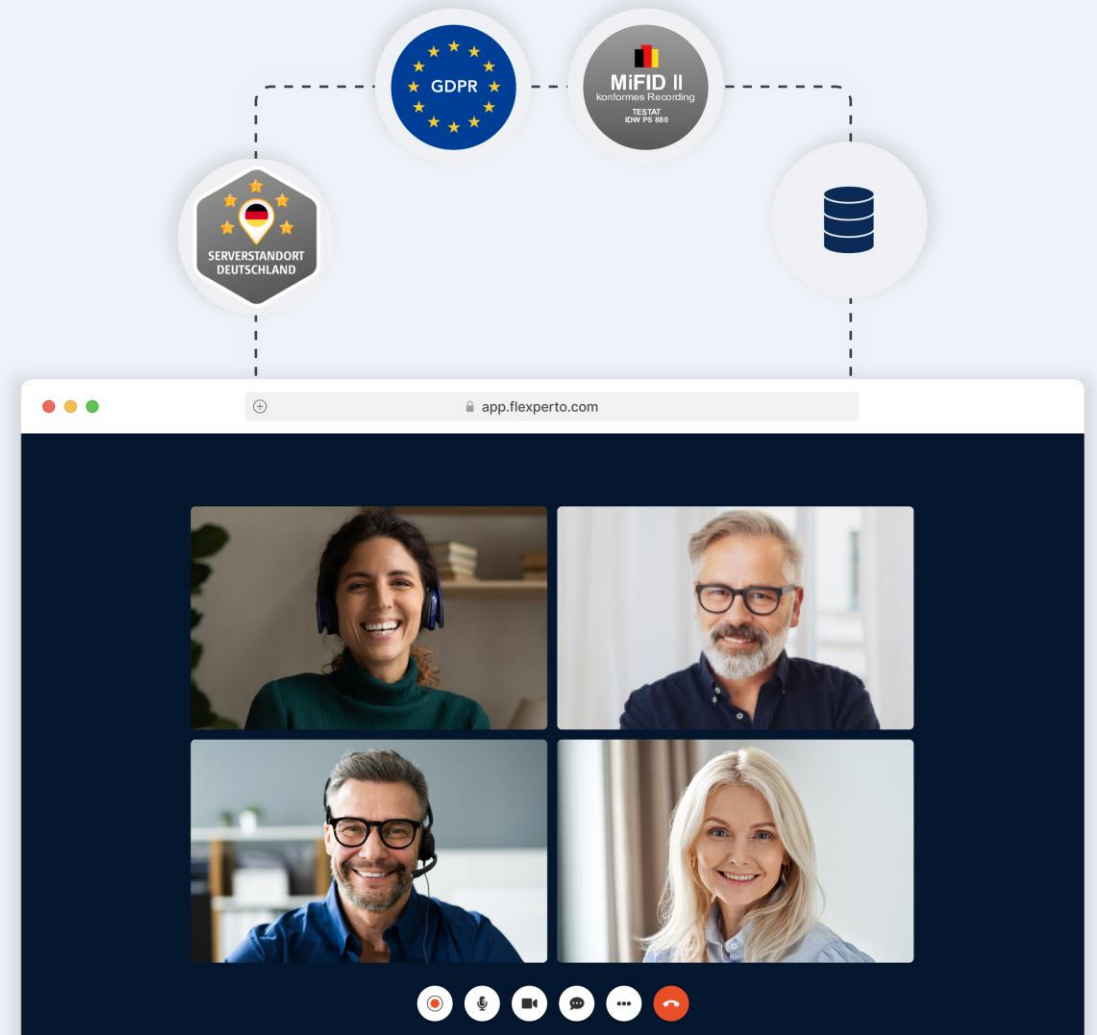
- Get automated reports on scheduled appointments, video meetings, e-signature processes and more.
- Make data-driven decisions to optimise your customer service and improve results.

