### quantexa

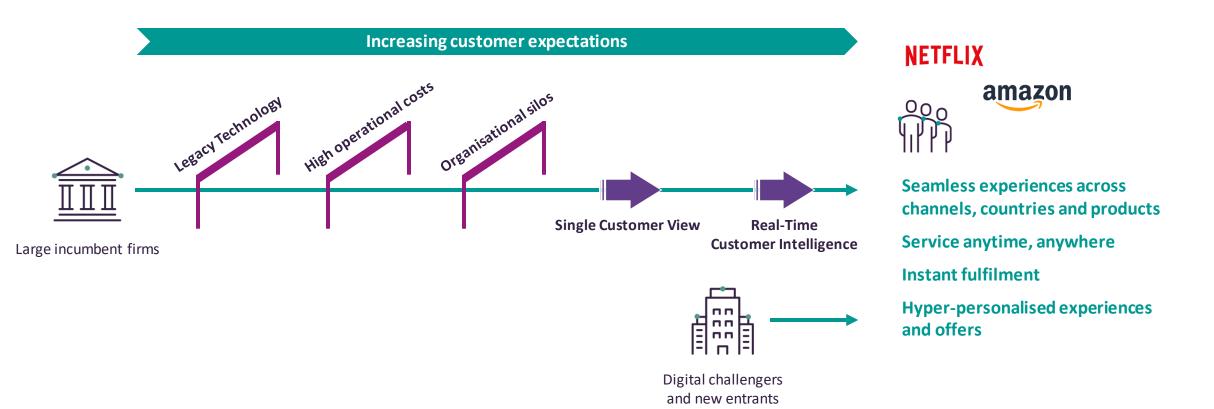
# Customer Intelligence

Enhance client experience and accelerate revenue growth February 2021

Version 1

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Large organisations need to make better use of data to meet changing customer expectations and compete with new entrants in an increasingly digital world



Large incumbent firms need to invest now to take advantage of their scale and most valuable asset – data – to provide richer, differentiated experiences to their customers and retain and grow market share.

Existing technologies have failed to unlock the true value of customer data for complex organisations, particularly in a B2B context

**Segments** 

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**Corporate** 

- Insights and decisions based on limited marketing and channel data - not broader 1<sup>st</sup> party and 3<sup>rd</sup> party data e.g. products, transactions, corporate registry, news
- Customer data is not well connected across sources due to reliance on deterministic matching (e.g. based on IP address/email only)
- Limited analytics capabilities simple rules based segmentation
- Can not handle complex client data and corporate hierarchies



**Digital Experience Platforms Customer Data Platforms** 

MarTech

Customer Relationship Management Systems

Data Lakes and In-House Analytics

Master Data Management Systems

- Traditional matching techniques yield poor results with over/under linking of customers
- Rigid view of customers is not helpful to support multiple use cases across organisation
- No analytics capabilities to provide insights and support decision making

