

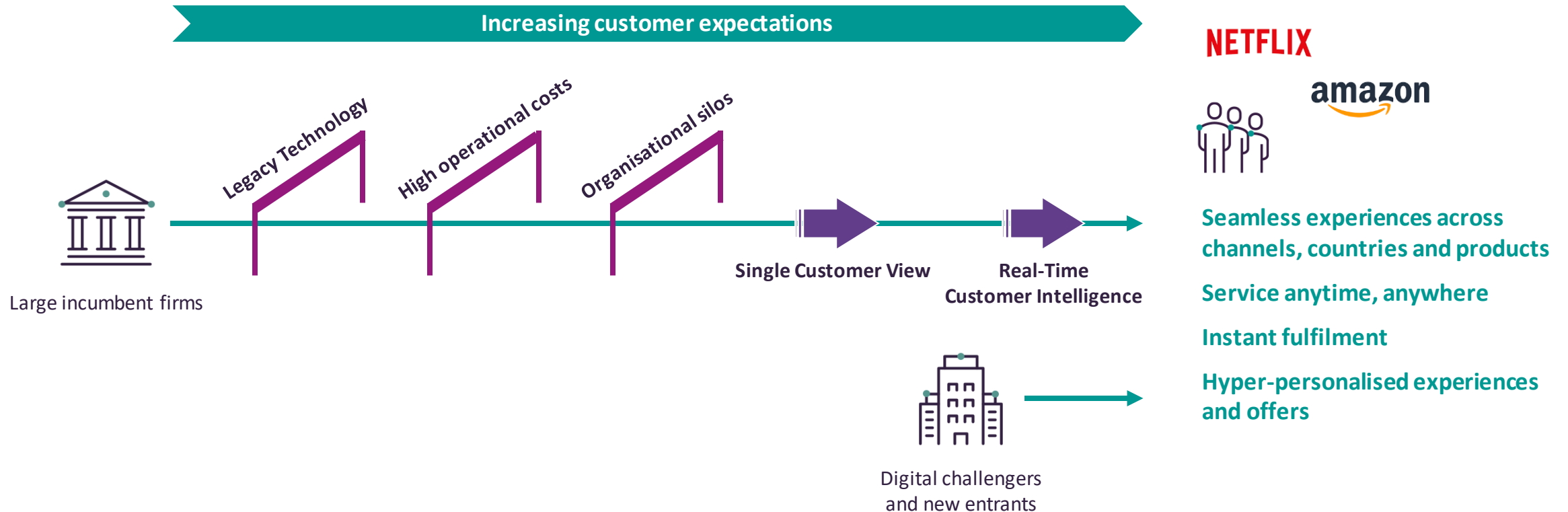
Customer Intelligence

Enhance client experience and accelerate revenue growth

February 2021

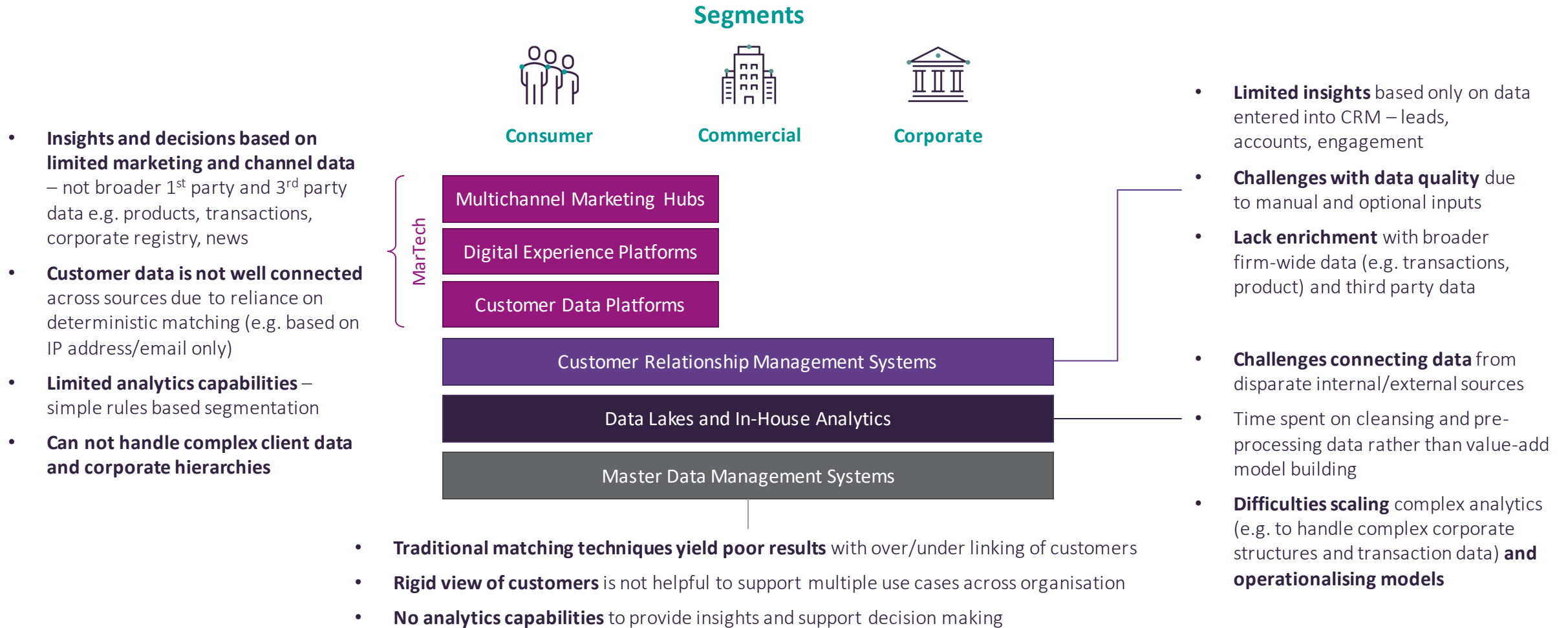
Version 1

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.