3

Detailed Product Information

Recording / Archiving

- In order to comply with MiFID-2 regulations, companies in the financial sector must record all communications that could potentially lead to a transaction.
- This recording can be done automatically or manually.
- Content such as video, audio, split screen, text chat, exchanged files, electronic signature contracts, whiteboard audit logs and e-signature sessions can be recorded.
- After a recorded session has ended, Flexperto creates an archive from it in the form of a zip file. This contains all the data that enables compliance with MiFID-2 regulations on the client side.
- Archives are temporarily stored by Flexperto until they have been transferred to the archive system - after which they are deleted.
- Flexperto can offer its clients "Compliant Archiving" (Mifid-2 compliant) for up to 10 years. Alternatively, you can also take care of the archiving yourself.
- Both the recording and archiving solution are certified by an auditor.



GDPR-compliant instant messaging in sales

WhatsApp compliant with the GDPR

Thanks to the integration of the WhatsApp for Business API, you can finally use WhatsApp in a DSGVO-compliant way: including end-to-end encryption, hosting in Europe, consent management, automatic data deletion and completely without WhatsApp installation for your users.

Omnichannel

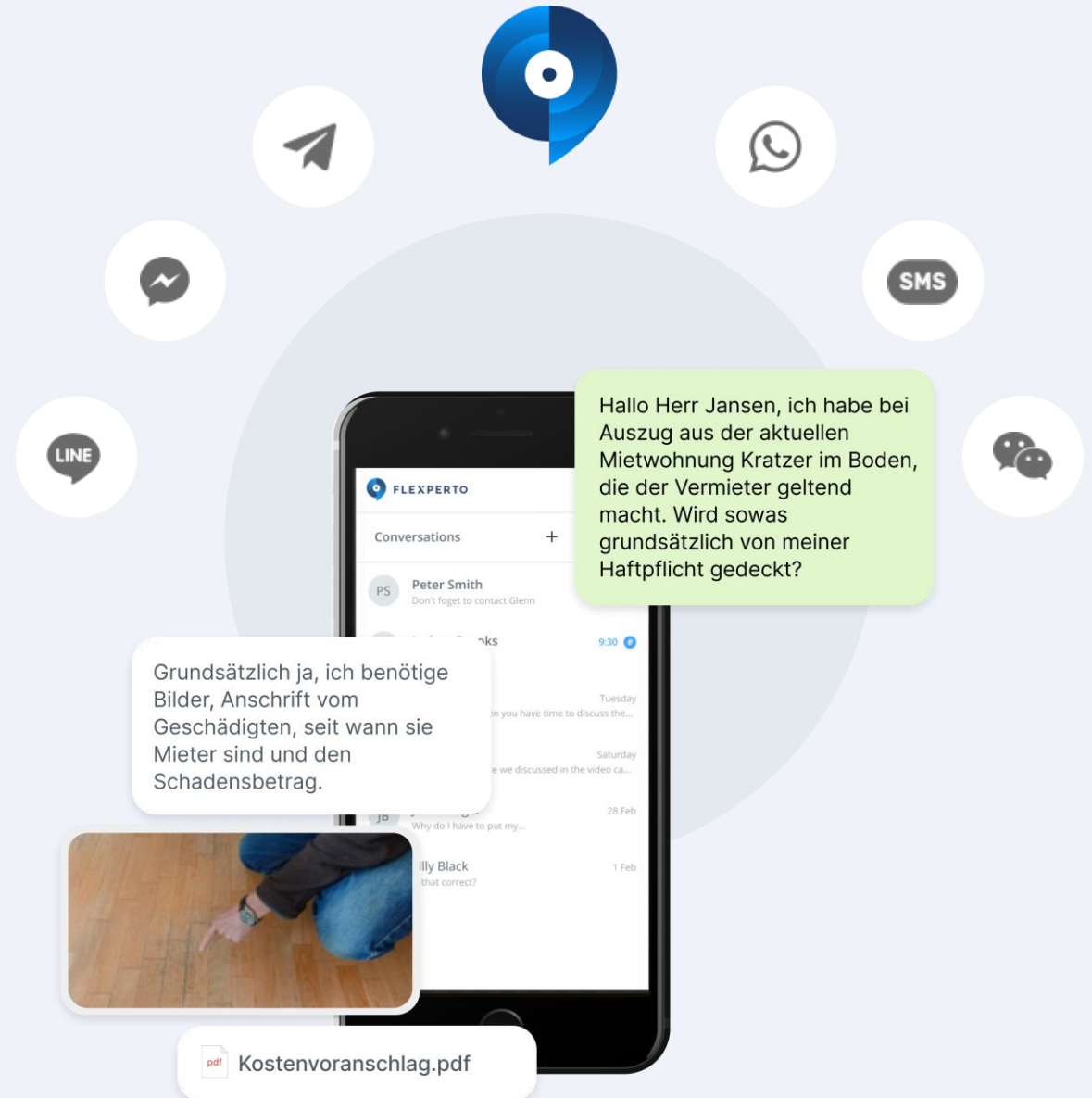
Flexperto Messenger consolidates all important channels (SMS, Facebook Messenger, Viber, etc.) in a central inbox for your users. This means they no longer have to navigate between different channels.