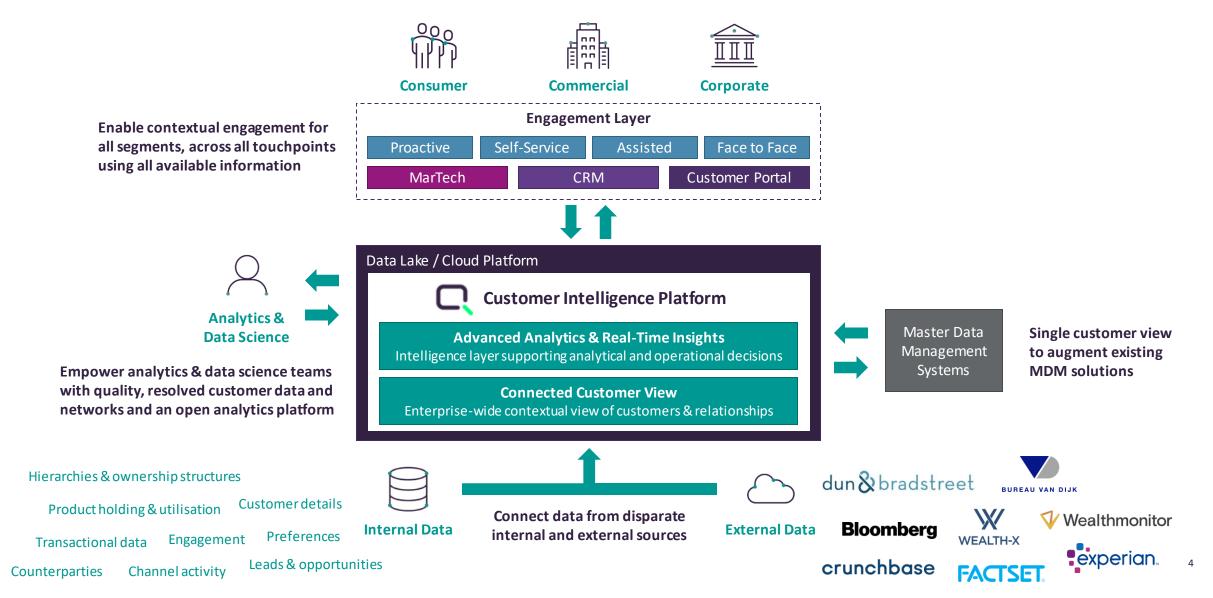


- **Challenges with data quality** due ٠ to manual and optional inputs
- Lack enrichment with broader firm-wide data (e.g. transactions, product) and third party data
- Challenges connecting data from disparate internal/external sources
- Time spent on cleansing and preprocessing data rather than value-add model building
- **Difficulties scaling** complex analytics (e.g. to handle complex corporate structures and transaction data) and operationalising models

Organisations continue to lack a centralised, holistic view of customers and relationships which can be used to drive better decision making at scale and enhance customer experience across the enterprise

#### **Customer Intelligence Platform**

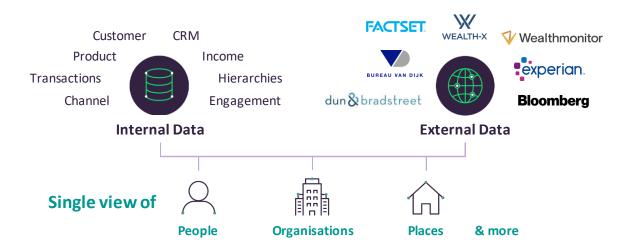
A centralised customer-decisioning engine to power contextual engagement, enhance customer experience and accelerate growth across all segments



#### **Connected Customer View**

#### Bringing together disparate customer data to provide the full context for decision-making

**Entity resolution** connects billions of data points across any internal and external data sources, creating a **360 customer view** and providing a single view of people, organizations, places and more

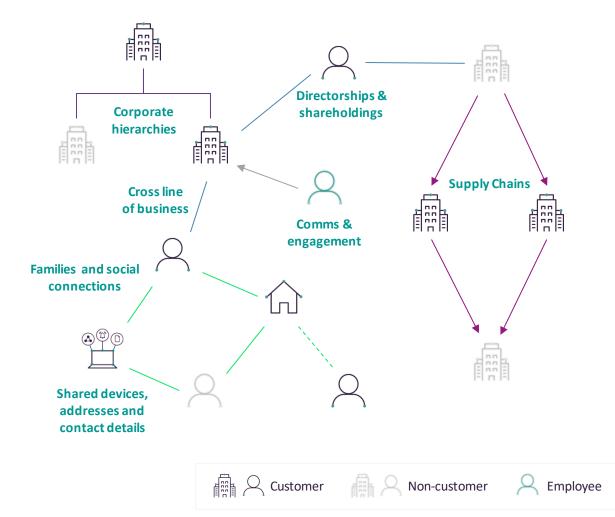


Quantexa's entity resolution:

- Is scalable across huge data sets (live on over 50bn records on premise)
- Provides very high accuracy (99% accuracy when tested on unseen data)
- Is completely transparent
- Handles poor quality and sparse data
- Can be performed in batch and in real-time
- Is dynamic providing different views for different use cases (strict vs fuzzy)

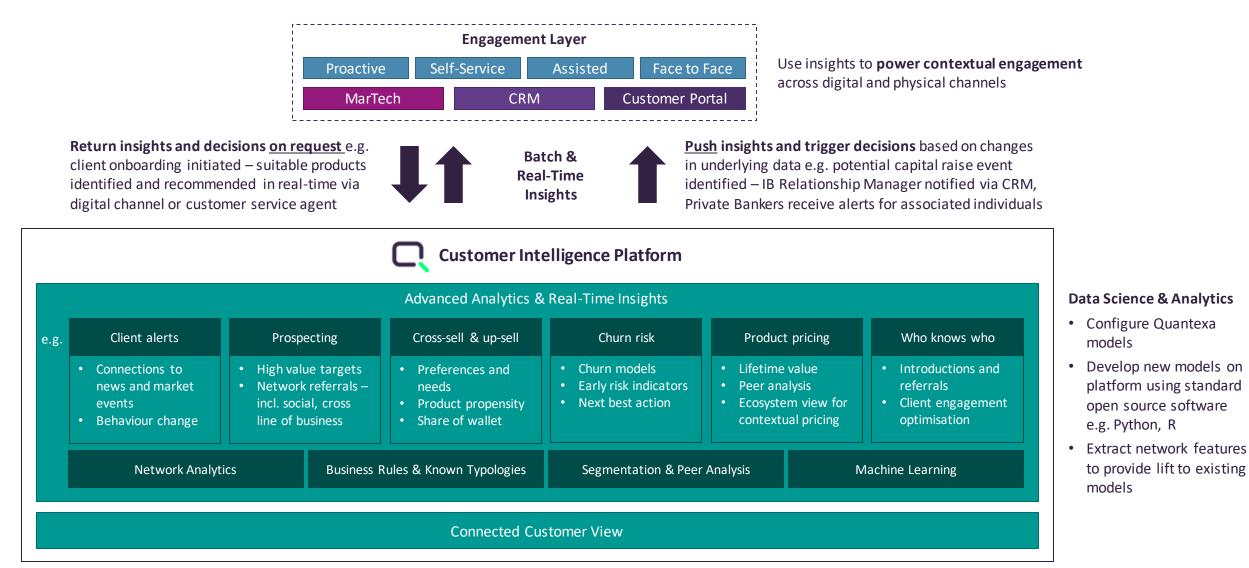
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**Network generation** automatically connects these entities based on meaningful relationships in the data – providing a dynamic, connected view of customers to support better decision making



