

RETAIL BANKING EDITION >

CRM + DIGITAL JOURNEYS + MODERN LENDING

Simplify customer experiences, supercharged with AI ready data and models



We Empower
1 Mn+
Bankers



We Process
\$3 Bn+
Digital Loans
Every Month

We Deliver
40 Mn+
Digital Accounts
Every Month



We Empower
1 Bn+
End Customers



Total Experience Platform

Omnichannel solution that makes customer and employee experience seamless and transparent in complex ecosystems



AI First

AI and data components that help improve CX and employee experience, increase operational efficiencies, and provide customer insights



Any Cloud or On Premise

Get the freedom to choose your own cloud strategy, whether it's private, public, virtual private cloud deployment or On Premise. Choose from AWS, Azure, and Google



Complete Observability

API ecosystem awareness and value stream mapping to ensure zero downtime and maximize conversions



Partner Ecosystem

150 + ready connectors to seamlessly exchange data and functionality between banking systems, partners, and application landscapes

MODERN SALES ➤

Convert leads faster

Quickly process leads from multiple sources and automatically score, assign them based on predefined or customizable parameters using AI/ML scoring models such as lead, contact, and account scoring.

Keep track of activities with reports and dashboards

Advanced UI report designer allows for easy customization of tabular and matrix reports, advanced analysis with data visualization options, and personalized report generation based on roles and permissions through email.

Grow CLV with smart RM

The platform delivers AI-driven task prioritization, smart conversation strikers for engagement, and straight-through processes for quicker fulfillment.

Deliver results with performance modelers

The Catalyst Performance Modeler helps set targets for planning and execution based on roles, products, channels, and conversion rates, with the ability to assign targets at multiple hierarchies and automatically calculate the required number of leads, campaigns, interactions, and conversions to achieve them

Personalize offers & playbooks

Get algorithmically derived personalized offers, utilizes guided call scripts to increase conversions, and provide real-time alerts from integrated systems.

Uberize your sales team with mobility

Get geo routing functions for optimizing sales routes, real-time lead tracking with GPS navigation, and advanced mobile features including voice functions and push alerts for sales data entry and updates.

Conversation Strikers

Anniversary wishes
Wish them and offer a personal loan for a vacation

Daughter turned 18
Offer her a upgraded credit card for her daughter.

Health insurance top-up
She had shown interest in buying a new health insurance but not completed the purchase

Discount on mortgage
Inform about eligibility for a special offer on motgage

Insights

8/10 NPS Score | 30K Potential Value | 4.0 Last rating

Offer Personal Loan
Eligible for a Personal Loan upto 50K @ 6%

ATM Transaction Failed
ATM transaction of \$500 has failed - Call her to assure that mount will be reversed

Set Up Meeting For Tomorrow
"Can we have a call tomorrow?"
Source: Email received on 12/9/2021

Win Probability
On an average, 86% of all presented opportunities are won. -2%

MODERN SERVICE ➤

Ability to do, not just view with customer 360

The platform provides real-time analysis of product holdings, transactions, engagement, and more, AI-driven predictions, segmentation, and personalization, and a guided action center for easy fulfillment of tasks.

Increase First touch resolutions with STPs

Enable accurate solutions with AI/ML nudges, instant fulfillment of service requests with straight through processes, and end-to-end QRC case management on a single platform.

Service to sell on Open Communication platform

OCP enables engagement, service, and sales across multiple channels with easy integrations, utilizing AI/ML-driven STPs for automated service resolutions and real-time assistance

Service workflows are made simpler with AI

Get proprietary AI-driven journey and process designer with drag-and-drop graphical tools to create adaptive processes and screens, handling complex parallel workflows, assignment rules, and query categories.