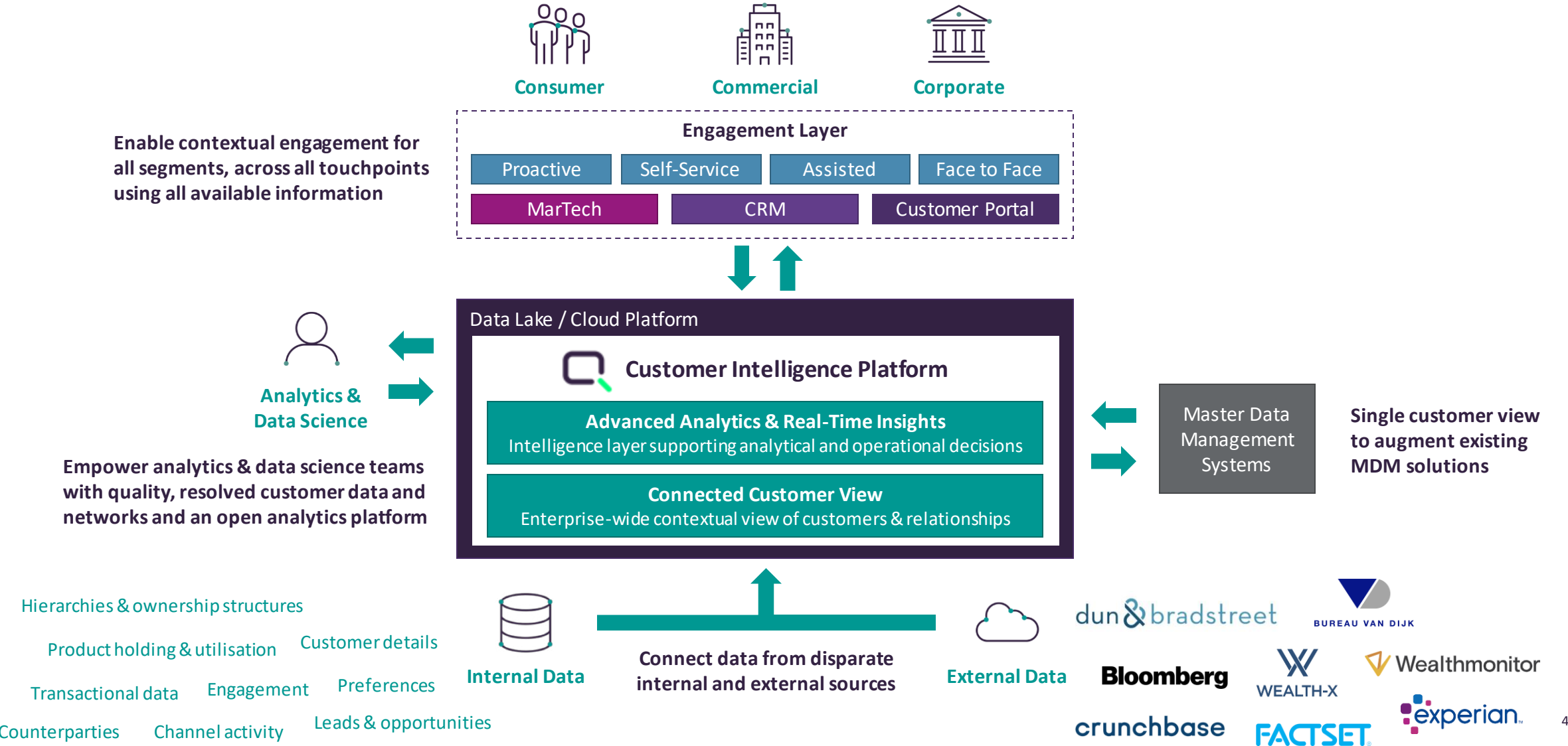
Existing technologies have failed to unlock the true value of customer data for complex organisations, particularly in a B2B context



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

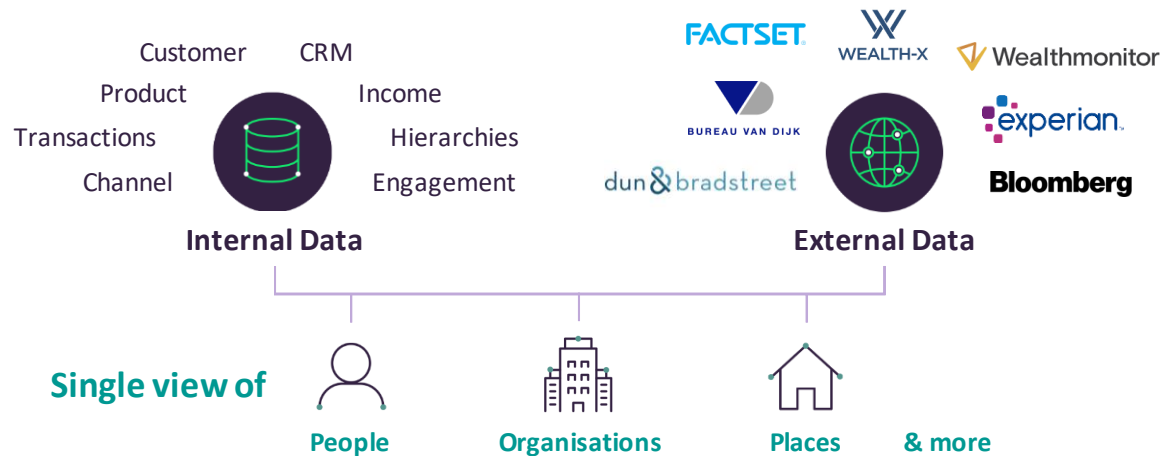
A centralised customer-decisioning engine to power contextual engagement, enhance customer experience and accelerate growth across all segments



Connected Customer View

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

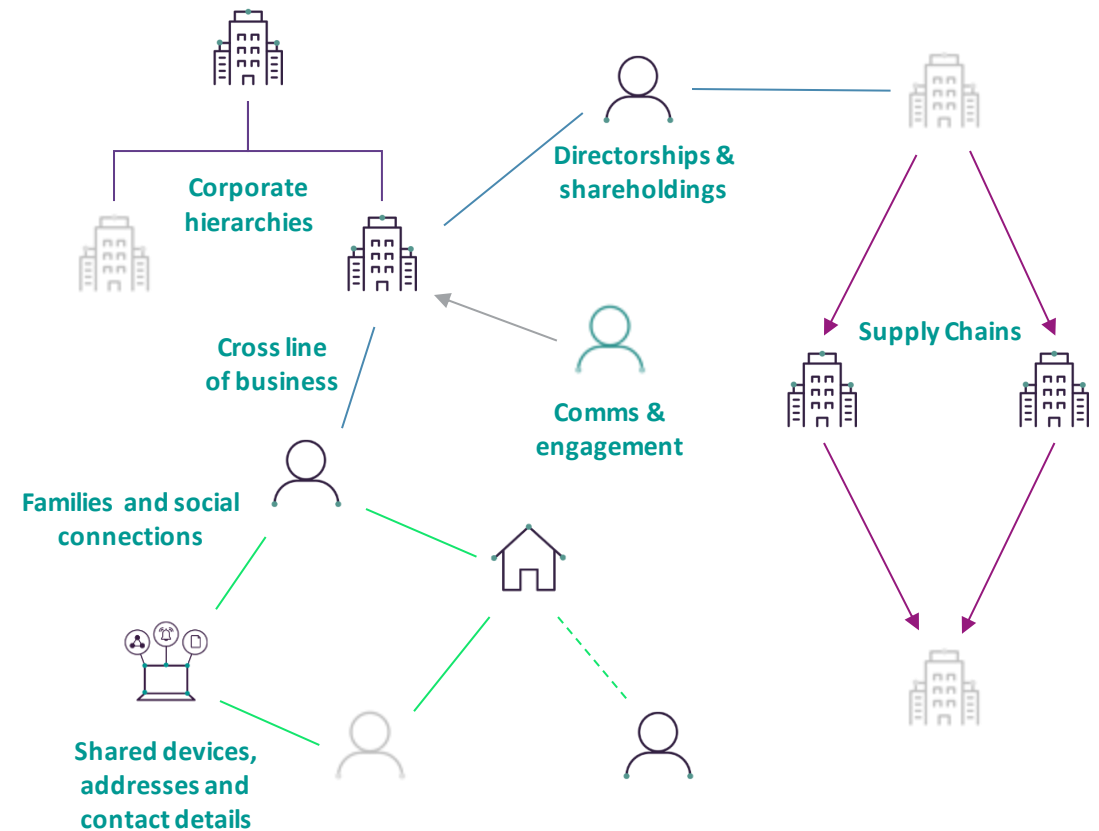
Entity resolution connects billions of data points across any internal and external data sources, creating a **360 customer view** and providing a single view of people, organizations, places and more



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)

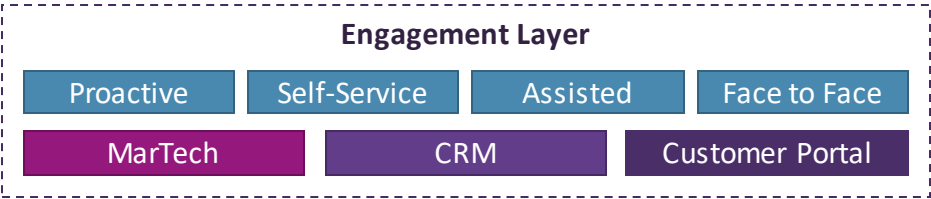
Network generation automatically connects these entities based on meaningful relationships in the data – providing a dynamic, connected view of customers to support better decision making