#### Advanced Analytics & Real-Time Insights

Deploy models to uncover new insights, drive contextual engagement and provide differentiated experiences



## Use a holistic view of your customers to truly understand product and service needs, enable timely, personalised engagement and drive cross-sell and up-sell

- Get deeper insights into your customers' behaviour as well as the profiles and behaviours of the people and businesses they are connected to
- Build a true understanding of product or service needs based on:
  - A holistic view of customers including enrichment with external data and connections to significant events
  - Behavioural insights including through channel interactions, engagement, product utilisation and transactions
  - Network and relationship insights family, friends, peers, connected businesses, broader ecosystem
- Trigger highly relevant, timely and personalised offers and recommendations via digital or face to face channels

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Customer	Туре	Insight	Score 4	Top 3 Reasons	Connections	Status	Date Created	Last Updated		😤 🌻 Sort by score (highest first)
Future Energy Ltd.	New Lead	Connected High Value Prospect	800	1. Good customer analysis 2. Venture capitalist investment 3. Direct connection	Stewart Frost (Private Bank Customer) Katrina Nord (Shared Director)	Opportunity	25/02/2020 10:20:33	11/03/2020 13:59:47		> • 150 Outstanding Invoice
Stapes Whole Ltd.	Existing Customer	Invoice Finance Cross-Sell	525	1. Inbound payment profile 2. High debtor days 3. Low cash	NA	Awaiting Review	09/03/2020 09:24:51	11/03/2020 13:58:27		>      • 75 High Invoice Finance     >      • 50 Inbound Payment Pro
Post-It Out Ltd	Existing Customer	Invoice Finance Cross-Sell	525	1. Outstanding invoice finance charge 2. High debtor days 3. Factorable industry	N/A	Awaiting Review	09/03/2020 09:23:34	11/03/2020 11:14:14		> 50 Factorable Industry (1)
Vertigo Park Ltd.	Existing Customer	Attrition Risk	475	1. New parent CFO 2. Recent account closure 3. Parent CFO history	N/A	Awaiting Review	09/03/2020 09:23:04	11/03/2020 11:13:19		<ul> <li>50 High Debtor Days (1)</li> <li>50 Post-It Out Ltd has Debtor</li> </ul>
Crazy Headphones Ltd.	Existing Customer	FX Cross-Sell	350	1. Payments to FX provider 2. Overseas payments 3. Overseas turnover	N/A	Awaiting Review	09/03/2020 09:24:20	11/03/2020 11:14:50		than average for similar
										> • 50 Lumpy Income (1)
							Previous	Showing Page 1 of 1 Next		

## Identify high-value prospects and uncover hidden connections to your existing customers

- Score networks of millions of businesses and individuals to create a prioritised list of the highest value customer acquisition opportunities
- Highlight connections to existing customers and referral opportunities e.g. via:
  - Common directors/shareholders/contacts
  - Corporate structures
  - Cross line of business connections
  - Network influencers
  - Supply chains
- Monitor networks for changes and alert for new opportunities as they arise

