



RETAIL BANKING EDITION

CRM | DIGITAL JOURNEYS | MODERN LENDING

- Total Experience Platform
- Banking Specialized AI
- Any Cloud or On Premise
- Complete Observability
- Partner Ecosystem



#1 DIGITAL ENGAGEMENT PLATFORM FOR BANKING ➤



We Empower
1 Million+ Bankers



We Process
\$3 Billion+
Digital Loans Every Month



We Empower
1 Billion+
End Customers



We Deliver
40 Million+
Digital Accounts Every Month



We Enable
80% First Contact
Resolutions



Total Experience Platform

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



Big Data+AI

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 ➤

AI Driven Lead Prioritization & Summarization

Quickly process leads from multiple sources, assign and prioritise them with predefined-customizable parameters and AI-powered scoring models. Get summarized lead details, and potential opportunities. Provide a comprehensive understanding of customer interactions, purchase history, and communication patterns for faster conversion.

Advanced 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.

AI Powered Smart RM

The platform delivers AI-driven task prioritization, smart conversation strikers for engagement, straight-through processes, summarized view of the customer and next best action suggestions for quicker fulfillment.

Deliver results with performance modelers

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

Improve engagement and retention rate


Forecast high probability deals, churn predictions, real time alerts and insights on customer behaviour, and analyse customer lifetime value for maximising value of customer engagements.

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 mortgage

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





Talk To Expert | Share | Update

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 ➡

Increase first touch resolutions

Enable self services with smart conversational bots and straight through processing by automating routine tasks and queries for instant fulfillment. Provide end-to-end QRC case management on a single platform

Tailor every interaction

Enable Gen AI powered responses for resolving cases in real-time by analysing chat, allowing agents to edit the responses and access knowledge articles at right time to resolve cases faster. Automatically help customers calculate Zakat on their wealth and investments.

Ability to do, not just view with Gen AI-enabled Customer 360

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. Enable agents with case summaries, email responses, call scripts and customer sentiment analysis for faster resolutions.

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. Response suggestions based on sentiment analysis to enhance customer experiences.

Service workflows are made simpler with AI

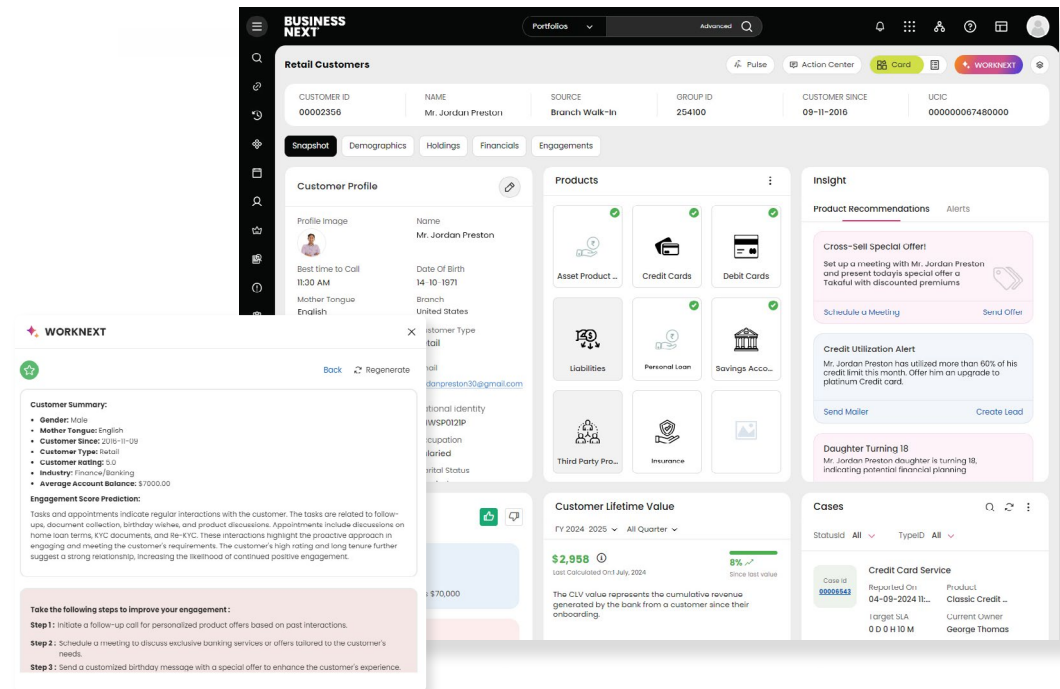
Get proprietary AI-driven journey and process designer with drag-and-drop graphical tools to create adaptive processes and screens, handling complex parallel workflows, assignment rules, and query categories