Advanced Analytics & Real-Time Insights



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



Use insights to **power contextual engagement** across digital and physical channels

Return insights and decisions on request e.g. client onboarding initiated – suitable products identified and recommended in real-time via digital channel or customer service agent



Batch & Real-Time Insights

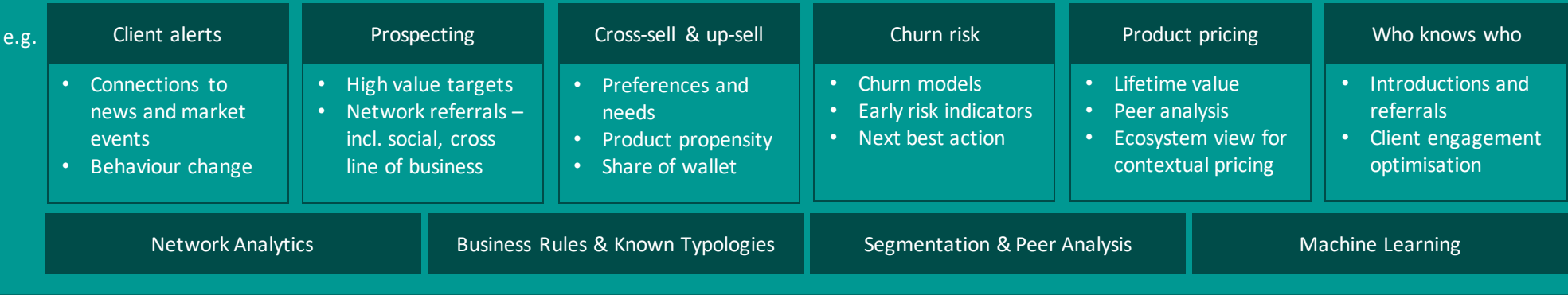


Push insights and trigger decisions based on changes in underlying data e.g. potential capital raise event identified – IB Relationship Manager notified via CRM, Private Bankers receive alerts for associated individuals



Customer Intelligence Platform

Advanced Analytics & Real-Time Insights



Connected Customer View

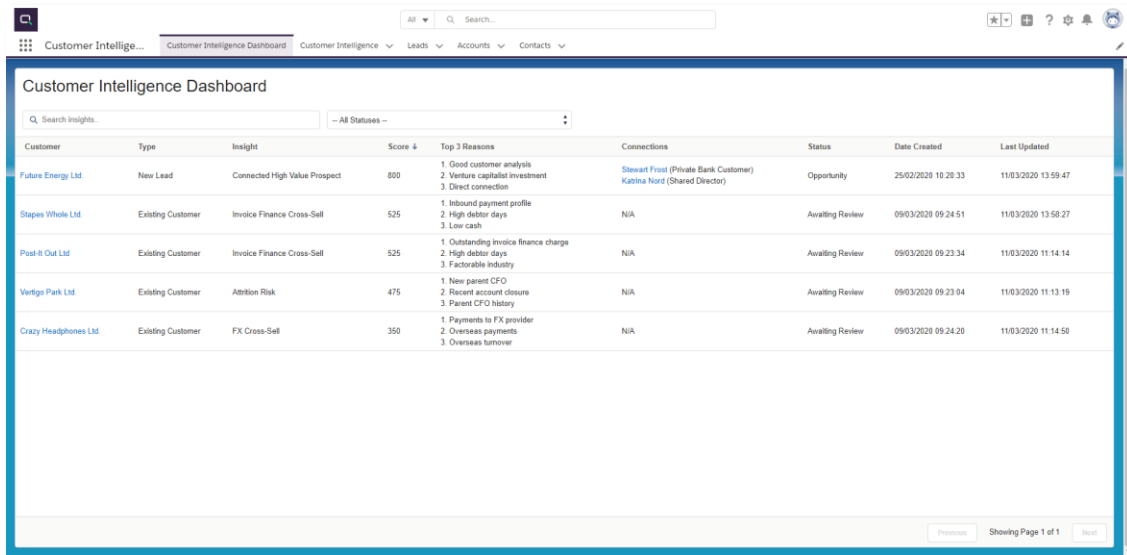
Data Science & Analytics

- Configure Quantexa models
- Develop new models on platform using standard open source software e.g. Python, R
- Extract network features to provide lift to existing models

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



The screenshot shows the 'Customer Intelligence Dashboard' with a search bar and a table of customer insights. The table includes columns for Customer, Type, Insight, Score, Top 3 Reasons, Connections, Status, Date Created, and Last Updated.

Customer	Type	Insight	Score	Top 3 Reasons	Connections	Status	Date Created	Last Updated
Future Energy Ltd	New Lead	Connected High Value Prospect	800	1. Good customer analysis 2. Venture capitalist investment 3. Direct connection	Shawel Frost (Private Bank Customer) Katrina Nord (Shared Director)	Opportunity	25/02/2020 10:26:33	11/03/2020 13:59:47
Stapes Whole Ltd	Existing Customer	Invoice Finance Cross-Sell	525	1. Inbound payment profile 2. High debtor days 3. Low cash	N/A	Awaiting Review	09/03/2020 09:24:51	11/03/2020 13:58:27
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
Vertigo Park Ltd	Existing Customer	Abandon 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
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

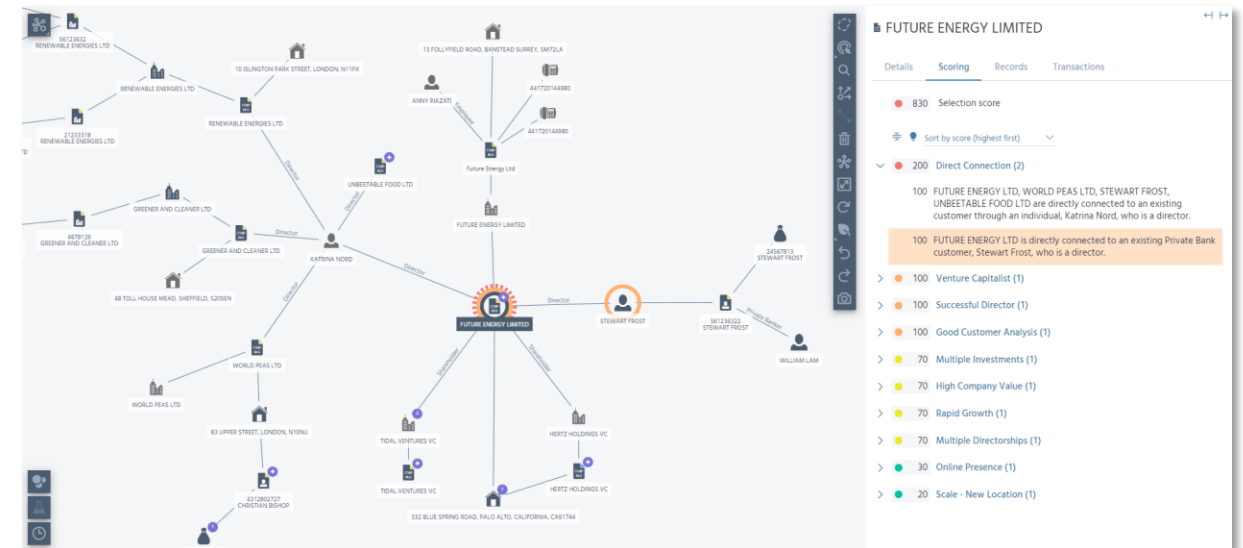


Identify high-value prospects and uncover hidden connections to your existing customers