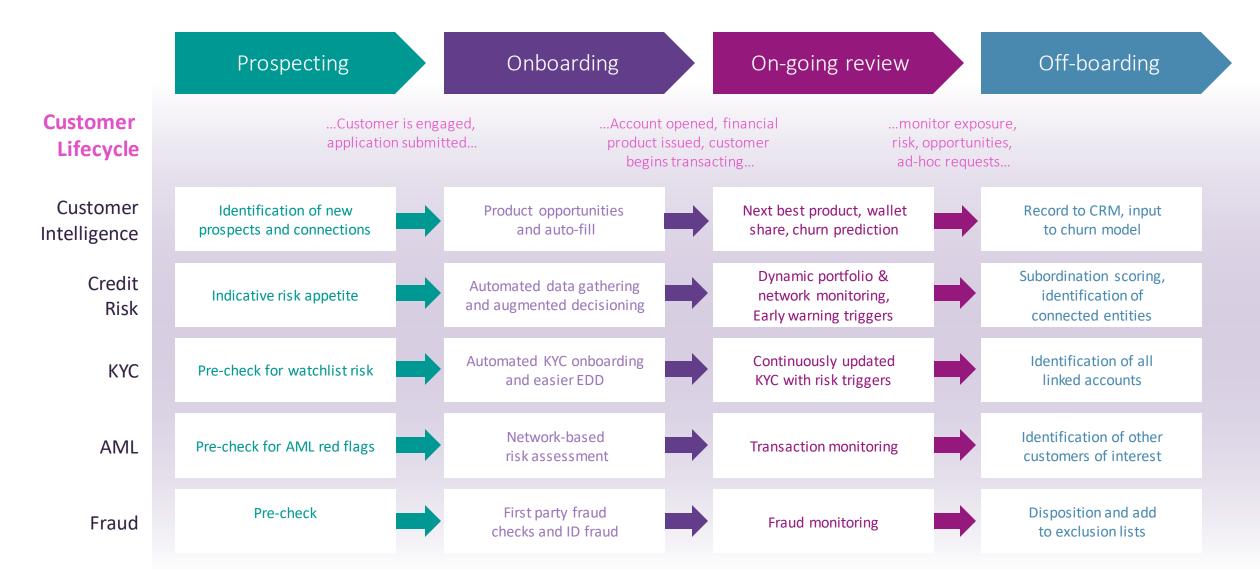
Customer Intellige Customer Intelligence Dashboard Custo	All v Q Search	** 🖬 ? # 🛎 🌔		€ IN FUTURE ENERGY LIMITED
Account Accoun	rcourt Onew Account Site Industry	Edit Change Conner Device 💌		Details         Scoring         Records         Transactions           84         830         Selection score         830         Selection score
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Account Owner  C Elliott Thurman-Newell  Account Name	Rating 2 Hot Phone	> • 100 Direct Connection		C UNBEETABLE FOOD LTD are directly connected to an existing customer through an individual, Katrina Nord, who is a director.
Future Energy Ltd Perent Account	/ 02035896854 Fax	> • 100 Venture Capitalist	GATENA AND CLASS LTD CATENAL LTD CATENAL CATEN	100 FUTURE ENERGY LTD is directly connected to an existing Private Bank customer, Stewart Frost, who is a director.
Account Number 15268978	Website www.futureenergy.com	> • 100 Successful Director		C <sup>2</sup> > ● 100 Venture Capitalist (1) > ● 100 Successful Director (1)
Account Site Type	Ticker Symbol // Ownership	v • 0100 Good Customer Analysia      Future Energy Ltd displays similar features to your best customers: rate of growth, successful director		- Marco
Prospect Industry Energy	Private Employees 560	> • 70 Rapid Growth	NORTHALD	WILLIAM > 0 70 Multiple Investments (1) > 0 70 High Company Value (1)
Annual Revenue £4,500,000 Insight Link	SIC Code 28290	> • 70 Multiple Investments		> • 70 Rapid Growth (1)
Billing Address	Shipping Address	> 70 Multiple Directorships	B) UMER STREET, LONDON NORM TOOL HORMEN VC	> • 70 Multiple Directorships (1)
Customer Priority	SA SA	> • 70 Indirect Connection		30 Online Presence (1)     30 Scale - New Location (1)
SUA Expiration Date	SLA Serial Number	> • 70 High Company Value > • 30 Online Presence		y
Number of Locations	Upsell Opportunity	> • 30 Unline Presence		

### A Customer Intelligence Platform is a catalyst and enabler for digital transformation

To optimise digital client servicing, organisations need to **connect and intelligently process huge volumes of data to automate the decisions taken by humans today**.

Тодау	Digital transformation	Future
Human-led servicing, supported by data	Data-led servicing, supported by humans	Data-driven servicing
<ul> <li>Decisions are made by bankers, relationship managers and business development teams based on personal experience and judgement</li> <li>Limited and fragmented BI, reporting and prompts to aid decision-making</li> </ul>	<ul> <li>Better connected data and intelligent models provide robust outputs to automate some decisions</li> <li>Increased automated servicing through digital channels</li> <li>Human referrals for higher risk decision areas – but with data-led recommendations and context</li> </ul>	<ul> <li>Increased ability to connect and process data and trust in outputs enables fully automated servicing</li> <li>Clients access full service offering through digital channels</li> <li>Human input in exceptional cases or on client request</li> </ul>
Decreased operational cost Cons	sistent high quality decisions Personalised expe	eriences Instant fulfilment

Expand the platform to enable better decision making across the customer lifecycle



# Appendix

#### Quantexa at a glance



#### Our people

Deep expertise across 300 software engineers, data scientists and domain experts

Innovators, thinkers, solution finders, problem solvers. Our passion is helping to solve real world problems