Close cases faster with AI

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, child cases and Gen AI-powered sentiment analysis and case resolution suggestions for simplified case logging.

Measure operational performance

Get Gen AI-enabled analytics and suggestions to identify areas for improvement in customer journeys and prioritizes actions to increase retention and revenue growth, with customizable KPIs for measuring customer experience, loyalty, net promoter scores, and agent efficiency.



DIGITAL LENDING PLATFORM

Multichannel 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.

Reduce NPAs with automated underwriting

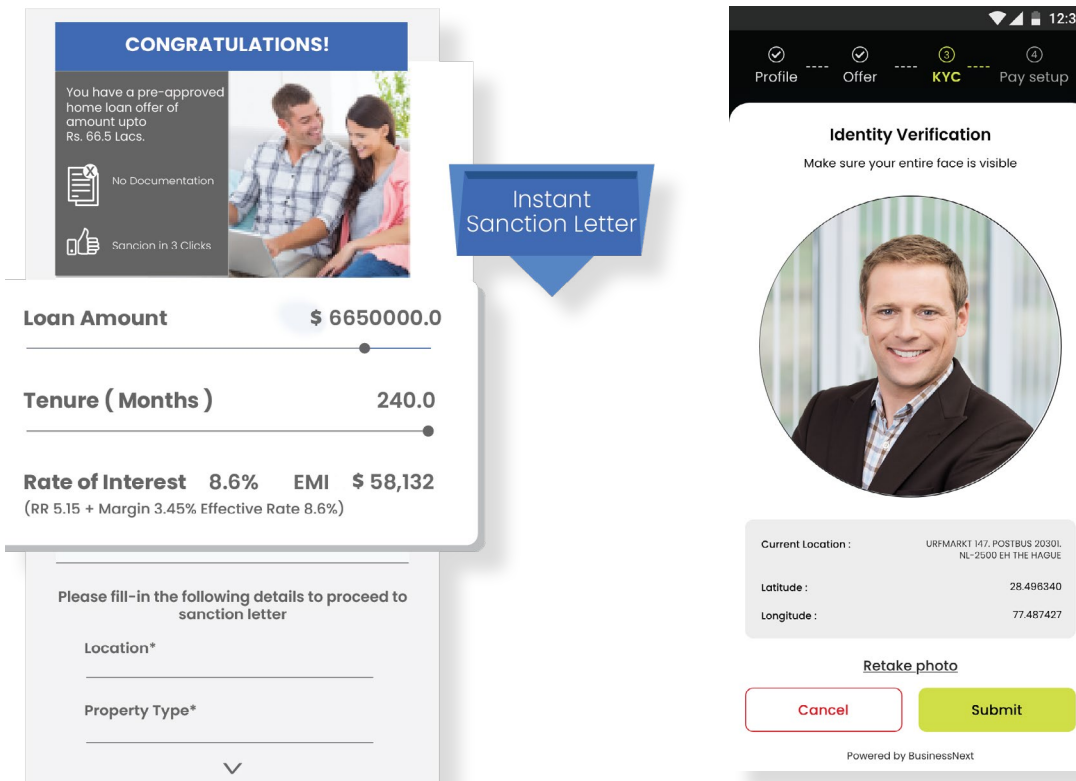
Capture behavioral data and algorithmically analyzes risk level, automatically approves conforming applications or prioritizes deviations for final decisions, and streamlines and speeds up processes for faster decisions while allowing for customizable dynamic risk limits.

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.

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.



CONGRATULATIONS!

You have a pre-approved home loan offer of amount upto Rs. 66.5 Lacs.

