

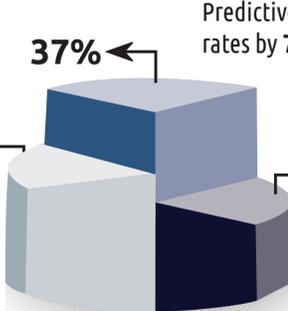
▶ Retail banks are in the consumer data business

In an era when banking is becoming commoditized, a large part of a retail bank's competitive advantage is based on the use of data to provide actionable customer insight.

DATA DRIVES BETTER CUSTOMER ENGAGEMENT

Retail banking customers who are fully engaged bring **37%** more revenue per year to their primary bank compared with those who are actively disengaged¹

Customer retention is **14%** higher among companies applying big data and analytics³



Predictive analytics can improve conversion rates by **7X** & top-line growth **ten-fold**³

Only **12%** of banks use analytics to understand customer attrition¹

BANKING ON BIG DATA

76%

Percentage of banks that say the business driver for embracing big data is to enhance customer engagement, retention and loyalty

71%

Percentage of banks that say that to increase their revenue, they need to better understand customers and big data will help them do so

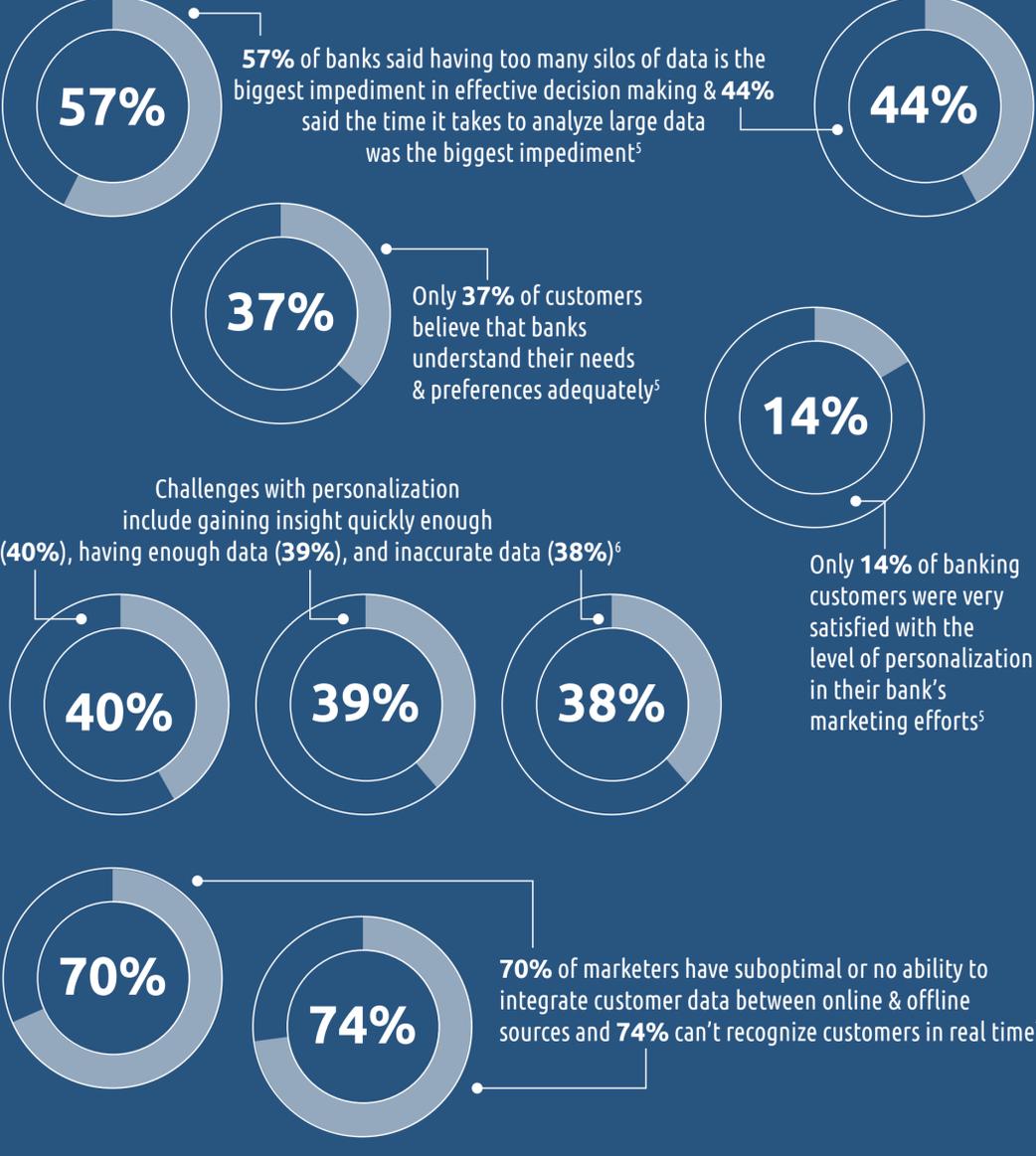
55%

Percentage of banks that say that having a real-time view of data provides a significant competitive advantage and believe that batch mode is ineffective

Results of a global banking industry survey showing how banks see big data helping with business engagement.⁴

BANKS ARE STRUGGLING TO GET CUSTOMER INSIGHT FROM DATA TO DRIVE ENGAGEMENT

Most retail banks have the strategy to drive more hyper-personalized engagement with customers but lack the integration of strategy with data and omni-channel execution.