#### Truly global

Global software and solutions company with offices in London, Brussels, New York, Boston, Toronto, Melbourne, Sydney & Singapore

Live in 70 countries, processing billions of records and transactions with 1000's of users



Our clients

Our clients

HSBC

BARCLAYS

Nordeo

Standard

Standard

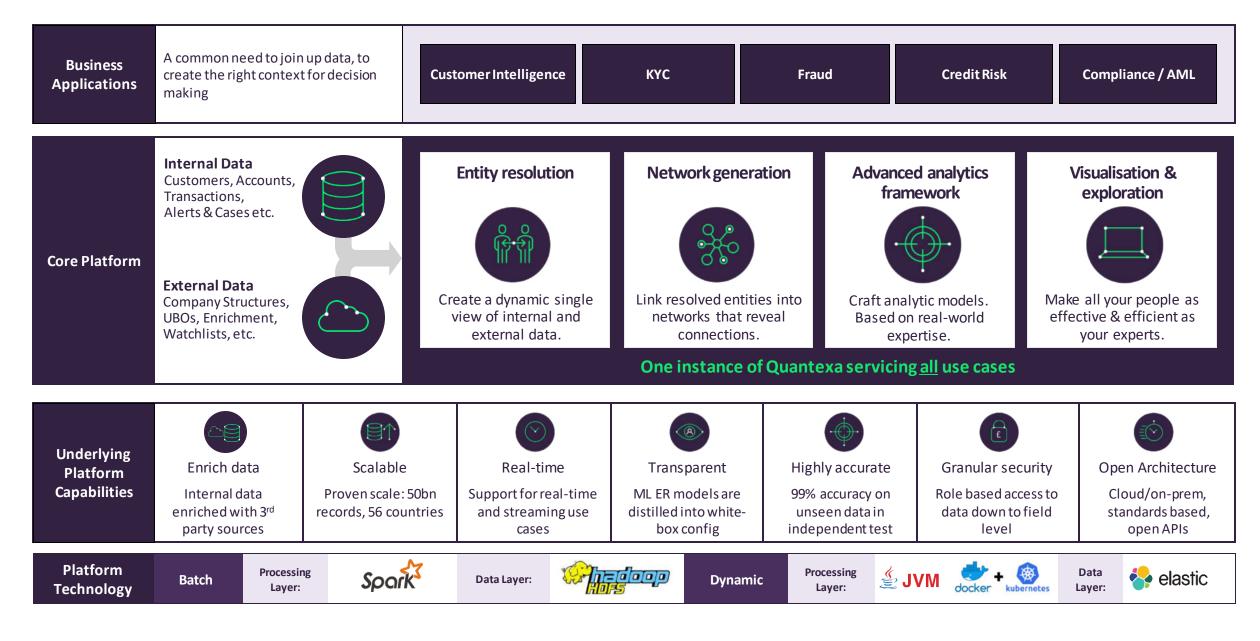
Chartered

Danske

Bank

#### Contextual Decision Intelligence: 4 core capabilities supporting multiple use cases





#### Example: Powering contextual engagement across channels and lines of business

Charlotte, non-customer, researches loan products on her mobile. A few weeks later, she opens a new personal current account online.

As part of her account opening journey she is presented with relevant loan offers to consider but does not apply. When setting up mobile banking Charlotte is notified of her personalised pre-approved loan limit – which is higher than she has been offered elsewhere and at a better rate (due to her connection to CK Technology). She visits a branch to discuss her options – and is pleased her loan application is pre-populated and quickly submitted.

She is also offered a referral to a Relationship Manager (RM) to discuss support for her business which she agrees to. Charlotte has a video call with the RM who has the background on her personal account and business.

He highlights useful insights and helps her understand suitable financing options to fund her growth ambitions. Charlotte decides to move her business current account to the bank and applies for financing.

Onboarding is smooth and she has to provide very little information other than a few confirmations. A few years later, Charlotte's business is heading for an IPO and she is referred to the Investment Banking division.

She and the other shareholders receive invitations to become members of the Private Bank.