Documentation in Your Systems

The solution can be linked to data management systems to enable documentation of messaging channels. This reduces manual effort and increases compliance.

Flexible for your use case

The customisability of our solution allows you to offer messenger chats for numerous use cases - contract negotiations, claims management, product support and much more.



E-Signatur Vorgänge

[Start E-Signatur](#)
[Alle Verträge](#) [Ausstehend](#) [Abgeschlossen](#)

Kontakt	Vorgang	Zuletzt bearbeitet	Unterschriften	Status	Aktionen
 Sarah Baumann	E-Signatur aus dem Dashboard	Mai 8, 2022	2/2	Abgeschlossen	...
 Sarah Baumann	E-Signatur aus dem Dashboard	Jan 1, 20202	1/2	Ausstehend	...
 Julius Kaiser	E-Signatur aus Online Meeting	Jan 8, 2020	0/4	Ausstehend	...
 Sebastian Bauer	E-Signatur aus Online Meeting	Jan 8, 2020	0/2		weiter unterschreiben Details anzeigen herunterladen

Legally compliant electronic signature

- **Legally secure AES / eIDAS compliant.** Unlike simple e-signatures, with our signature you always sign by advanced electronic signature. This makes the signature more evidential in court than SMS-TAN, Hidden-Tan etc.
- **During the meeting or afterwards.** Users can start a signature process both during the online meeting and from the dashboard.
- **No download required for maximum user-friendliness.** Customers receive an SMS with a link to the signature and do not have to download an extra app.
- **Access past E-Signatures anytime.** Users can view documents and status in the dashboard and send reminders. Customers automatically receive an encrypted zip file with the signed documents via email.

4

Success Stories

Insurance

Alte Leipziger - Personal, but not at the same table

- What was required was not only the digitization of a few sub-steps, but of the entire consultation process: from online appointments and video chat to the conclusion of contracts with e-signature.
- Flexperto was chosen to handle this while guaranteeing data protection and easy integration into other systems.

100€

Saved per
consultation

402%

Increase in online
consultations since
2019

89%

Average customer
rating of online
consultations

"The goal was to create a technical possibility to conduct our counselling sessions online - in person, but not at a table!