THE NEXT GENERATION BANKING MODEL

The "Intelligent Multichannel" bank engages with customers through different channels, taking personal channel preferences into consideration, and will have proactive and reactive interaction based on customer needs.³

The key differentiator of this model is the extensive use of analytics (in real-time) that can enable the bank to more effectively understand and meet customers' needs.³

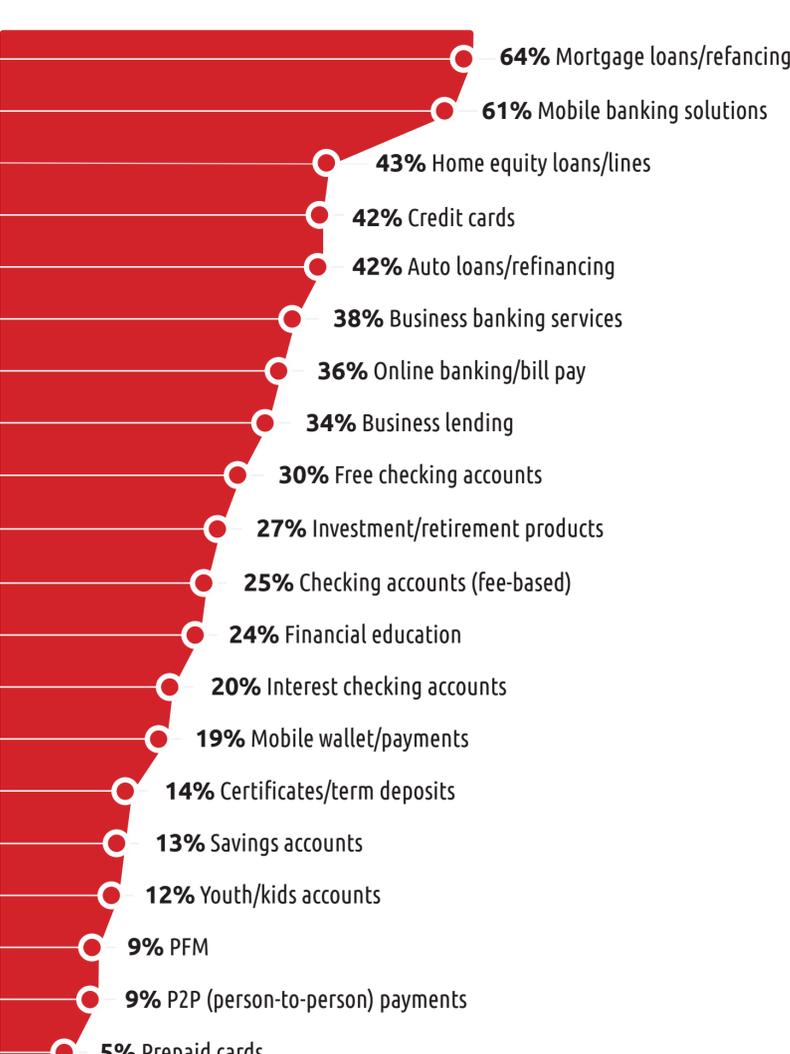
Unified customer view & omni-channel customer experience

Shift from campaign-based acquisition to event & real-time based customer acquisition based on business event processing & decision management

Using data to understand every aspect of the customer relationship to manage customer lifetime value

PRODUCTS WITH HEAVY MARKETING FOCUS

What products and services will your financial institution concentrate on marketing most heavily in the next 12-24 months? (n=256)⁸



SOLVING THE BANKING CONSUMER ENGAGEMENT MARKETING CHALLENGE

RedPoint optimizes customer engagement and enables retail banks to create hyper-personalized messaging and then orchestrates interaction across all marketing channels (digital, direct mail, call center & more), while reducing the cost of customer interaction. Numerous financial services companies rely on RedPoint's customer engagement platform to enable them to improve how they engage and interact with customers.



¹ Gallup Research – The State of the American Consumer
² Aberdeen – Customer Engagement Report
³ Accenture – Next Generation Banking Model (https://www.accenture.com/us-en/-/media/Accenture/Conversion-Assets/DotCom/Documents/Global/PDF/Industries_3/Accenture-Banking-2016.pdf)
⁴ FinExtra Research (<https://www.finextra.com>)
⁵ CapGemini – Big Data In Banking (https://www.capgemini-consulting.com/resource-file-access/resource/pdf/bigdatainbanking_2705_v5_0.pdf)
⁶ Experian
⁷ Acxiom
⁸ The Financial Brand 2016