Personalised, high value interactions

Seamless experience across channels and lines of business

Enabled by a connected view of customers and intelligent decisioning

Mobile device only	Connected Customer View – mobile, online, KYC, external	Identification of suitable products & contextual pricing	Connecting personal & business for seamless experiences	Rich insights enabling RMs to provide superior service	Pre-populated forms for smooth onboarding	Alerts to drive collaboration across lines of business
Limited digital footprint and profile	Previous browsing behaviour is connected to Charlotte's profile and identifies her as interested in a loan – relevant offer is surfaced as part of account	The bank is able to increase Charlotte's pre-approved limit and provide favourable pricing based on her association with and the performance of CK	The customer service agent has access to Charlotte's holistic profile, suggested pre-approved limit and pre-filled forms. He can also see that her business	The RM has access to insights relating to Charlotte and CK Technology - including into financials, its supply chain and a recently awarded contract.	Product onboarding forms are pre-filled using external data and presented to Charlotte for confirmation.	The trajectory and profile of CK Technology identified it as likely to IPO in next 2 years – prompting a discussion with Charlotte.
	opening experience. Charlotte is also identified as CEO and major shareholder of a young, growing business, CK Technology.	Technology. In-app notification identified as optimal engagement channel based on historical behaviour.	CK Technology is flagged as potentially in need of finance, and is prompted to ask if she would like to be referred to someone to discuss this.	Based on this insight he is able to confidently talk through options and recommend a suitable financing product to Charlotte.		This led to a referral to IBD, as well as alerts to the Private Bank business development team for emerging high net worth individuals.

#### Example: Private Banking & Wealth Management

- 1. Connect data across a wide range of sources to create a holistic, connected view of HNW and UHNW individuals with an accurate, always up to date view of their behaviour, product and service needs and potential value
- 2. Improve customer experience and accelerate revenue growth by engaging customers and prospects with timely and relevant information based on the analysis of static and dynamic data including product utilisation, news articles and potential liquidity events
- 3. Uncover new links to prospects through personal relationships and cross line of business connections, providing opportunities for warm referrals and high conversion rates



A list of **prioritised** leads is provided for each relationship manager.

### Leads are ordered by relative **strength of insight**.

Information about the prospect is sourced from both internal and external data sources.

Note that this information can be integrated directly into any existing CRM system.

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Customer	Туре	Insight	Score 🕹	Top 3 Reasons	Connections	Status	Date Created	Last Updated
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Crazy Headphones Ltd.	Existing Customer	FX Cross-Sell	350	<ol> <li>Payments to FX provider</li> <li>Overseas payments</li> <li>Overseas turnover</li> </ol>	N/A	Awaiting Review	09/03/2020 09:24:20	11/03/2020 11:14:50

#### Details of subject organisation, insights and connections provided

**Key information** about the prospect is provided to the relationship manager.

**Insights and scores** are provided which explain why the prospect has been highlighted.

For example, here, Future energy Ltd:

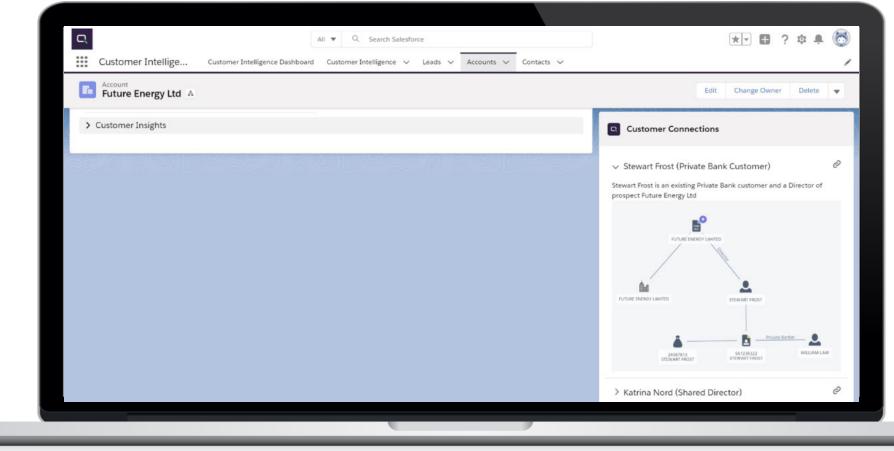
- Is strongly connected to an existing customer
- Has received VC investment
- Has a director who is connected to other successful businesses
- Is demonstrating **similar traits** to existing good customers
- Has strong company value and growth

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Customer Intellige Customer Intelligence Dashboar	d Customer Intelligence V Leads V Accounts V Conta	tacts 🗸
Future Energy Ltd A		Edit Change Owner Delete
Type Phone Website Prospect 02035896854 www.futureenergy.com	Account Owner Account Site	Industry Energy
Details Related Network		Customer Insights Total Score • 80
Account Owner	Rating Hot	
Account Name Future Energy Ltd	Phone	> • 100 Direct Connection
Parent Account	Fax	> • 100 Venture Capitalist
Account Number	Website	> • 100 Successful Director
15268978 Account Site	www.futureenergy.com Ticker Symbol	✓ ● 100 Good Customer Analysis
Type Prospect	Ownership Private	Future Energy Ltd displays similar features to your best customers: rate of growth, successful director
Industry Energy	Employees 560	> • 70 Rapid Growth
Annual Revenue	SIC Code	> • 70 Multiple Investments
£4,500,000	28290	

#### Details of subject organisation, insights and connections provided

Details of any **connections** to the prospect are also provided – in this case both:

