

Engage Customers & Discover Needs

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THE CHALLENGE



- Non-bank competitors have changed customer engagement expectations
- Consumers and small businesses want real-time 'Amazon like' experiences across every customer-facing touchpoint
- Making decisions about financial services without guidance is intimidating for some consumers
- They want to know that you are invested in their financial well-being and you engage with them in a manner that reflects that priority

Bottom line:

Consumers expect a consistently rewarding and engaging experience with your institution.

Self Service Product Selection



Employee Assisted Product Selection

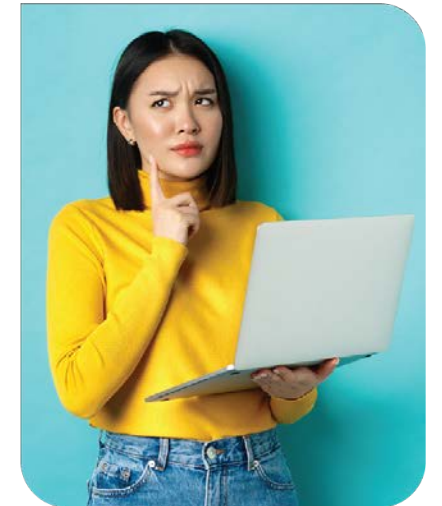
Challenges:

- Inaccurate recommendations based on human error or bias
- Incomplete understanding of financial situation
- Can only master 6 products¹
- Products are ever changing
- Complex rules and overlapping thresholds



Did You Know?

What percent of consumers end up with the best products for their situation when self-selecting online or using the “product mat” in branch?





What We Do

Account Advisor Guided Conversations

We empower your organization to discover customer needs using interactive dialogues that guide them to wise financial choices.



Resulting in:

- An engaging digital financial needs assessment
- Consistent, accurate product recommendations
- Documented recommendations for coaching/compliance
- Deeper customer relationships
- Reduced customer attrition
- Growth of non-interest income

Consistent & Accurate Product Recommendations

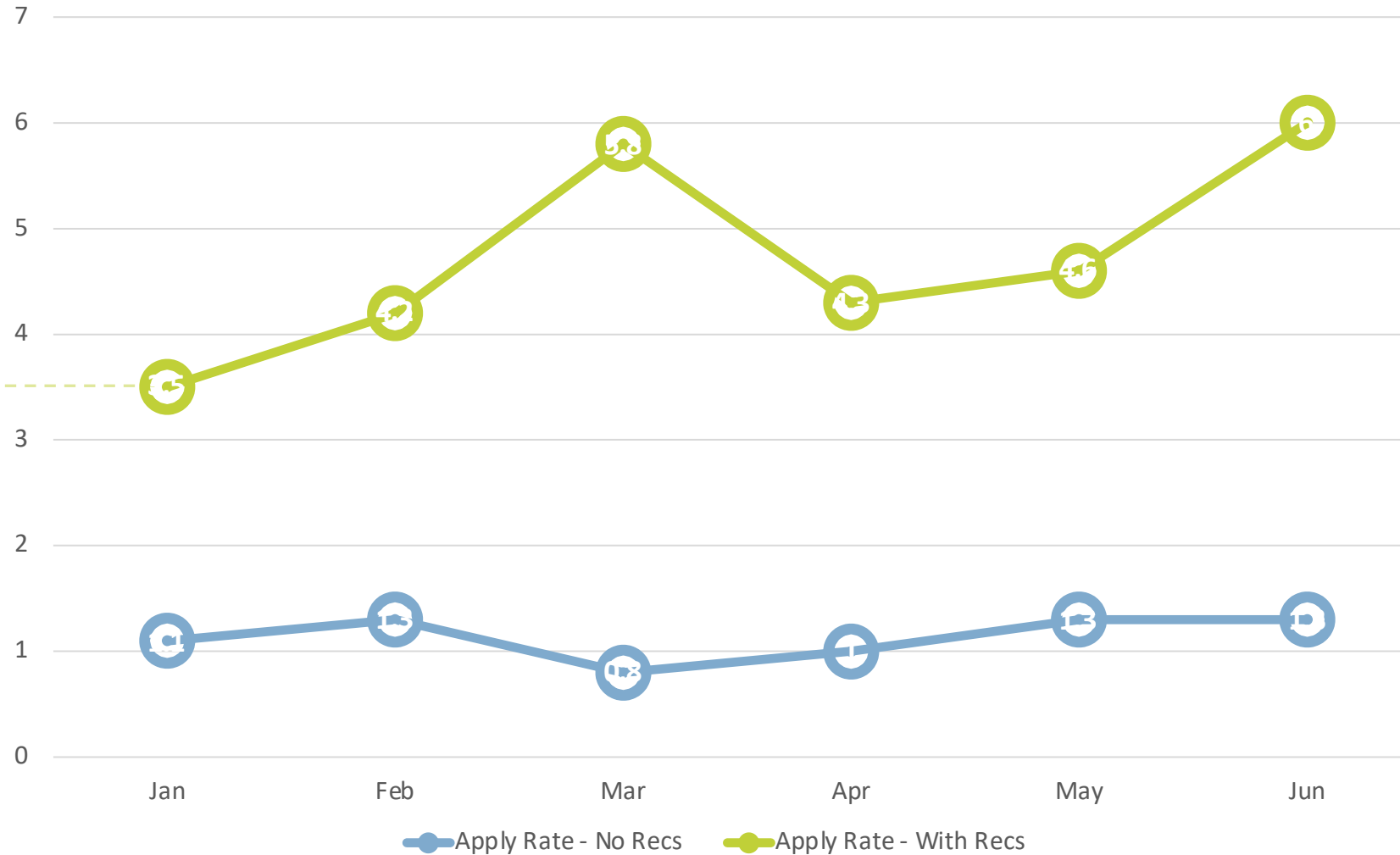
With Account Advisor's
guided product selection