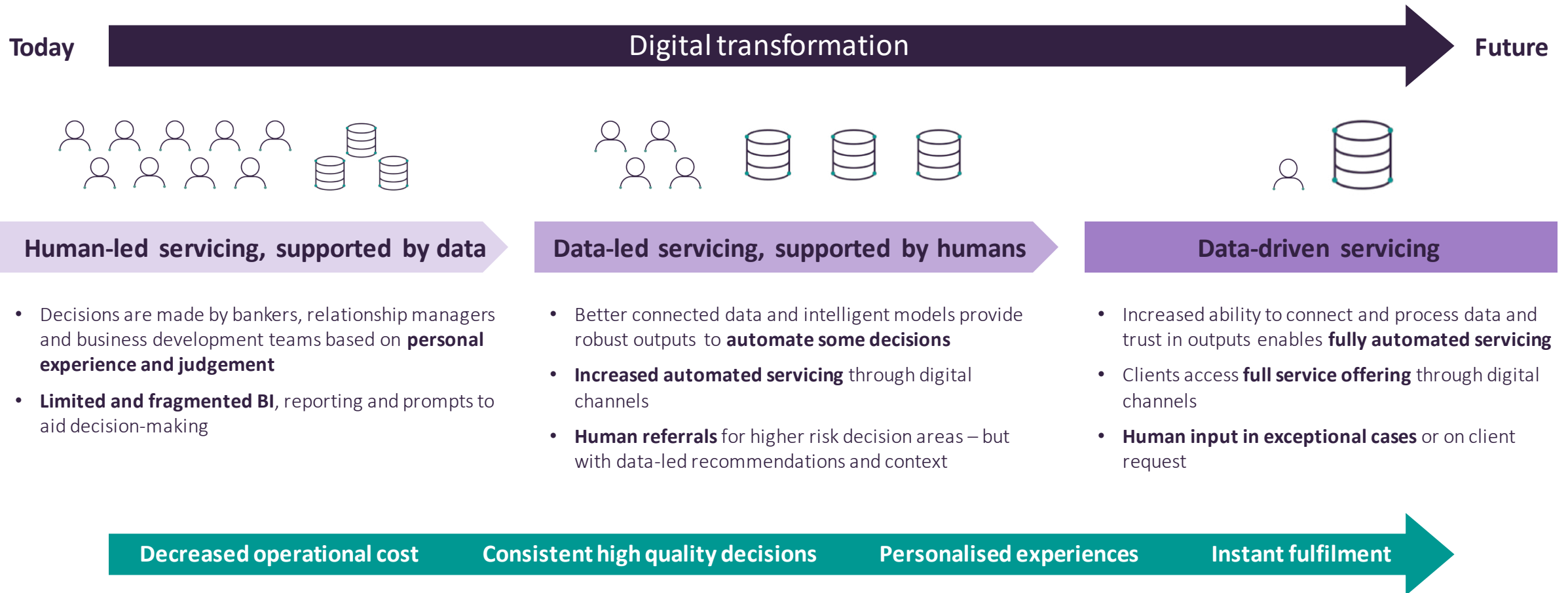
- Score networks of millions of businesses and individuals to create a prioritised list of the highest value customer acquisition opportunities
- Highlight connections to existing customers and referral opportunities e.g. via:
 - Common directors/shareholders/contacts
 - Corporate structures
 - Cross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

The screenshot shows the 'Customer Intelligence' dashboard for 'Future Energy Ltd'. The interface includes a search bar at the top, navigation tabs for 'Leads', 'Accounts', and 'Contacts', and a sidebar with 'Details', 'Related', and 'Network' views. The main content area displays account details for 'Future Energy Ltd', including contact information, ownership, and financial data. A 'Customer Insights' section on the right provides a 'Total Score' of 800 and lists various attributes like 'Direct Connection', 'Venture Capitalist', and 'Successful Director'.

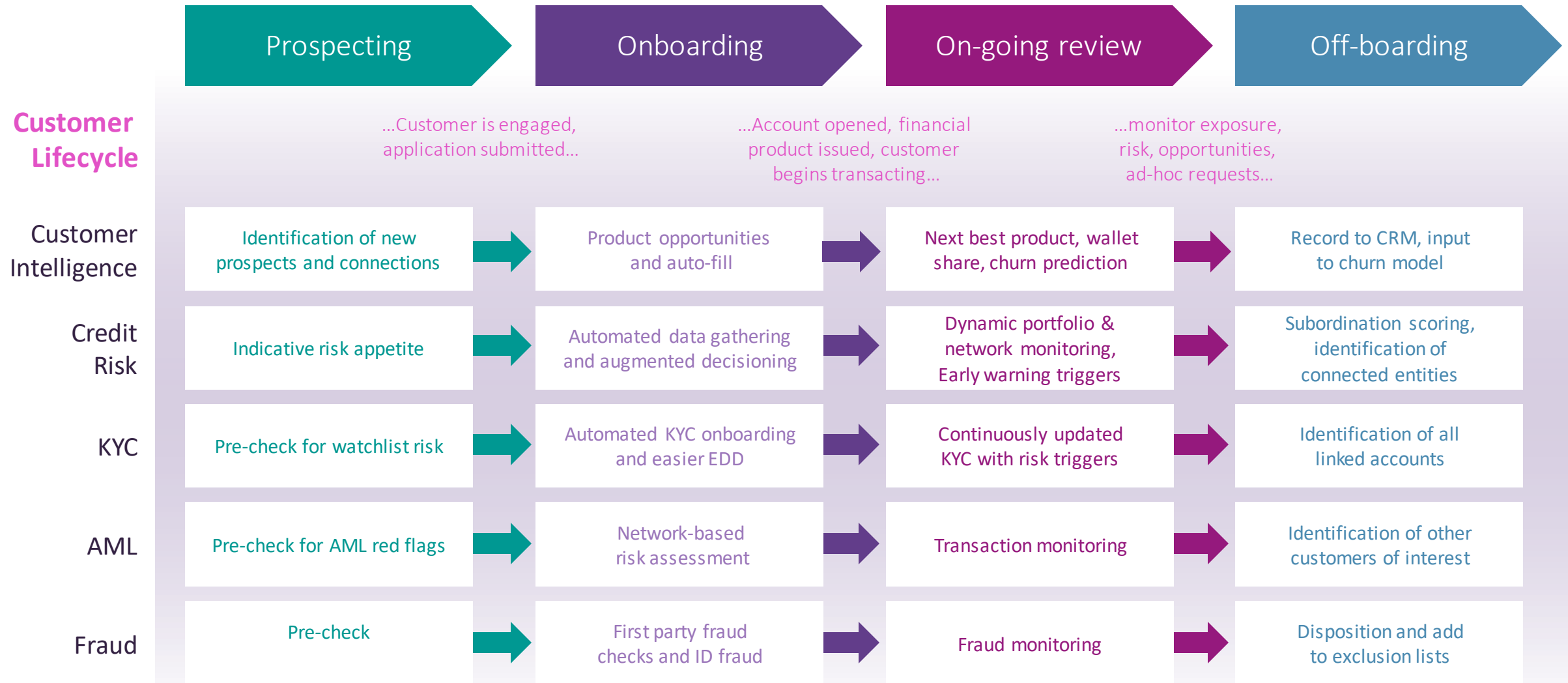


A Customer Intelligence Platform is a catalyst and enabler for digital transformation