- Stewart Frost, a Private Bank customer who is also a director of Future Energy Ltd
- Katrina Nord who is a director of existing client Renewable Energies Ltd and Future Energy Ltd



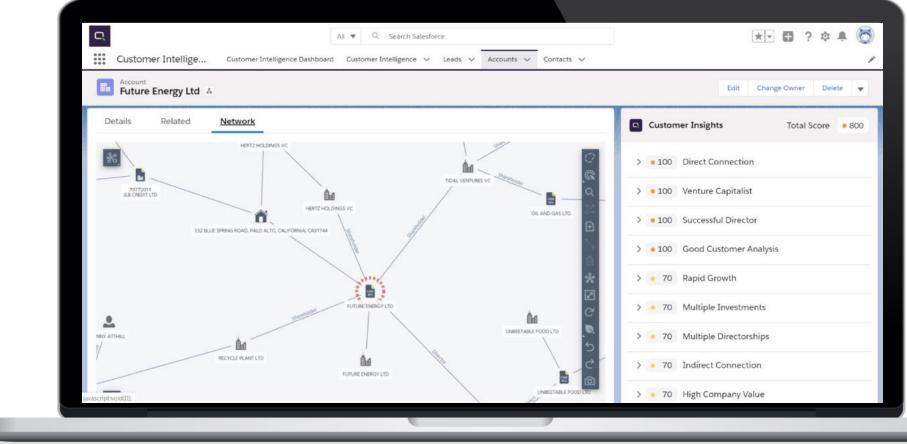
#### Ability to explore details of connected entities within platform

More information associated with these connections can be viewed in the platform, and the appropriate relationship manager identified and engaged.

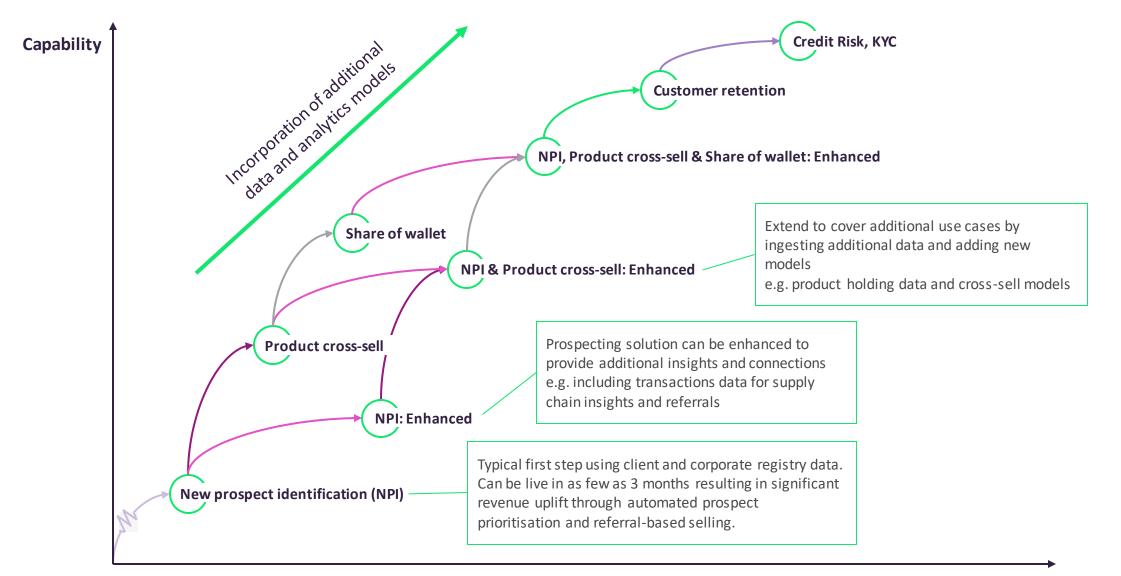
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Mr. Stewart Frost A					
Titie Account Name Future Energy Ltd	Phone (2) ▼ 07858986225	Email stewartfrost1@gmail.com	Contact Owner		
Details Related					
				Email	
Contact Owner		Phone 07858986225			
Name		Home Phone			Write an email Compose
Mr. Stewart Frost					Filters: All time • All activities • All types
Account Name Future Energy Ltd		Mobile 07858986225			Refresh • Expand All • Vi
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				✓ Upcoming	& Overdue
Department		Fax			No next steps.
Private Bank		-		To ge	t things moving, add a task or set up a meeting.
Birthdate 06/03/1962		Email stewartfrost1@gmail.com	m /	No past activity	y. Past meetings and tasks marked as done show up l
Reports To		Assistant			,
Lead Source		Asst. Phone			