98% of consumers
select the products that
best fit their needs.



Multiple Product Application Rate

Account Advisor
Powered by Ignite Sales



- Resulting in:**
- Revenue Growth
 - Wallet Share
 - Customer Loyalty



The Customer Journey

The Guided Customer Journey

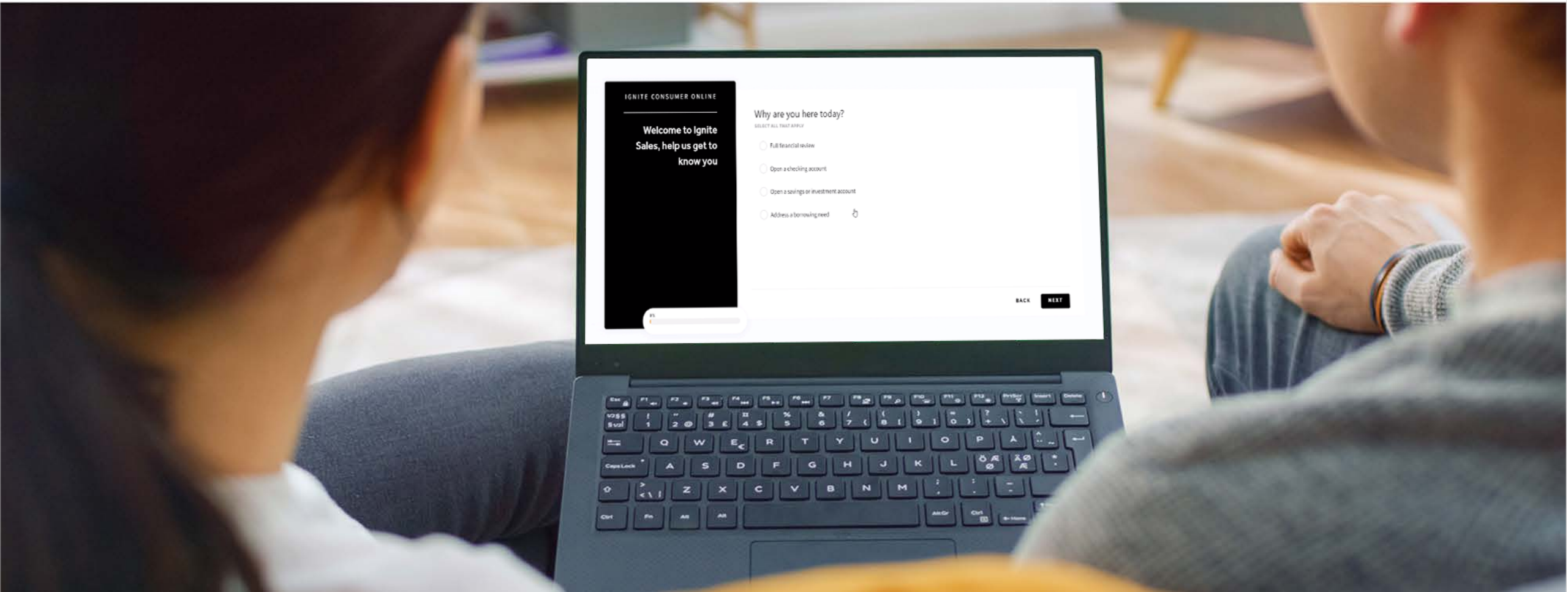
Account Advisor > Guiding customers to wise financial choices