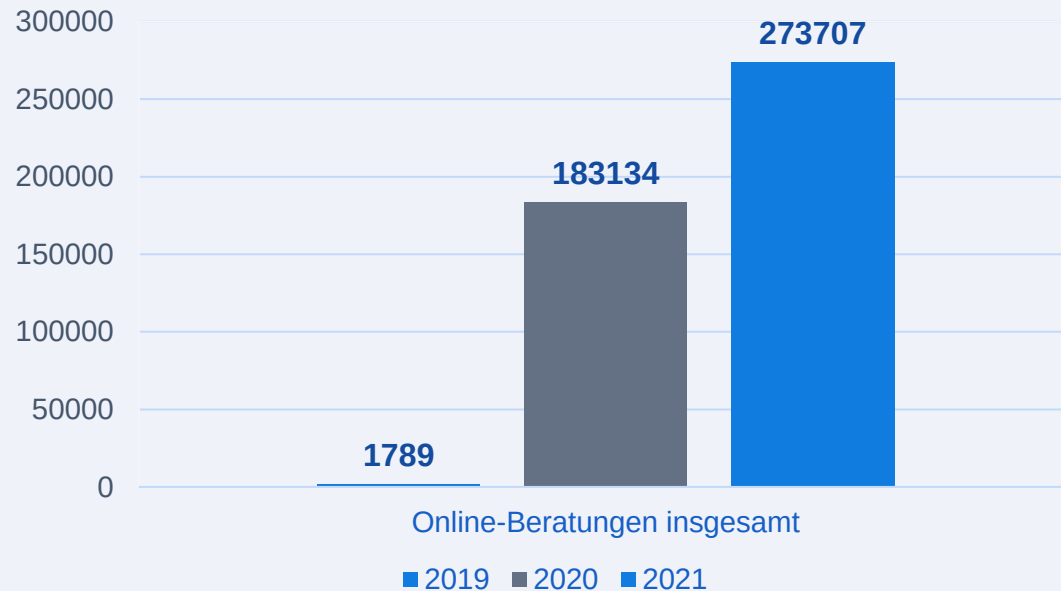


Dirk Hergesell
Sales Director

Broker

MLP relies on Flexperto throughout its sales organization

- Introduction of video counselling on 3,500 workstations
- Rollout to 2000 counsellors within 6 months
- Operation within highly complex Citrix IT environment
- Mifid 2 compliant recording with transfer to archive solution



"Thank you again for your efforts, combined with the introduction to Flexperto. I have never had so much great feedback on an 'EDP topic' from the team."



Alexander Hofmann

Head of Department Consultant Workplace

Financial Services

Dr. Klein offers clients online advice - and is setting itself up for the future

- Dr. Klein's clients and around 400 active advisors are convinced by the online advisory service.
- It took only 14 days from signing the contract to going live after previously using a competitor system.
- Thanks to an integration into their own CRM system, the solution can be used without data silos and media breaks.

[Watch Video: Dr. Klein x Flexperto Cooperation](#)

+ 50%

Higher Conversion
Rate

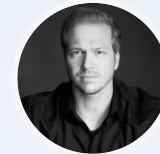
+ 3

More trades per
advisor and month

41minutes

Average Duration
per Online
Consultation

"Thanks to the integration capability, we have integrated the entire Flexperto functionality into our CRM in order to prevent silo solutions. In this way, we guarantee that, for example, transfers can also take place between advisors without any loss of information here."



Jan Hagge
Product Owner

Insurance

WhatsApp legalised - next level customer communication in sales and service

- Provision of a complete omni-channel advisory platform.
- Data protection-compliant operation of WhatsApp for Business API as the first insurer in Germany.
- Combination with all other channels.

[Watch Demo Video: WhatsApp Integration with DEVK Insurance](#)

"With Flexperto, we are taking another step in the direction of hybrid advisors: continuing to serve clients in the familiar analogue form, but supplementing it with digital communication channels that the client demands."