Empower customers to service themselves

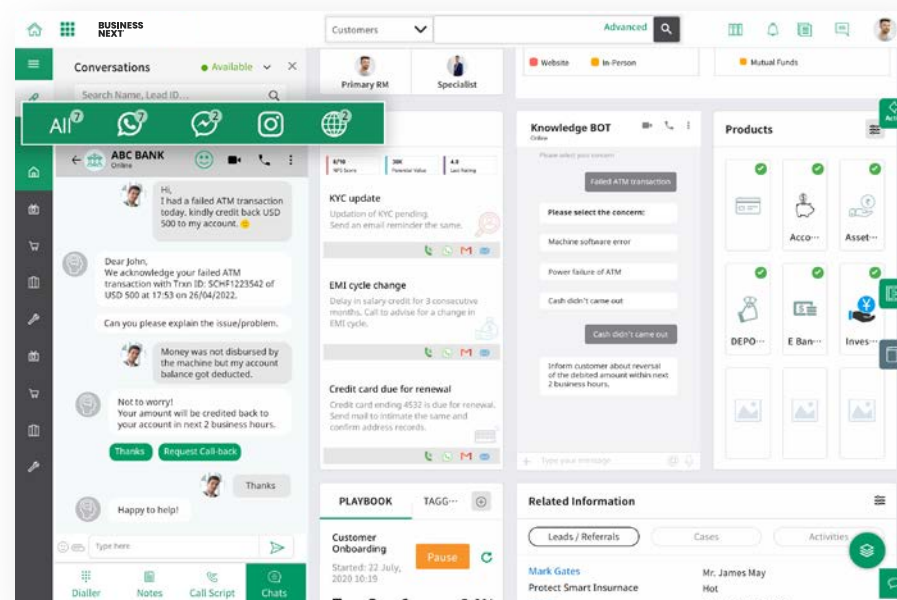
The platform allows customers to create or edit service requests and access knowledge banks, as well as check status updates and more.

Close cases faster

Capture service requests from various channels, incl. email, SMS, web, social, WhatsApp, Facebook Messenger, Google Business Messenger, call centre, branches and enrich cases automatically with relevant information, create parent and child cases for simplified case logging and faster turnaround times.

Measure operational performance

Identify areas for improvement in customer journeys and prioritizes actions to increase retention and revenue growth, with customizable KPIs and deep analytics for measuring customer experience, loyalty, net promoter scores, and agent efficiency.



MARKETING AUTOMATION ➤

Real time customer 360

Create a comprehensive, single customer view by stitching together their activities and touchpoints across channels, and effectively managing both fast and slow big data.

ROI-driven, multichannel campaigns

Create multichannel, multiwave, multistep campaigns, including event-triggered campaigns, with continuous channel strategy execution on a single platform and advanced channel support through seamless integrations.

Lead management

Capture leads from various channels, get AI-based lead scoring, and create complex lead workflows.

Seamless integrations

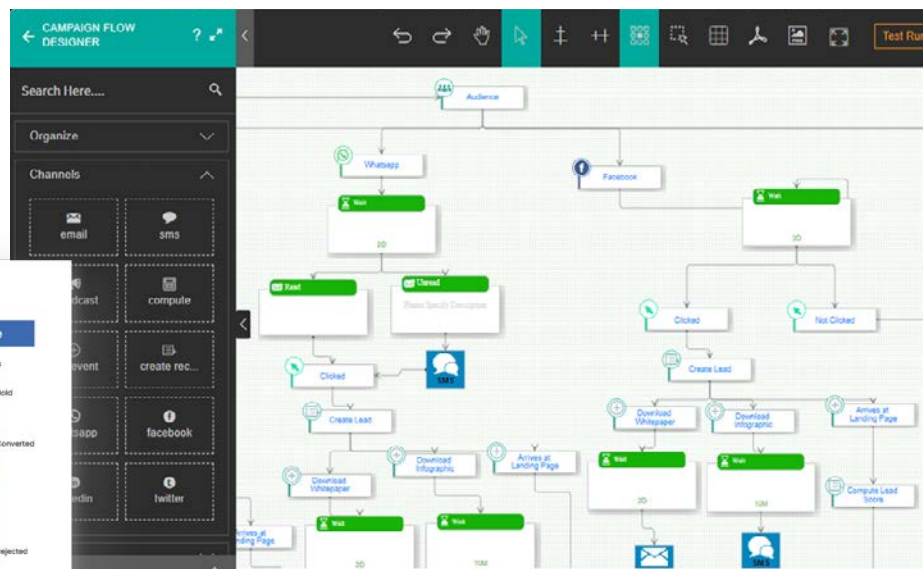
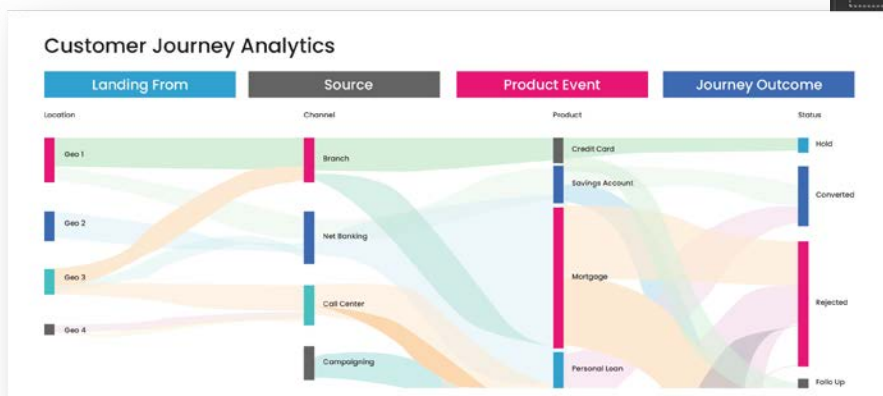
The platform allows for native integrations with a 2-way intuitive drag and drop integration process and has zero failure tolerance.

