As the popularity of Internet and mobile banking continue to grow, opportunities for in-branch sales conversations are at an all-time low. New cross-selling strategies are needed to help financial institutions meet their revenue goals.

Deepening relationships with existing customers is the most efficient way to achieve growth, yet realizing the full potential of cross selling has been difficult for most financial institutions. With the migration of customers to digital channels, in-branch conversations are becoming a rarity—yet online advertisements have not yielded the results banks and credit unions seek.

**Accelerate Lead Generation**

Advanced data analytics help financial institutions understand individual customer needs and target those with a propensity to buy. Yet without a personal conversation, it is impossible to know with certainty which customers are ready to buy today.

Micronotes Cross-Sell for digital channels combines advanced data analytics with the closing power of sales interviews to generate more actionable cross-sell leads. By leveraging your online banking platform to present your customers with relevant questions based on their behaviors and preferences, the solution increases cross selling productivity and drives revenue growth.

**Micronotes® Cross-Sell for Digital Channels**

Improve Cross-Selling Results by Conducting Sales Interviews Where Your Customers are Banking—Online.

**A Unique Way to Engage Customers**

When visiting your online banking site from a mobile phone, tablet or personal computer, many customers are focused on the task at hand—depositing a check, transferring funds, or checking an account balance. This limits the likelihood they will click on an ad, even if the content is relevant.

Our digital cross-sell solution is initiated in-session at the customer logout, when customers are receptive to new information. Through intelligent questions tailored to customer preferences, Micronotes Cross-Sell quickly qualifies customers.

- Through the use of advanced data analytics and rules, customers are targeted for specific interviews such as auto or mortgage loans
- Customers are presented with a question that draws them into a brief, 12-second interview that pinpoints product needs and automatically makes a conversation-relevant offer
- Micronotes Cross-Sell emails requested information to the customer and allows them to schedule an appointment or request a phone call
- Leads are routed via email to the appropriate account or service representative, including all interview response details and contact information
- Micronotes Cross-Sell nurtures the lead with reminder emails

In addition, our managed service system ensures that the conversation proceeds at Internet speed by launching at least
one new campaign per week based on interview responses from the previous week. Customers are continuously re-targeted based on previous responses, keeping the conversation relevant and progressive.

**Impressive, Quick Results**

Micronotes Cross-Sell produces extraordinary results compared to traditional online advertisements. Typical results include a 1 percent click-through rate from 93 percent of online users – 10 times the click-through results of most banner ads.

- 8 percent of monthly unique visitors interview
- 92 percent of the online audience qualifies for at least one interview
- 3 percent of online unique visitors convert to warm leads monthly

This level of performance has translated into $20 of measurable value (interest income, non-interest income and operational savings) per online customer per year across all types of products.

**Improved Decision Making**

By enabling you to interview 20 percent of your digital banking customers in a 6 month period, Micronotes Cross-Sell helps you identify more cross-selling opportunities while improving customer relationships.

It also enhances management analysis and decision making by providing detailed campaign reports on customer activity and leads generated by segment. Lead reports are exportable in a variety of formats for consumption by CRM systems including EnAct™ from Fiserv.

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**Connect With Us**

For more information about Micronotes Cross-Sell for digital channels, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.