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



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

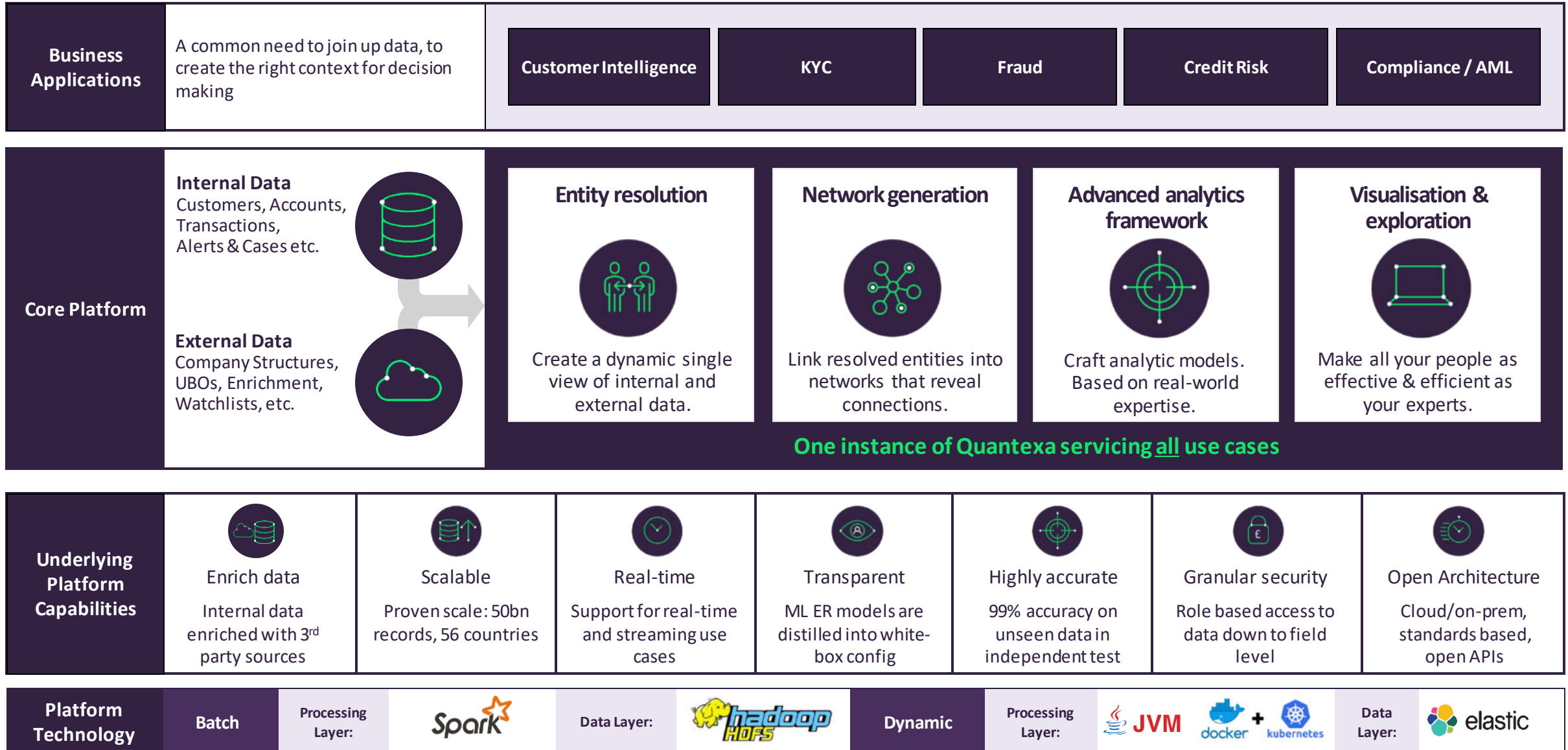
Live in 70 countries, processing billions of records and transactions with 1000's of users



Our clients



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).



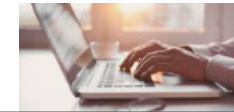
She visits a branch to discuss her options – and is pleased her loan application is pre-populated and quickly submitted.
She is also offered a referral to a Relationship Manager (RM) to discuss support for her business which she agrees to.



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

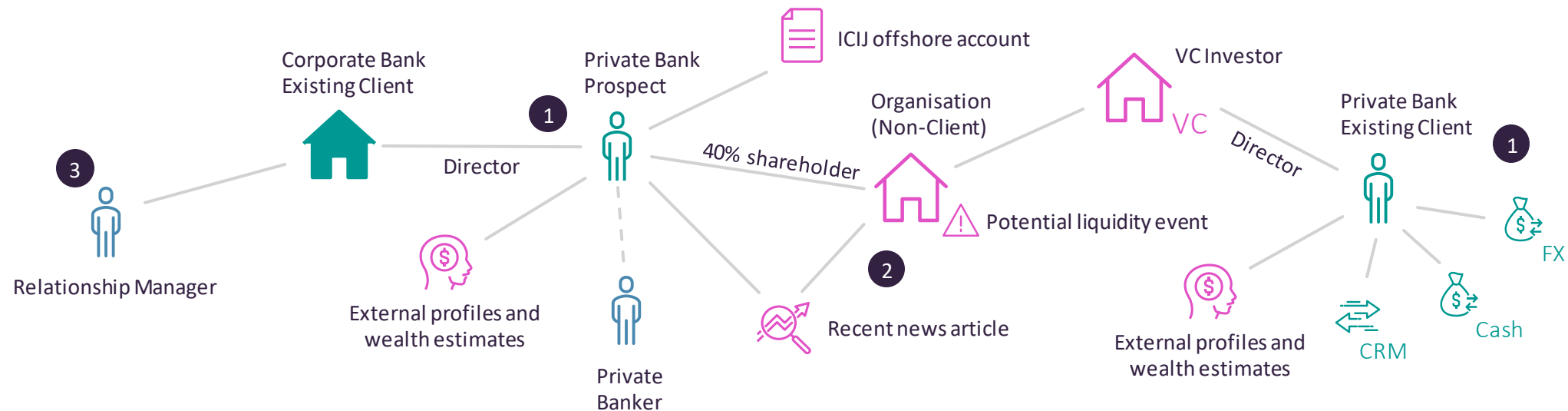
Enabled by a connected view of customers and intelligent decisioning

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 opening experience. Charlotte is also identified as CEO and major shareholder of a young, growing business, CK Technology.	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 Technology. In-app notification identified as optimal engagement channel based on historical behaviour.	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 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.	The RM has access to insights relating to Charlotte and CK Technology - including into financials, its supply chain and a recently awarded contract. Based on this insight he is able to confidently talk through options and recommend a suitable financing product to Charlotte.	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. 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



Example: Prioritised Opportunities and Risks for Relationship Managers



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**.

Customer	Type	Insight	Score ↓	Top 3 Reasons	Connections	Status	Date Created	Last Updated
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
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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**

The screenshot displays the Salesforce Customer Intelligence interface for the account 'Future Energy Ltd'. The top navigation bar includes 'Customer Intelligence Dashboard', 'Customer Intelligence', 'Leads', 'Accounts', and 'Contacts'. The account details section shows the account type as 'Prospect', phone number '02035896854', website 'www.futureenergy.com', account owner 'Elliott Thurman-Newell', and industry 'Energy'. The 'Details' tab is active, showing a table of account information. The 'Customer Insights' section on the right provides a total score of 800 and lists several insights: 'Direct Connection' (100), 'Venture Capitalist' (100), 'Successful Director' (100), 'Good Customer Analysis' (100), 'Rapid Growth' (70), and 'Multiple Investments' (70). The 'Good Customer Analysis' insight includes a note: 'Future Energy Ltd displays similar features to your best customers: rate of growth, successful director'.