Intelligent analytics and reporting

The platform offers native A/B and multivariate testing, marketing campaign analytics, and smart reports with dashboards.

Advanced analytics

Analyze customer journeys, perform predictive analytics and modeling, and implement rule-based/algorithmic attribution.



INSTANT DIGITAL ACCOUNTS ➤

Instant account opening with faster onboarding

The platform enables quick creation of responsive screens, integration of data sources, real-time API calls, and validations, while providing OTP-based eKYC to eliminate bad actors and multiple payment gateways to attract deposits with instant funding options.

Verify customers and be regulatory compliant in real-time with eKYC and Video KYC

Eliminate of bad actors through integration with regulatory agencies for OTP-based and video KYC, and compliance with GDPR, AML, KYC, and other government regulations, while providing features such as video call recording for identity verification, geo-tagging, and concurrent audit.

Create end to end account opening and onboarding experience with 100+ ready ecosystem connectors

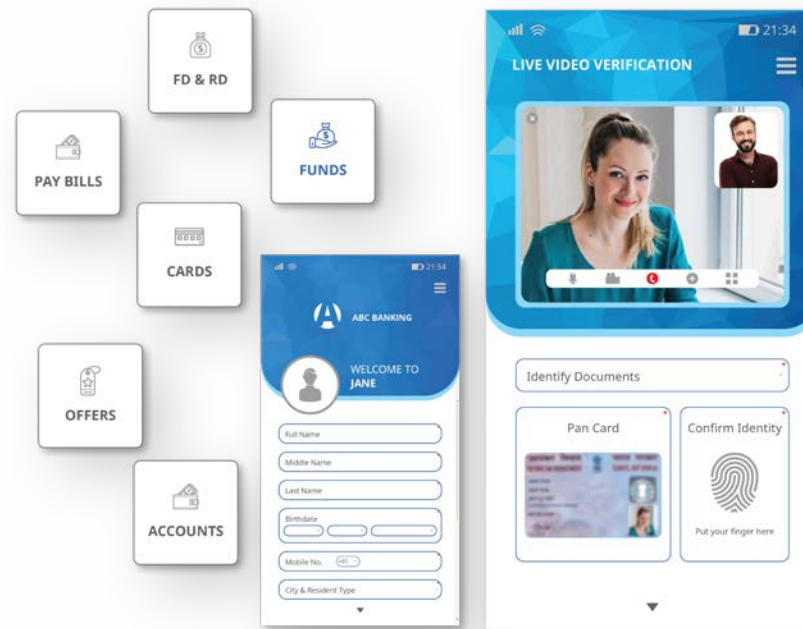
The platform allows for codeless configuration with over 100 out-of-the-box patterns, utilization of data from various systems including National ID, Tax, Credit Cards, Credit Rating Bureaus, Social, and more, and supports multi-app capabilities with restful web services that allow for data sharing with external applications and 2-way bidirectional integration.

Create attractive, responsive screens with Vivid Screen Designer™

The drag-and-drop designer allows for modification of backgrounds and field validations, intuitive definition of data sources and custom actions, and designing screens for change-ready journeys on the fly.

Maximize conversions and reduce journey drop-offs AI driven win back modeler

Enable customer behavior analysis with machine learning and whitespace analysis using an algorithmic winback modeler, creation of dynamic personalized offers along account opening journeys, and leverage compelling journeys that highlight unique value propositions.



DIGITAL LENDING PLATFORM

Omni-channel application capture

Capture applications through website, mobile apps, SMS, phone calls, TAB, Branch, ATMs, KIOSK, Correspondents, Facilitator, Direct Selling Agent, online lead aggregators and more. Provide 24x7 omnichannel accessibility with personalized offers and advanced targeting, with easy document uploading, eligibility checking, and display of pre-approved offers.

Get highly configurable, AI-driven lending workflows

The platform provides intelligent and customizable workflow journeys backed by AI/ML models, enables robotic process automation to reduce operating risks and control costs, and offers designer-driven workflow designers capable of creating and deploying complex parallel processes.

Reduce NPAs with automated underwriting

Capture behavioral data and algorithmically analyzes risk level, automatically approves conforming applications or prioritizes deviations for final decisions, and streamlines and speeds up processes for faster decisions while allowing for customizable dynamic risk limits.