No Documentation

Sanction in 3 Clicks

Instant Sanction Letter

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 20301L NL-2500 EH THE HAGUE

Latitude : 28.496340

Longitude : 77.487427

Retake photo

Cancel Submit

Powered by BusinessNext

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.



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

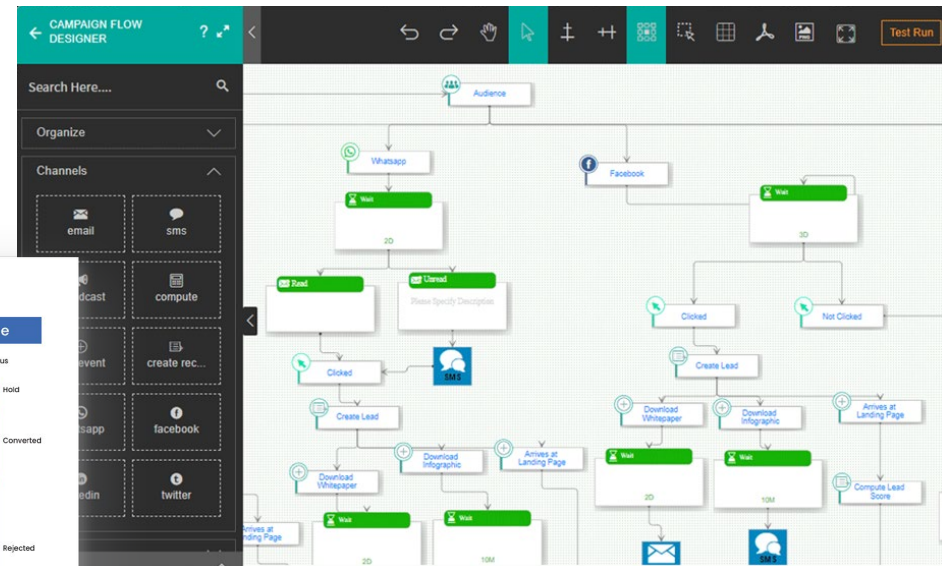
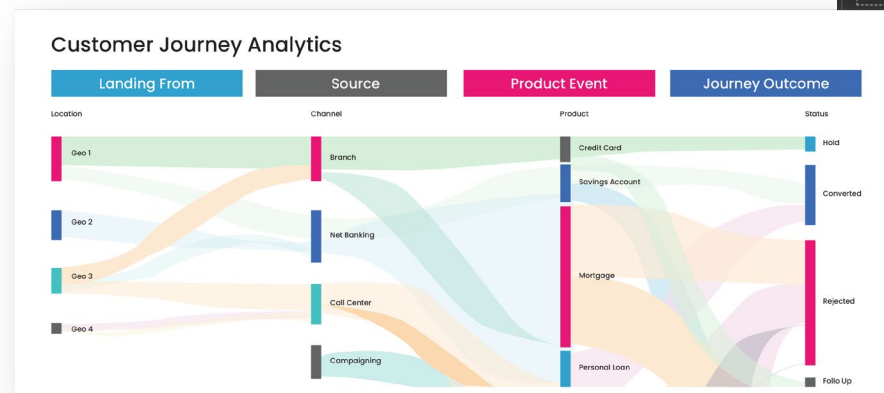
The platform allows for native integrations with a 2-way intuitive drag and drop integration process and has zero failure tolerance.