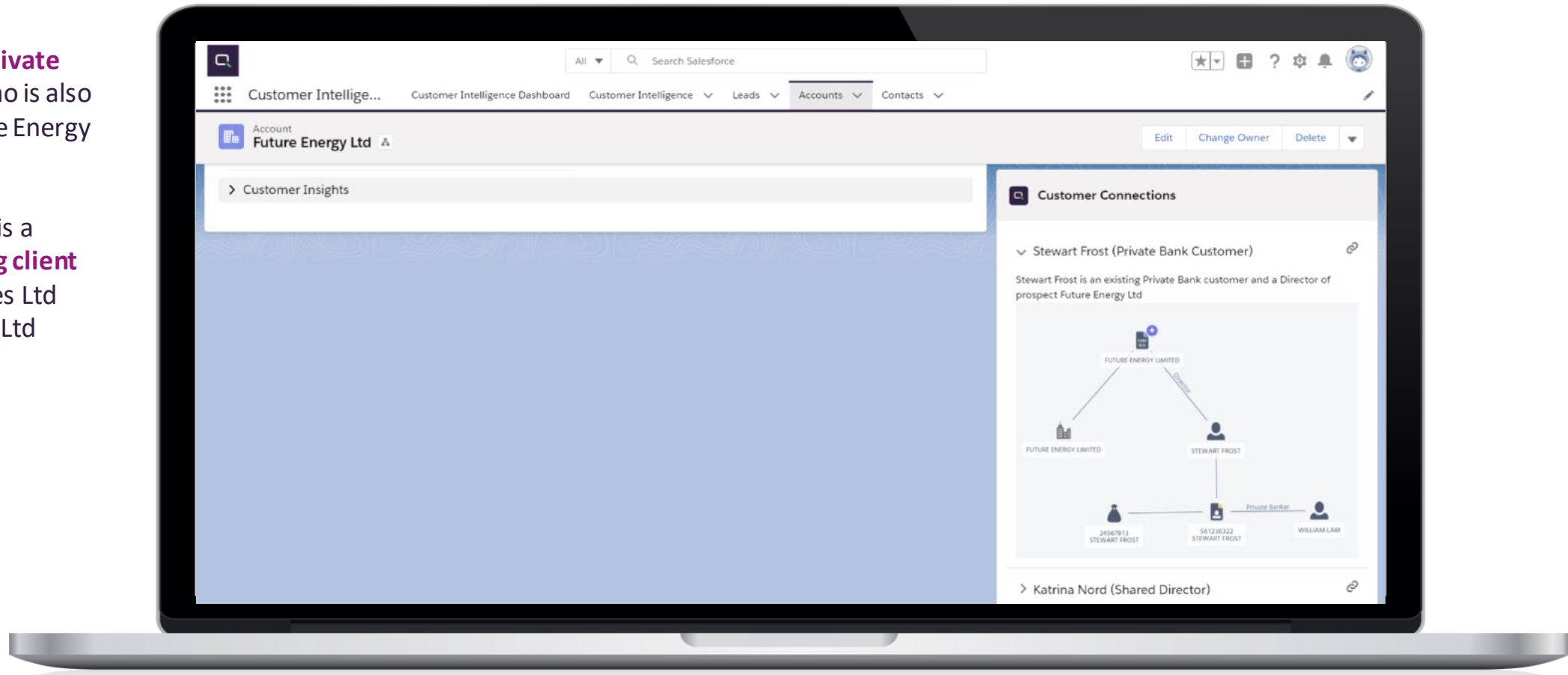
Details	
Account Owner	Elliott Thurman-Newell
Account Name	Future Energy Ltd
Parent Account	
Account Number	15268978
Account Site	
Type	Prospect
Industry	Energy
Annual Revenue	£4,500,000
Rating	Hot
Phone	02035896854
Fax	
Website	www.futureenergy.com
Ticker Symbol	
Ownership	Private
Employees	560
SIC Code	28290

Details of subject organisation, insights and connections provided



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

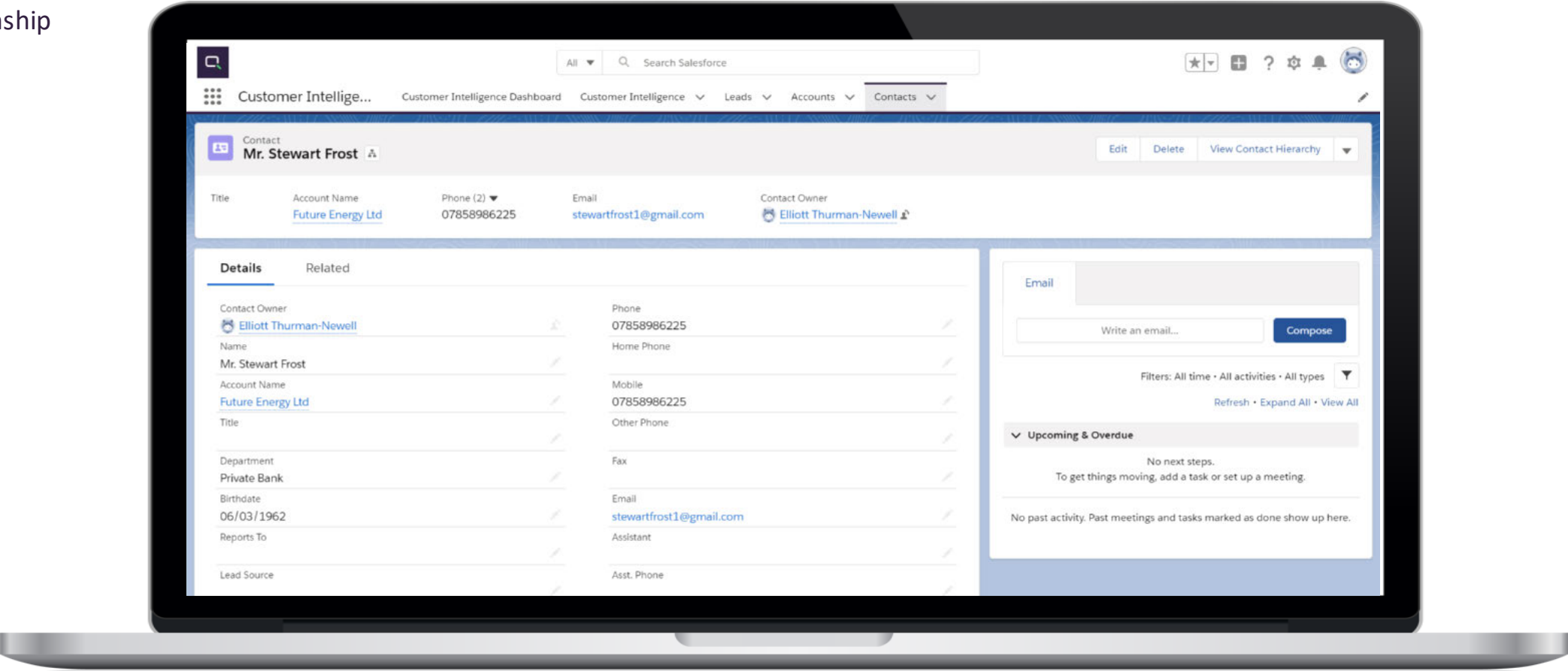
- **Stewart Frost**, a **Private Bank customer** who is also a director of Future Energy Ltd
- **Katrina Nord** who is a **director of existing client** Renewable Energies Ltd and Future Energy Ltd