#### RM Knowledge Graph can be used to review network and scoring in detail

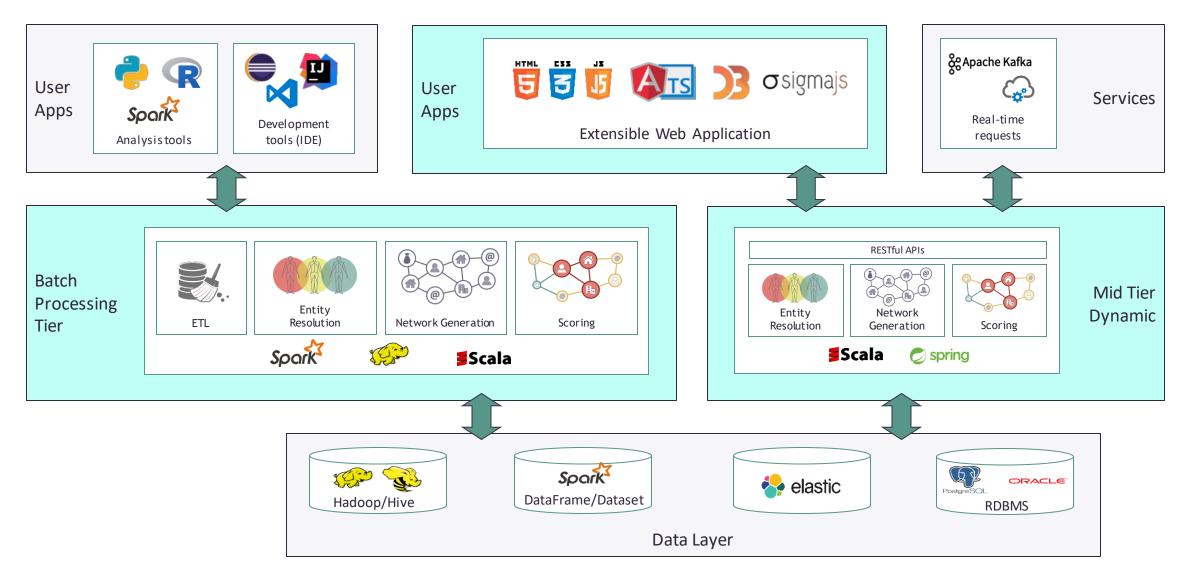
The **RM Knowledge Graph** is also available to explore the prospect and related entities and insights in more detail

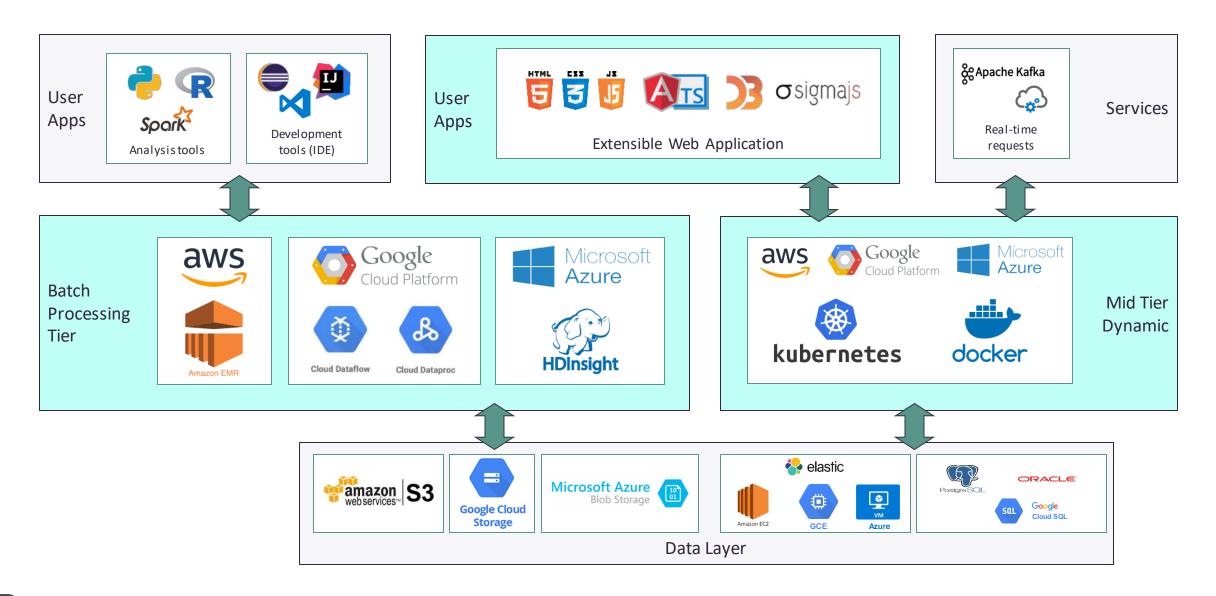


#### Realise benefits quickly and grow solution capability over time



#### What is the technology stack behind Quantexa?





# Thank you.