Intelligent analytics and reporting

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

Advanced analytics

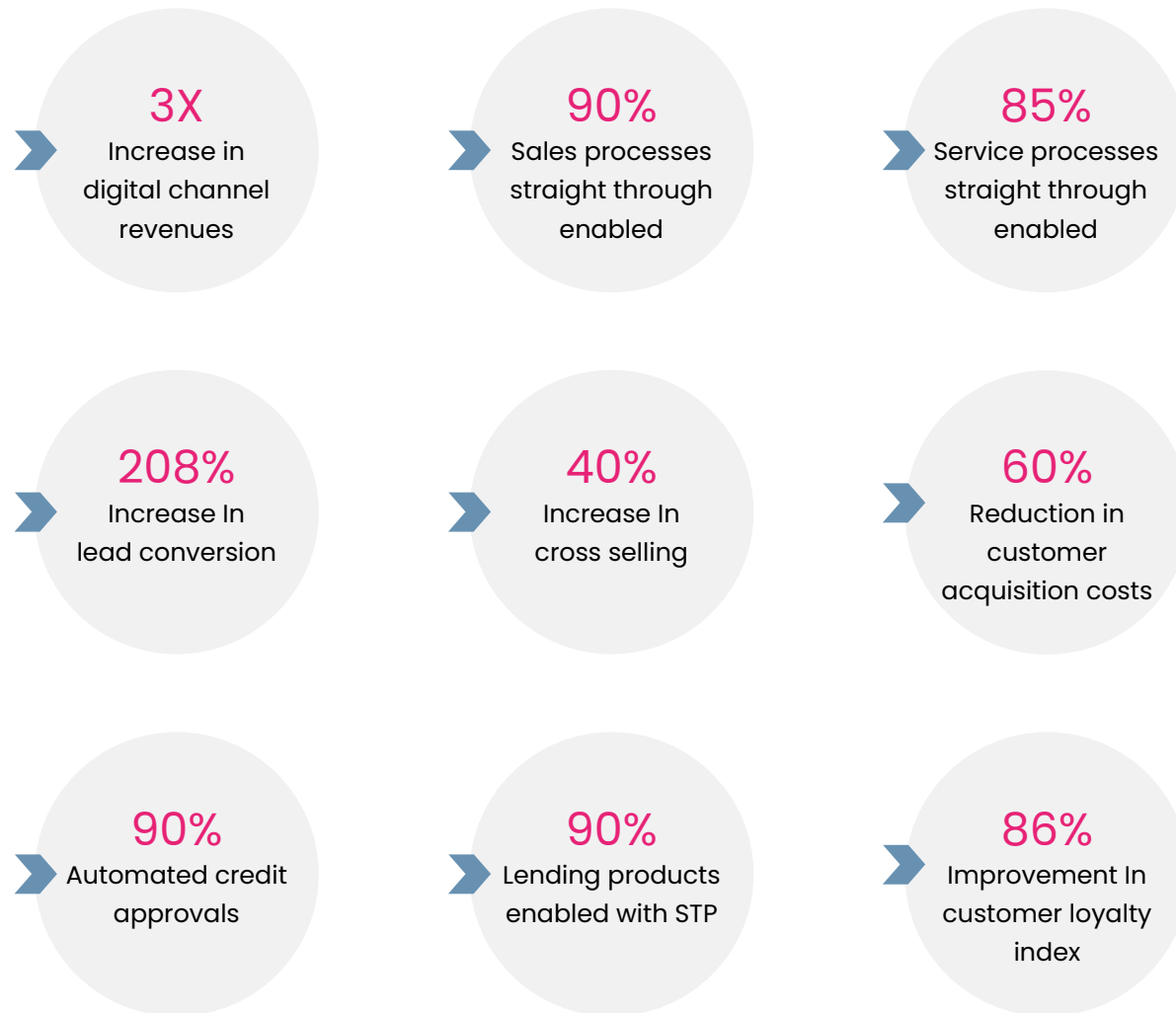
Analyze customer journeys, perform predictive analytics and modeling, and implement rule-based/algorithmic attribution.