Ability to explore details of connected entities within platform



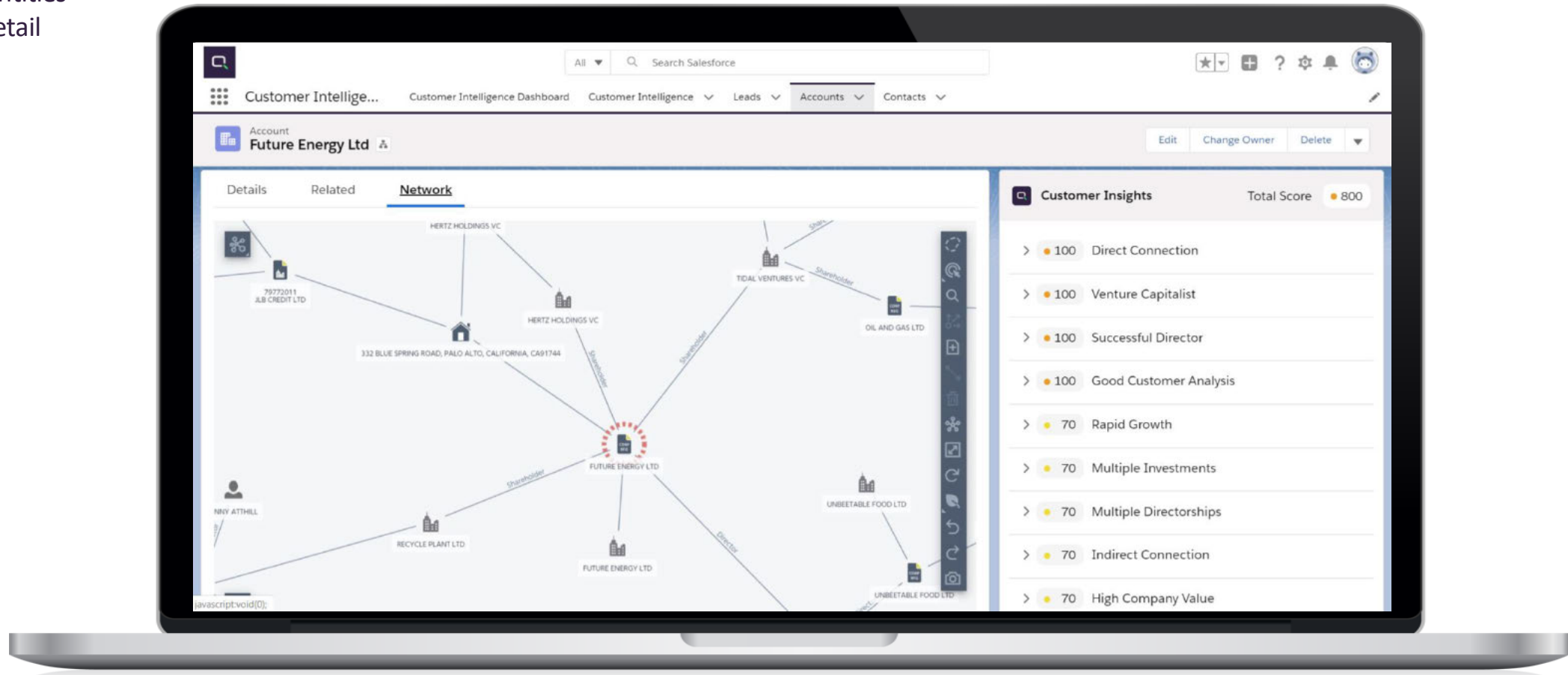
More information associated with these connections can be viewed in the platform, and the appropriate relationship manager identified and engaged.



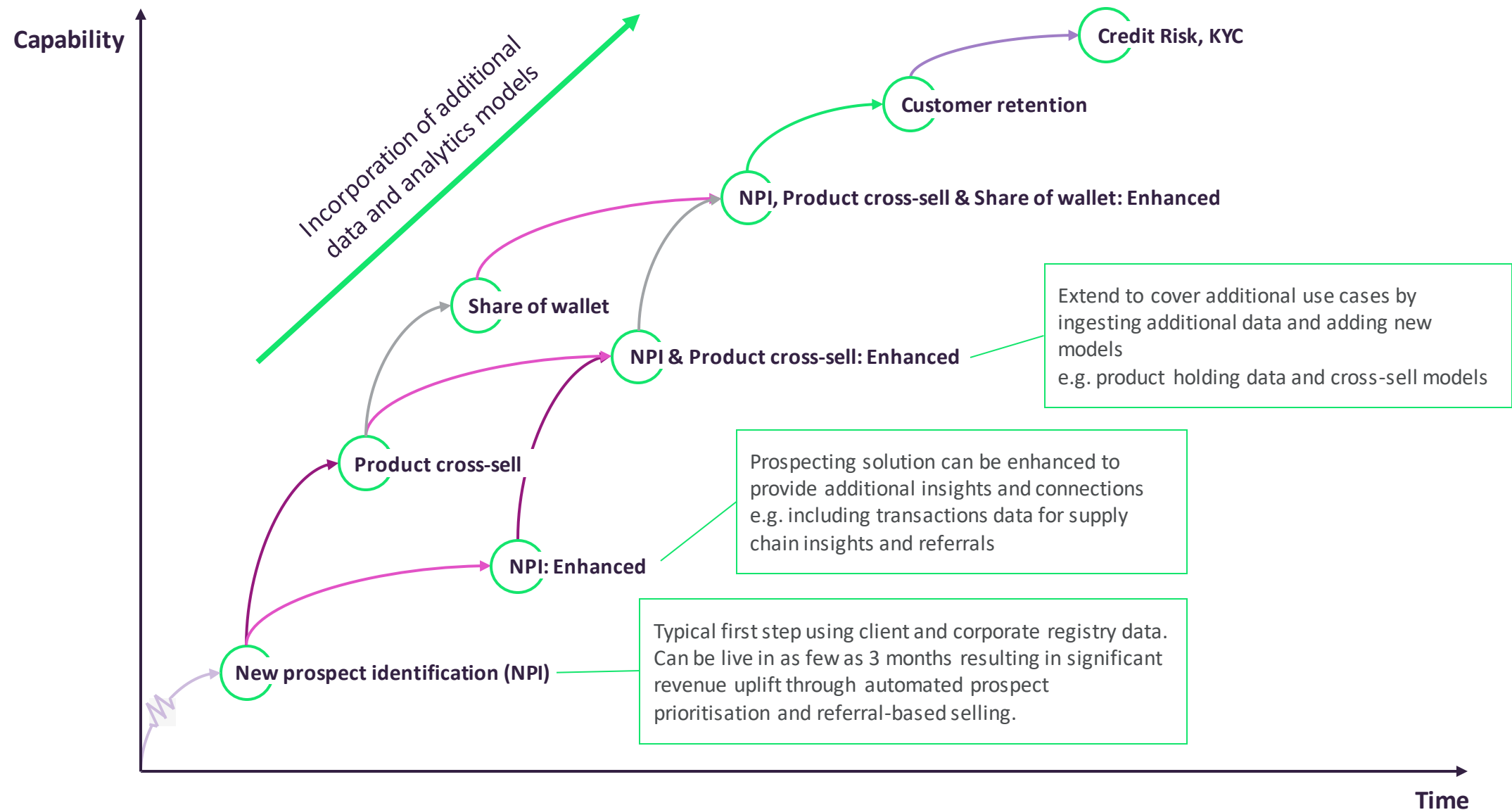
RM Knowledge Graph can be used to review network and scoring in detail