Ready Ecosystem Connectors

The platform provides 150+ connectors to extract data from systems like National ID, Tax, LOS, Credit Card, Core Banking, Credit Rating Bureaus, Social, and more. Enable codeless configuration with over 50 patterns and supports multi-app capabilities with restful web services for data sharing and 2-way integration.

Instant Sanction Letter

CONGRATULATIONS!
You have a pre-approved home loan offer of amount upto Rs. 66.5 Lacs.
No Documentation
Sanction in 3 Clicks

Loan Amount \$ 6650000.0
Tenure (Months) 240.0
Rate of Interest 8.6% **EMI** \$ 58,132
(RR 5.15 + Margin 3.45% Effective Rate 8.6%)

Please fill-in the following details to proceed to sanction letter

Location*
Property Type*

Identity Verification
Make sure your entire face is visible

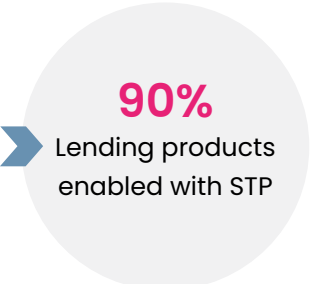
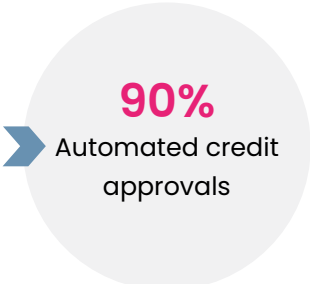
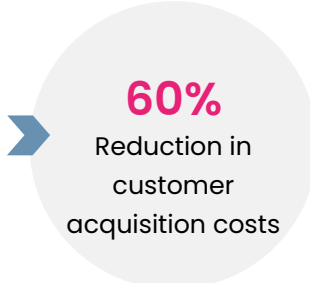
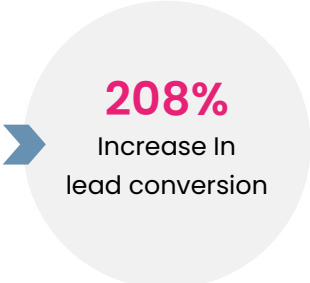
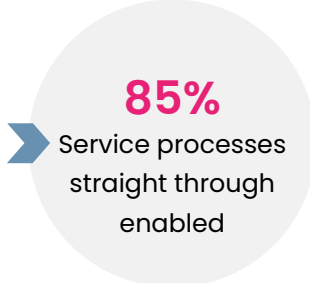
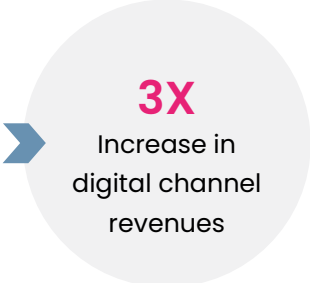
Current Location : URFMARKT 147, POSTBUS 2030L NL-3500 EH THE HAGUE
Latitude : 28.496340
Longitude : 77.487427

Retake photo
Cancel Submit
Powered by BusinessNext

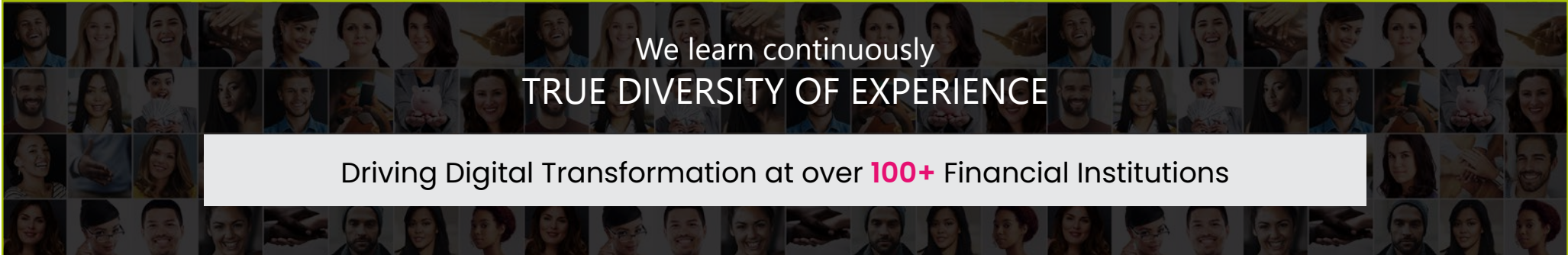
REAL HIGH IMPACT OUTCOMES* ➤

450%+ ROI realized in 24 to 36 months

6 to 9 months of payback period



*Average outcomes realized by BUSINESSNEXT customers



Our Customers Manage **\$2.3 Trillion+** in Global Assets