Mehmet Türker

Omini Channel Management Specialist

Banking

Sparda-Bank West - Accompaniment as a partner in the cooperative sector

- With the Digital Branch, Sparda West offers its customers the possibility of online counselling and thus combines the flexibility of the digital world with the individuality of a personal conversation.
- For Sparda West, 3 concrete areas of application for Flexperto and video consulting could be identified:
 - Construction financing
 - easyCredit
 - MeinInvest



Online-Beratung bei Ihrer Sparda-Bank West

Willkommen in Ihrer Filiale Digitale Beratung

Beratung – flexibel und bequem

Mit unserer neuen Online-Beratung

- sparen Sie Zeit und Wege.
- profitieren Sie von flexiblen Beratungszeiten
- beraten wir Sie mit Livebild am PC oder Tablet
- sehen Sie benötigte Dokumente live auf dem Bildschirm des Beraters
- können Unterlagen schnell und sicher empfangen werden



Wenn Sie nicht zur Filiale kommen möchten, kommen wir auch gerne digital zu Ihnen zu den Themen:

- Baufinanzierung
- Anschlussfinanzierung
- passende Geldanlage finden

So einfach geht's



Sie vereinbaren einen **Termin** für Ihre Online-Beratung

→ **Terminvereinbarung Baufinanzierung**

→ **Terminvereinbarung Geldanlage finden**



Zum vereinbarten Termin ruft Ihr Berater Sie an und sendet Ihnen parallel per E-Mail den Link für Ihren Online-Beratungsrund zu. Sie klicken auf **„Online-Beratung beitreten“** und schon kann Ihr Gespräch starten.



Die **elektronische Vertragsunterschrift** ist einfach und schnell möglich und Sie erhalten sofort das Dokument elektronisch für Ihre eigene Ablage.

[nach oben](#)

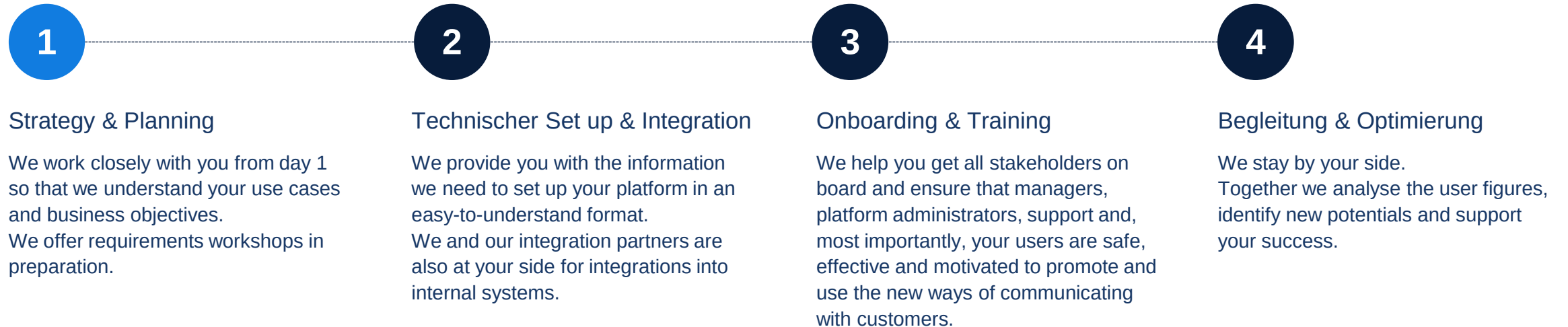
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Customer Success