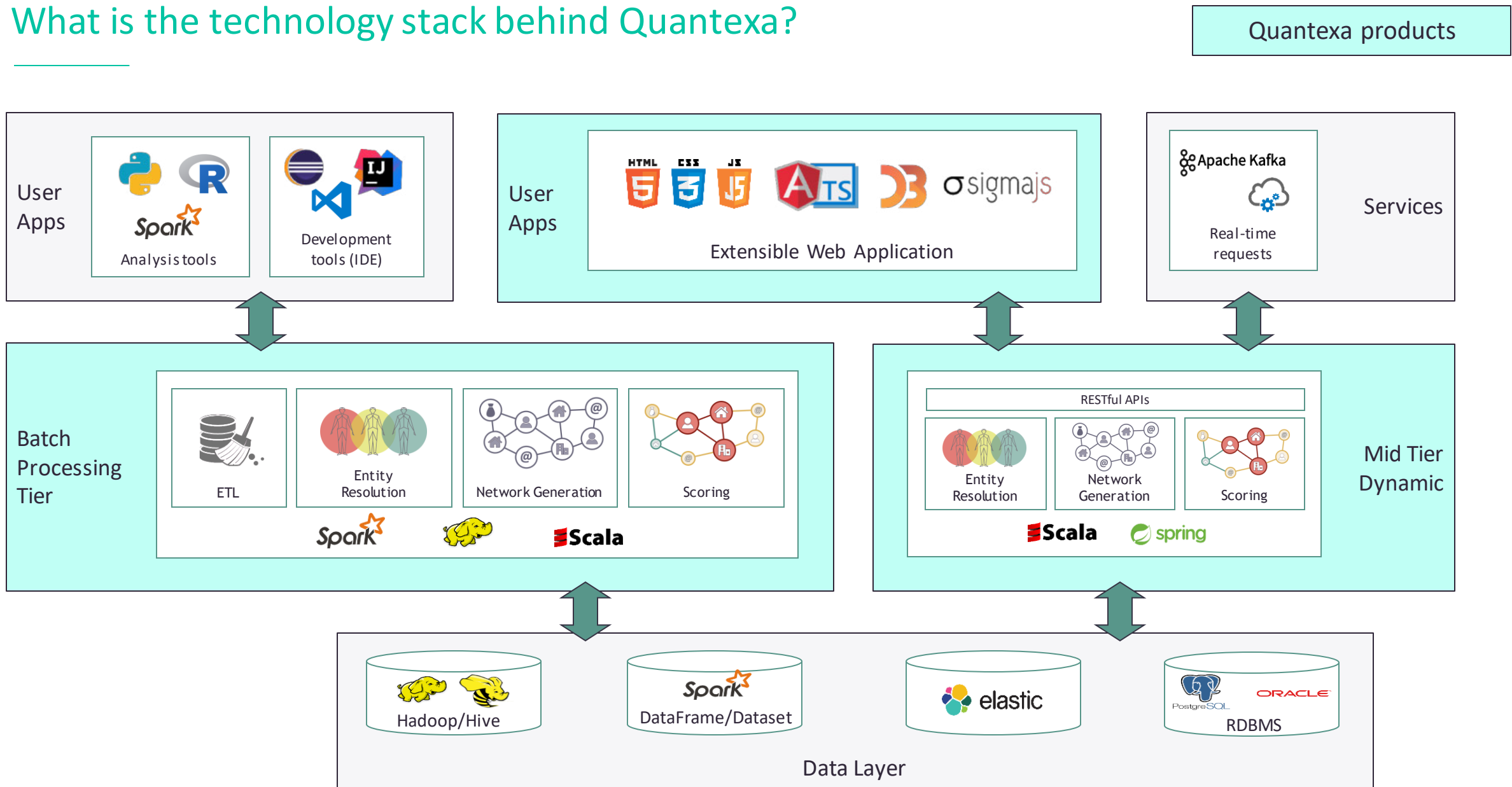
The **RM Knowledge Graph** is also available to explore the prospect and related entities and insights in more detail



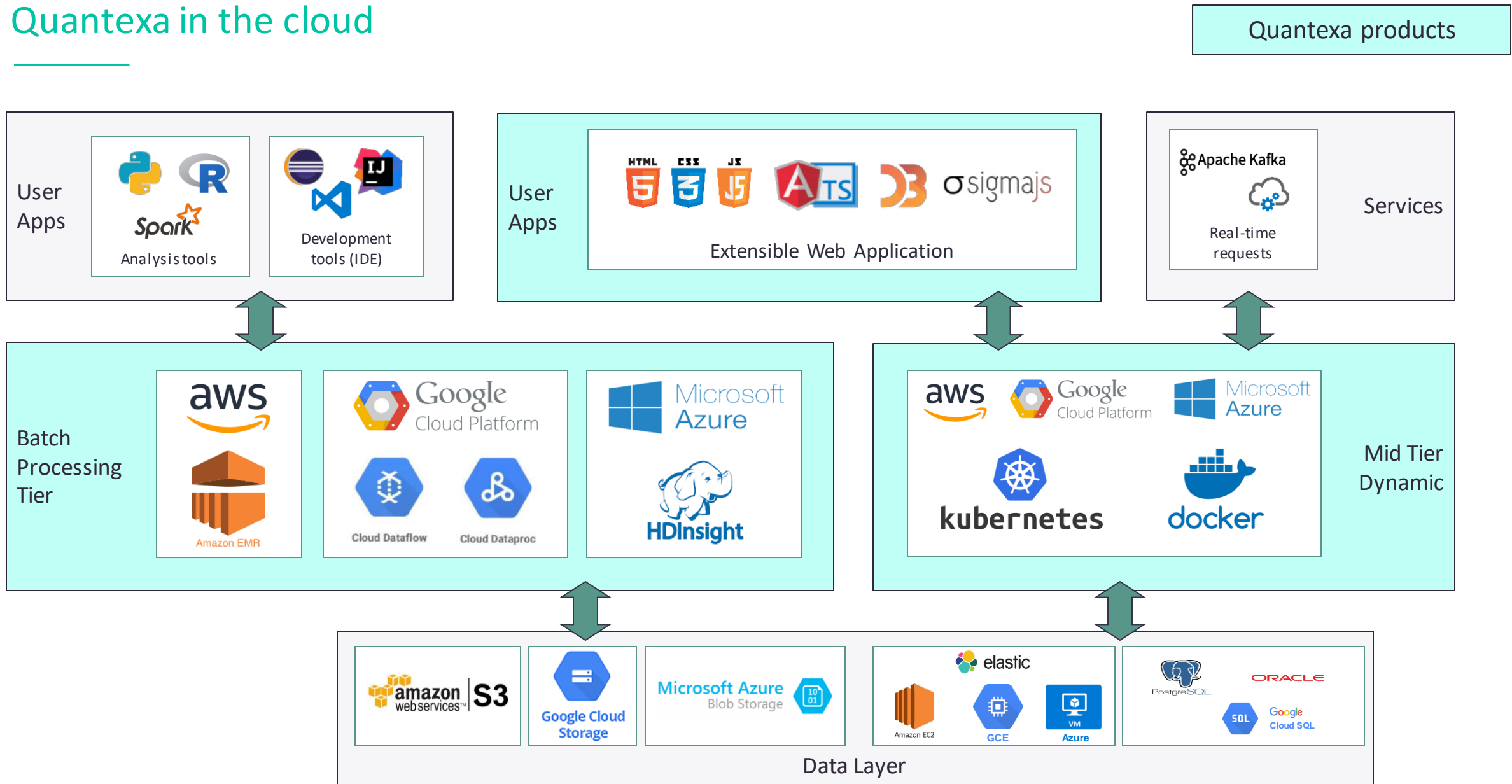
Realise benefits quickly and grow solution capability over time



What is the technology stack behind Quantexa?



Quantexa in the cloud





Thank you.