REAL HIGH IMPACT OUTCOMES* ➤

450%+ ROI realized in 24 to 36 months

9 to 12 months of payback period



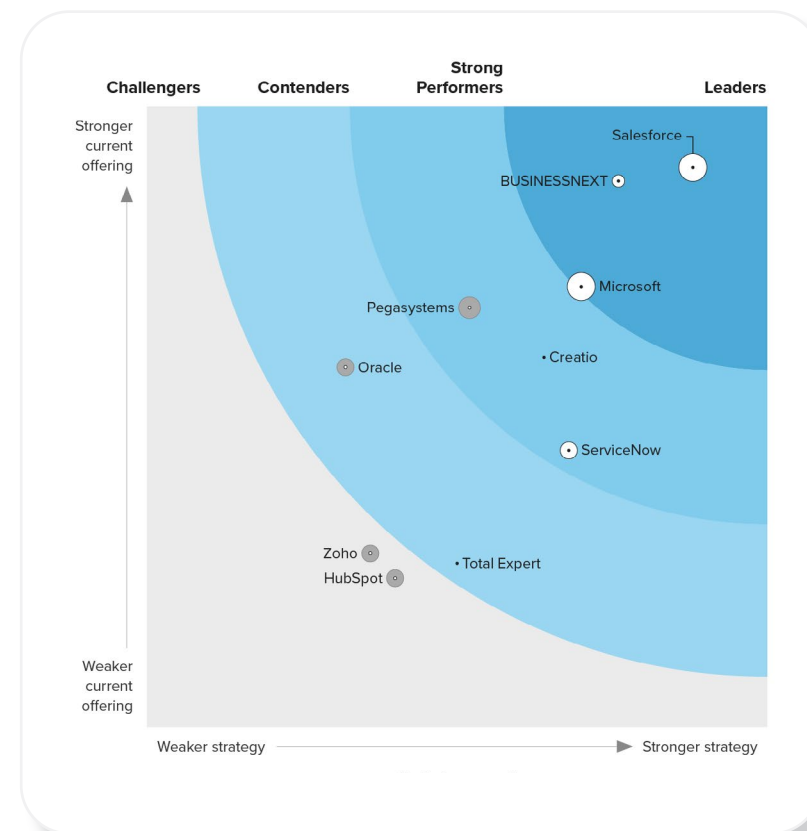
*Average outcomes realized by BUSINESSNEXT customers