For the maximum project success, we offer you holistic support

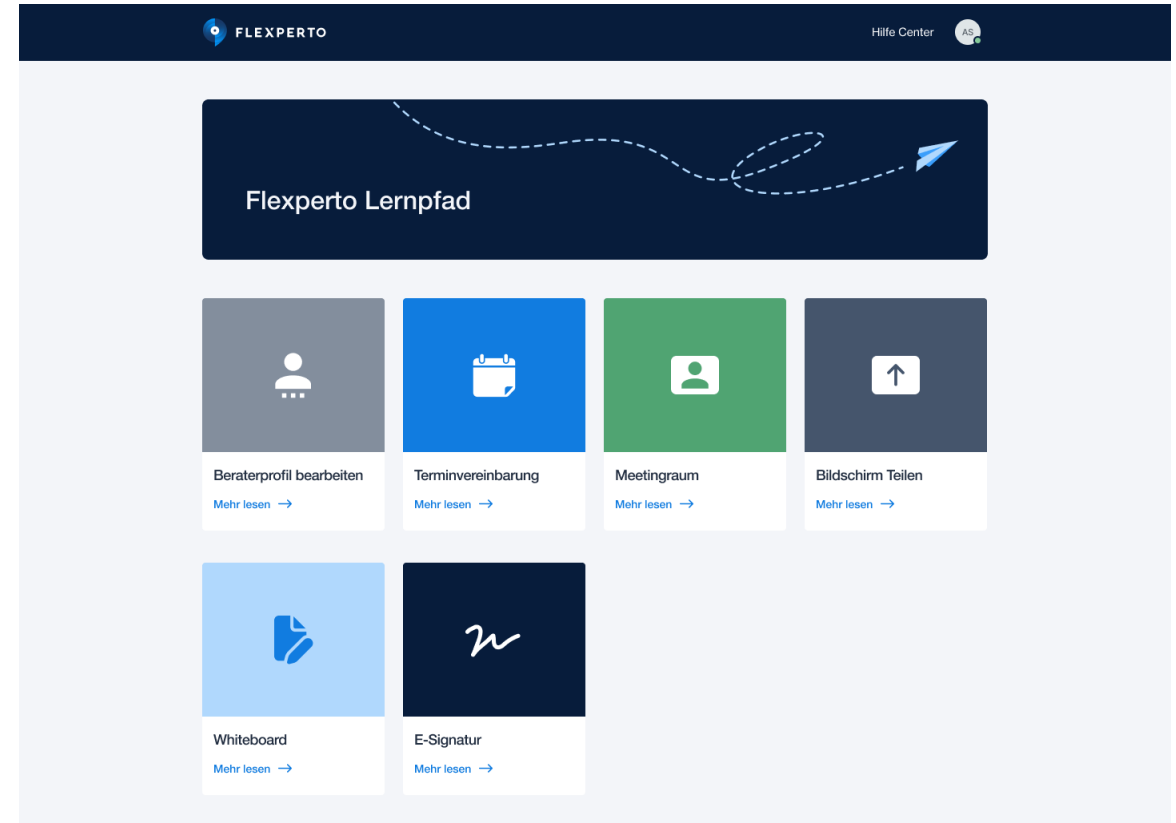
We have helped companies implement up to 6,000 users with more than **74% active user rates per month**.

As part of our service and platform plan, you receive a dedicated Customer Success Manager who provides individual and personal support during project implementation. From integration issues to staff training.

