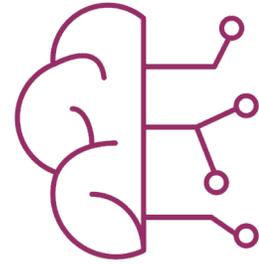


# Micronotes Engage

*More Engagement and More Revenue – Faster!*



Micronotes Engage radically improves the productivity of bank cross-sell efforts by leveraging digital banking channel traffic to interview customers and deliver individually tailored offers for financial products without interfering with core banking functions. Micronotes can engage the same number of customers in 6 months that it would take decades to reach with banner ads.

The screenshot shows a user's online banking dashboard for MyFinancialInstitution. The top navigation bar includes 'Messages (0)', 'My Profile', 'Sitemap', and 'SIGN OUT'. Below the navigation, there are tabs for 'Accounts', 'Transfer Funds', 'Payments', and 'Account Services'. The main content area displays 'Accounts Overview' with a table of checking and savings accounts. A survey question is overlaid on the bottom left: 'Hi there, are you looking to buy and finance a car?' with 'Yes' and 'No' buttons.

Account Name	Account #	Pending	Available Balance	Current Balance
527391000000 - SMAC	****0000	\$0.00 (0)	\$8,637.38	\$8,637.38
527391000022 - Encore Checking	****0022	\$0.00 (0)	\$82.29	\$82.29
Checking Accounts Total:				\$8,719.67

Account Name	Account #	Pending	Available Balance	Current Balance
527391000008 - SMAS	****0008	\$0.00 (0)	\$0.00	\$0.00
Savings Accounts Total:				\$0.00

Account Name	Account #	Next Payment	Available Balance	Current Balance
Stock Secured Loan-27535007200	****7200	\$0.00	\$3,539.27	(\$1,460.73)
Loan Accounts Total:				(\$1,460.73)

Example of in-session online banking interview.

## Invitation to Communicate Effectively

We use analytics to present an interview in mobile or online banking—not an offer; because we don't know exactly what each customer wants until we ask. The customer self-selects an offer by responding to simple questions in about 10 seconds, or no offer at all. Interviews are powerful because sometimes mortgage conversations turn into HELOC or wealth management conversations. In other cases, the customer may request a call about a mortgage—in Spanish!

Regardless of the way the conversation proceeds, Micronotes automatically captures the segment information and sends it to the banking institution's front lines. For example, a life events interview produces very different segments:

### 1. Call customer.

- Customer plans to pay for college in 1-5 years.
- They want to speak with a financial consultant about savings and investment options.

### 2. Email customer within one business day.

- Customer is buying a home in the next 3 months and requested help with a mortgage.

### 3. Call customer.

- Customer plans to retire within 1 year.
- They requested a call with a retirement specialist to discuss how to best remain retired and not have to return to work.

Same interview—very different needs; each sent to the institution's front line for follow-up.

The screenshot shows a mobile banking interface with a survey question: 'Hi there, are you looking to buy and finance a car?' with 'Yes' and 'No' buttons. To the right is a photo of a smiling male staff member in a blue shirt interacting with a female customer in a blue blazer who is looking at a tablet. The MyFinancialInstitution logo is visible in the bottom right corner of the photo.

Example of logout-session online banking interview.

## How It Works

- Digital banking customers answer 2-3 questions about their situation and needs and select an offer, if appropriate.
- Micronotes securely emails the segment & contact information to the institution's front line for follow-up (or via CRM integration).
- Micronotes automatically acts on leads with segment-appropriate follow-up campaigns.
- Micronotes reports full funnel metrics, from impression to sale, in our campaign management console.

## Key Benefits:

- Large volume of perfectly routed & segmented leads
- Increased products per customer
- Lower acquisition costs
- Better retention

## A Completely Different Level of Engagement

Many financial institutions have given up on digital banking channels as meaningful revenue generators, given the essentially zero percent click-through rate of even the best targeted banner ads. Micronotes delivers engagement and cross-sell results that move the revenue needle.

### Connect with Us

For more information, email [info@micronotes.com](mailto:info@micronotes.com) or visit [www.micronotes.com](http://www.micronotes.com).