AWARDS AND ACCOLADES ➤



**BUSINESSNEXT recognized
as a LEADER**

**Forrester Wave™
Financial Services CRM, 2023**



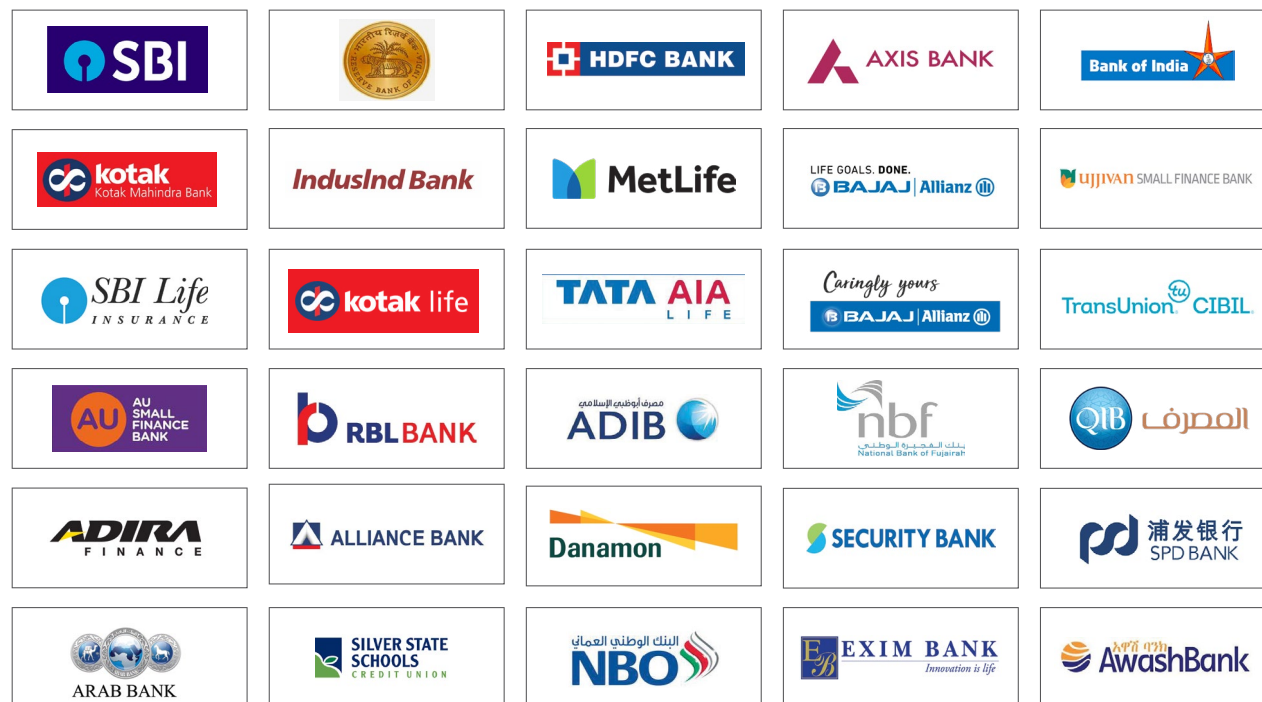
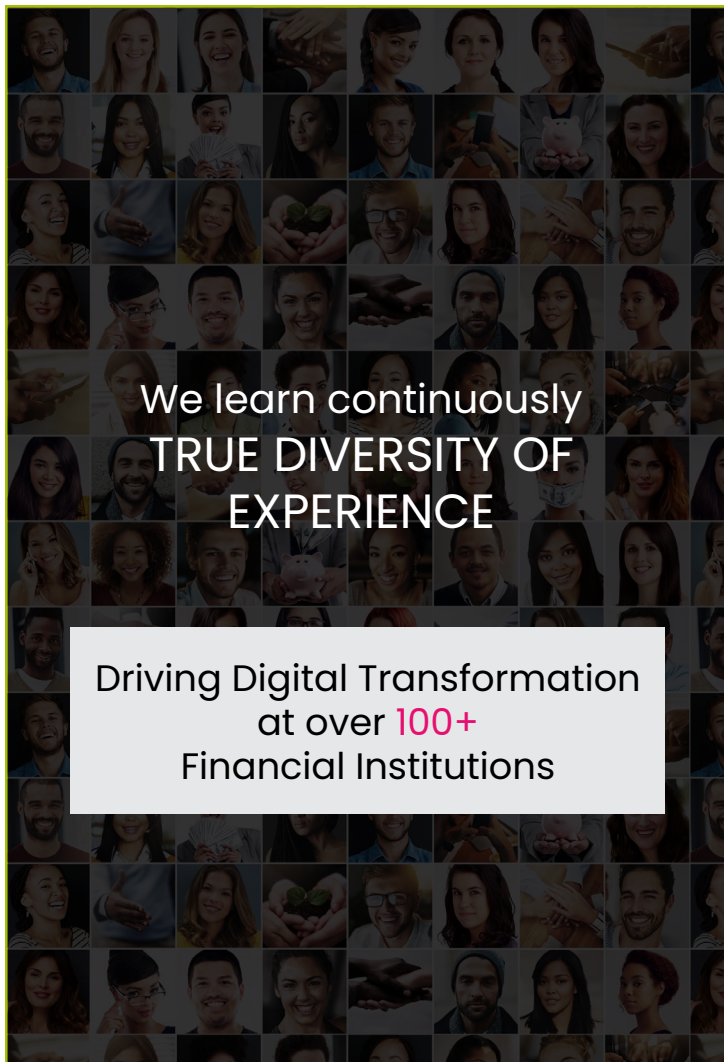
Gartner

➤ Gartner Magic Quadrant for Sales Force Automation

“ CRMNEXT’s unique shape-shifting architecture provides commutable cloud capabilities that make it available on all deployment models. It delivers fast interaction times, especially for building customer relationships in real-time when the interaction with the customer is happening. The platform’s intelligent algorithms take past performance and current run rates into account to create strategies for meeting targets. Customers especially appreciate the support for a high degree of sales process complexity with artificial intelligence/machine learning (AI/ML) models, with no code required.

➤ Gartner Magic Quadrant for Marketing Automation

“ CRMNEXT provides a rich set of AI-based technologies and predictive models for lead scoring. This is especially valuable to customers seeking to generate and manage high-quality leads using machine learning and automation. It has sophisticated data integration capabilities designed to support high-scale organizations managing multiple data streams. CRMNEXT is one of few vendors evaluated that allows for flexibility in deployment options for comprehensive marketing automation capabilities in on premises, cloud-based and managed service models.



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

See how BUSINESSNEXT makes your business ready to be
#UpforTomorrow

Request a Personalized Demo!



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