What Does Digital Engagement Look Like?



What Does Digital Engagement Look Like?



Self Service Product Selection



A grayscale photograph of a business meeting. Two people are seated at a desk. One person's hand is pointing at a laptop screen which displays a bar chart. The other person is holding a pen. On the desk are several documents, some with charts, and a calculator. The image is partially covered by a dark blue overlay on the right and a yellow bar at the top.

Impactful Results

Customer Loyalty



Engagement



Branch Sales Development



Perspective of the Customer

Customer Benefit

*“Best experience I have ever had with a bank. They helped my husband and I figure out a way to lower our monthly loan payments by **\$350**. Awesome!”*



Perspective of the Banker

Banker Benefit

“I felt really good about what we offered, and the conversation was easy. This new way to talk with customers is #TheBOMB!”



Perspective of the Management

Bank Management Benefit

“As we reconfigure our branches, this has been critical to our success. Our front line is happier and performing at a higher level than ever.”

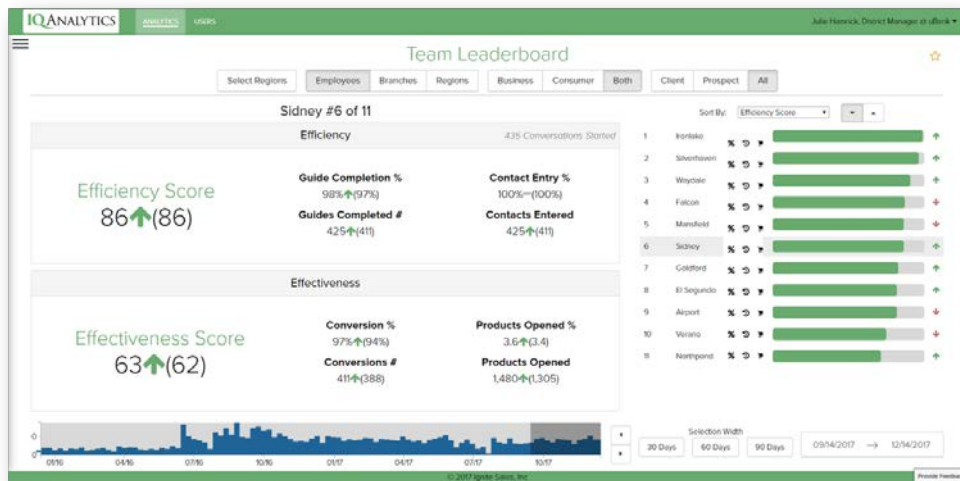




Management Tools

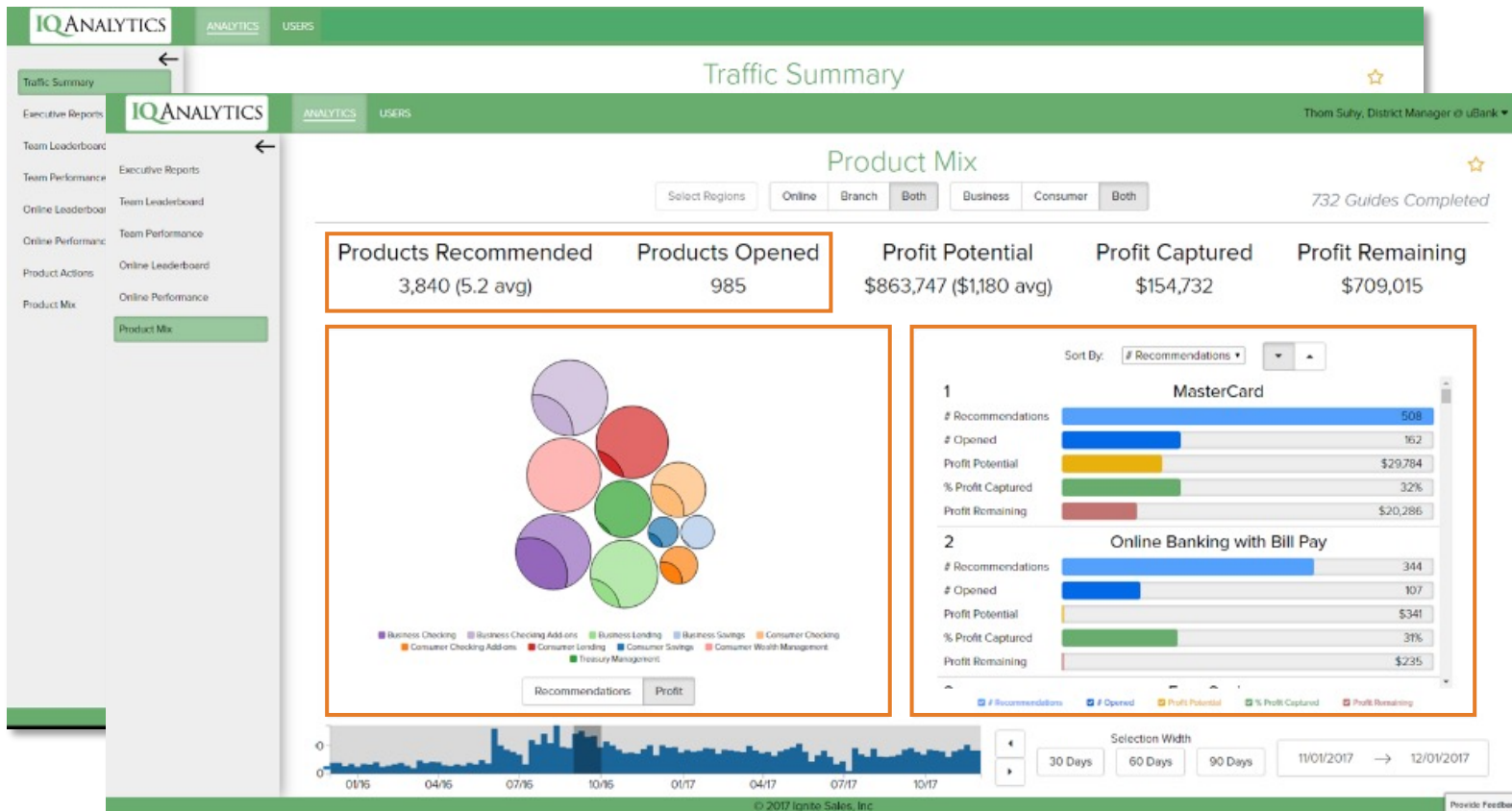
Sales Management

- Gain measurable performance data on associate efficiency in guide completion
- See how effective associates are in translating recommendations into new products opened
- Empower employees to engage with customers and make informed product recommendations
- Help them master products by learning through repetitive real-world examples
- Shows them how to identify opportunities for cross-sell
- Increase efficiency of branch and contact center representatives



Product Management

- Gather data about market/geographic-based product needs
- Capture market signals to investigate potential pricing or product configuration problems
- A detailed record of all product recommendations ensures regulatory compliance





Thank You



Appendix

Branch/Assisted Engagement



40% increase in customer satisfaction, as measured by JD Power and Gallup.



85% shortened sales cycle due to the efficiency of the conversations and accuracy of recommendations.



2 times higher funding rate for opened accounts when a guided conversation is used. Needs and product value are understood by both the customer and the banker.



150% cross sales growth in branch at point of engagement contributing to significant improvement in personnel performance.



All recommendations are 100% accurate and are recorded for assured compliance and needs based follow-up.

Online Engagement



75% of people that start an online guide complete it and 50% of those take-action.



Online application rates rise 4 times higher with guide use. Banks also see an increase in quality of online applications.



Online loan application approval rates rise by up to 50% when a guide is used.



Online guide users are 4 times more likely to open products recommended since recommendations fit the online user's needs.



100% frictionless experience for online users from web page entry through guidance to application.