

pennApps **Cross Sell**

Unlock the true potential



pennApps Cross Sell solution is developed specially to support the growing Cross Sell needs of banks and financial institutions.

In a market of increased competition, selling more to existing customers makes perfect business sense. Despite a high level of buy-in on this strategy often the satisfaction with execution and results are not as expected. This can be best addressed by implementing the right fit solution that effectively taps the hidden cross-sell potential of the customer base. To achieve desired results with operational efficiency, the solution needs to have the data mining capability to bring out the prospects, simple enough to use with minimal learning curve and comprehensive enough to target the right customer with relevant offers across all the existing customer service delivery channels using the right blend of business rules and customer analytics.

pennApps Cross-sell

pennApps Cross-sell application has all the right ingredients that can be put into action to execute the cross sell strategy.

pennApps Cross-sell is a comprehensive and illustrative application that empowers banking institutions to define business rules to identify, consolidate and aggregate the customers with cross sell potential and enables banks to package products to suit specific requirements of customers.

pennApps Cross-sell enables the users to easily manage the leads from generation to assignment and then to the conversion. Campaign management feature enables the users to carry out the campaigns and it also gauges the effectiveness. In addition, users can create the leads manually and even the leads can be uploaded in the form of files. PennApps Cross-sell enables the team to have customized work spaces with role-based dashboards and extensive reports.

why pennApps Cross-sell

Increased Sales Revenues

- Identify cross-sell / up-sell opportunities
- Identify high value customers
- Provides visibility into customer portfolio
- Provide customized offers based on client profiles

Achieve operational efficiencies/reduce costs

- Streamline customer information processing
- Prospects on-boarding
- Consolidate duplicate customer records
- Eliminate duplicate customers by dedupe rules
- Track customer interaction and diarize customer follow up

Better customer service

- Recognize customers across multiple core systems
- Provide consistent 360^o view of customer
- Build consolidated sales opportunities and Leads
- Manage the full life cycle of the Lead



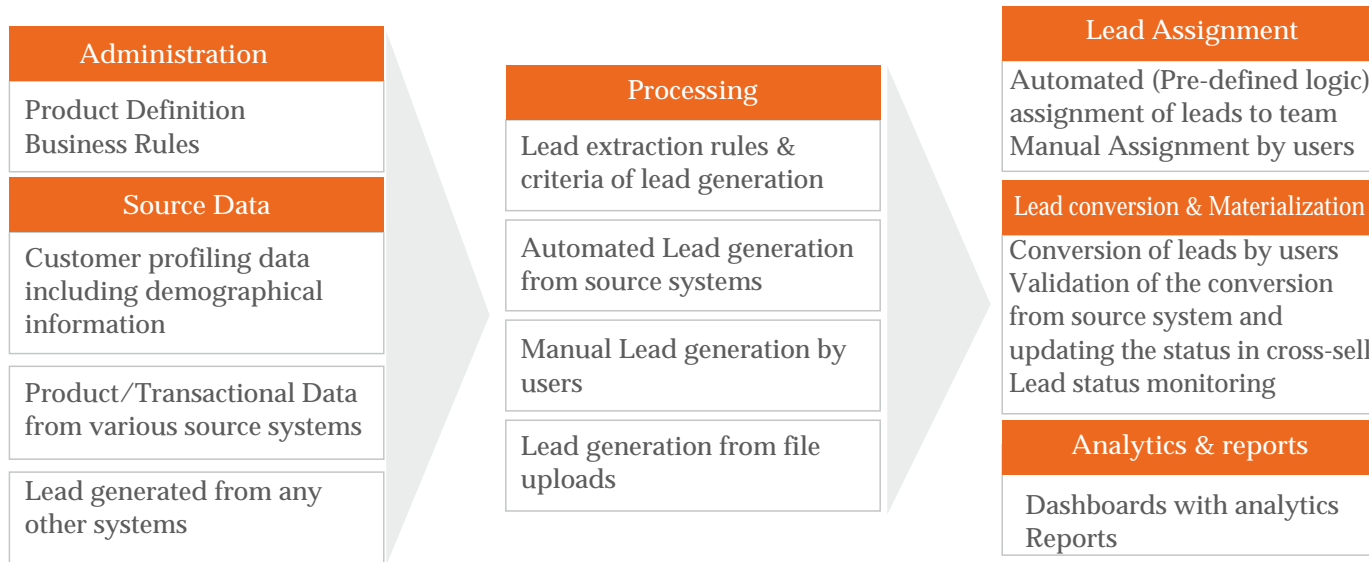
Improved risk management and risk assessment

- Gain access to a single view of customer credit and related account data
- Avoid product offerings to black listed and negative customers
- Apply rules based on customer track records like return cheques, overdues
- Controlled access/visibility to client information to ensure privacy compliance

Service Quality

- Generate accurate and timely reports for monitoring
- Efficiently search and track the customer leads
- Increased turnaround time for product offerings
- Dashboards for Management tracking and decision making

pennApps cross-sell process will go through various steps from data mining of source system to identify the prospect lead, lead assignment, conversion, status monitoring, followup, marking the materialization, profitability analytics, easy-to-use referral and sales-call tracking systems; complete activity management and information support system.



Solution Modules

- | | |
|----------------------|----------------------------|
| Customer Acquisition | Product Eligibility Rules |
| Lead Generation | Prospect Customer Creation |
| Lead Management | External Interfaces |
| Lead Materialization | Customer 360° View |
| Dashboards | Extensive Reports |



Getting the most

Support for Cross Sell Lead Generation, Lead Management, Conversion Process, Dashboards and Analytical Reports to Evaluate the Effectiveness of Campaigns

Customer Management

- Prospect Customer Data Capture
- Duplication Checks
- Workflow based Approvals
- Integration to CIF or Central Systems

Intelligent Lead Management

- System Lead Generation
- Product Based Eligibility Checks
- File Uploads for Bulk Lead Generation
- Campaign Leads Management
- Workflow based Lead Management
- Manage Complete Lead Life Cycle

Total Risk Control

- Rules Based Eligibility
- Credit Bureau Integration
- Configurable Dedupe Fields
- Black Listing

Product Definition

- Define flexible products for bank needs
- Configure Products Rules
- Define Controls for management
- Define Eligibility Questions

Flexible Reports

- Dashboards
- Drilldown Reports
- Alerts and Escalations
- Documented Data model

Integration

- Multi Channel Servicing
 - Branch
 - Back office
 - Call Center

Technology Highlights

- > Developed based on the latest J2EE architecture for rich UI and flexibility
- > Open architecture for any J2EE application server deployment
- > Open to work with any Database server
- > SOA Based interfacing for back end systems and channels
- > BPMN 2.0 based workflow with configurable routing
- > Our Integrated Cross Sell Solution supports complex rules and processes

Customer Satisfaction

Profitability

About Pennant

Pennant Technologies is based in Hyderabad, India. Our forte is in enterprise application development, custom application development and IT consulting. With banking vertical as the main area of our focus, we venture forth to usher innovation and business transformation into the banking industry.

Since 2006, we have persevered to prevail over our competitors, and have enabled our clients to shift from legacy to innovative applications. In true recognition of our zeal to provide custom and right-fit technology solutions to the global banking industry, we were awarded the "Best Financial Technology Company in Asia region" for the year 2010 by worldfinance.com.



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