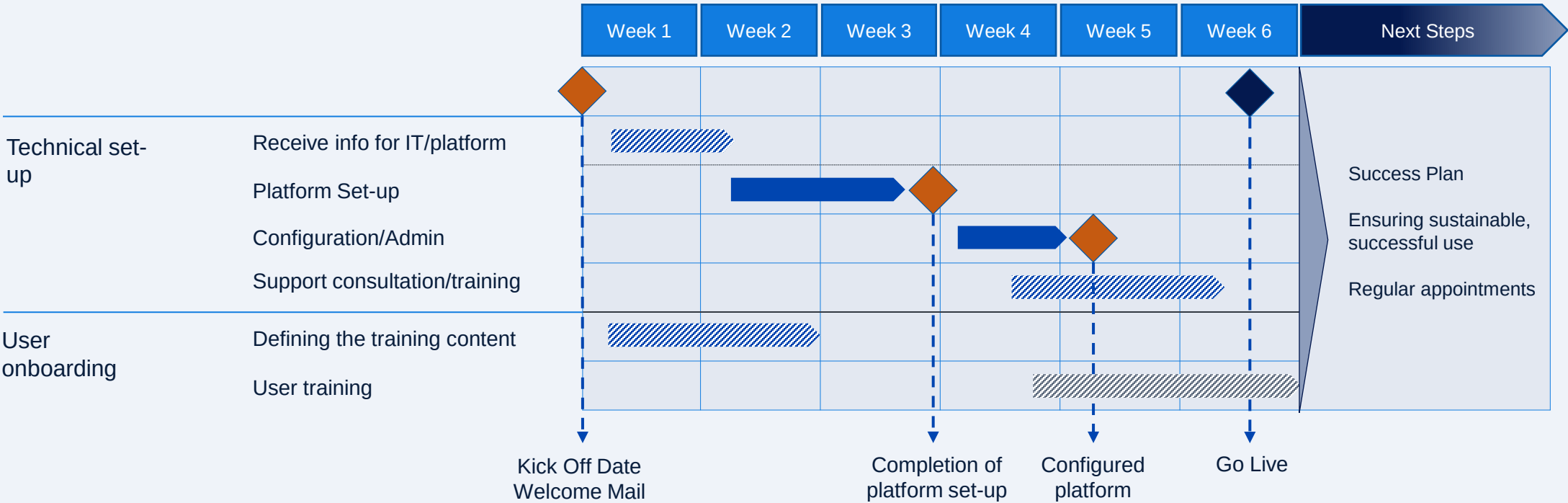


In addition to individual training concepts, we also offer an online academy

- Effective and interactive onboarding for your users - any time, any place, everyone at their own pace.
- Interactive video courses explain flexperto's functions to your users in a clear and detailed way.
- After each module, the users' understanding is consolidated with short quizzes.
- At the end of each course, all content is clearly summarised and available for download as a "fact sheet" to support users in their first test runs with the new tool.
- Optional: Your academy with your own look and feel. Train your users in their familiar environment and place your own content on the platform. Independent user management and the export of reports are additional features that make the onboarding of your users simple and effective.



Typically, our clients are already "live" 15-30 days after signing the contract



6

Compliance Overview

Data Privacy

In recent years, Flexperto has made considerable efforts to consolidate our infrastructure with regards to IT security and our processes with regards to information security within the framework of the current standards and beyond. This includes penetration tests that are commissioned once a year by Flexperto itself or carried out on behalf of our customers.

- Flexperto hosts the entire application on bare-metal servers in **Frankfurt** in certified data centres and concludes order processing according to **German standards** or, if desired, according to the standards of the commissioning company. Furthermore, all necessary non-disclosure agreements (incl. 203 StGB) can be offered.
- For streaming video and audio data as well as for screen transmission, **servers in Germany** are also used. In addition, we offer end-to-end encryption as standard.
- Furthermore, we would like to emphasise the **end-to-end encryption** at transport level and database level, as well as individually adjustable **deletion routines** for each individual data category and the possibility to delete data immediately.
- The servers are located exclusively in **Germany**.
- All data centres in which Flexperto processes data are at least **ISO27001 certified**.

Compliance: Audits and Certifications

To ensure a consistently high level of information security and DSGVO-compliant data protection, we at Flexperto have taken appropriate measures and established management systems.

To ensure effectiveness and continuous improvement and to further strengthen the trust of our customers, we regularly conduct various audits and certifications.

ISO 27001

- Flexperto's Information Security Management System (ISMS) has been ISO 27001 certified since August 2021.
- Scope: Flexperto Communication Platform including development, operation and customer service

IDW PS 951 – SOC 2 Typ 2

- Flexperto's Internal Control System (ICS) is audited annually in accordance with the German standard IDW PS 951 and the international standard ISAE 3402.
- corresponds to a SOC 2 Type 2 report
- Latest audit covers Q1 and Q2 2021

Data Privacy

- Continuous review of our Technical and Organisational Measures (TOM) for effectiveness and adequacy with regard to the GDPR.
- Current audit from June 2021

Internal Revision

- Establishment of an internal audit department
- Regular audits and reports carried out by an auditor from Deutscher Sparkassenverlag

IDW PS 880

- Software audit according to IDW PS 880
- Scope: Software documentation, software development procedures, recording function of counselling interviews in compliance with MiFID II requirements.