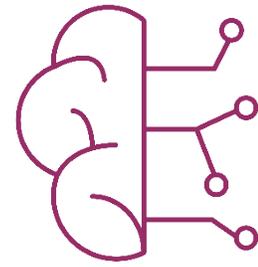


Micronotes Predict



Anticipate the Needs of Digital Banking Users – Quickly and Accurately

If financial institutions don't know what their digital users want, how can they fulfill users' needs effectively?

Micronotes Predict, a key component of our AI-driven marketing automation platform, delivers accurate predictions about digital banking users' preferences.

Predict leverages financial institutions' core data, the results of brief conversations conducted with digital banking users, and Micronotes' own proprietary machine-learning algorithms to make highly accurate predictions about the products and services people want. It enables bankers to stop guessing and start validating what users want.



How it Works

Micronotes is the only predictive marketing platform to output scores reflecting explicit customer input and is therefore the system of record for cross-selling products to a financial institution's digital banking users via all marketing channels.

We'll spare you the complex—and proprietary—details behind Predict. Instead, we'll focus on how it provides

highly accurate and actionable results for financial institutions.

Micronotes takes multiple data sources and applies artificial intelligence and machine learning to deliver highly accurate predictions about digital banking users. By using Predict, financial institutions not only can anticipate the products and services users want, they also can take advantage of long-term trends to predict even rare occurrences—such as which users are candidates for attrition or delinquency—before they happen.

The greater the number of transactions (products purchased, services chosen) taking place at a given financial institution, the more information Micronotes can leverage to predict future activity.

Micronotes users access the data output through their Campaign Manager admin portal to present personalized offers to digital banking users based on their interests—not a firehose approach to user engagement where everyone sees the same banner ad, even though it probably doesn't apply to most users.

Accuracy

For a product called Predict, accuracy is critical. Micronotes' algorithms deliver propensity scores between 0 and 1 for each clients' digital banking users. The higher the score, the more likely a user is to acquire a given product within the next month. Clients use the scores to target high-propensity users with email, direct mail, and CRM-based marketing activities.

System of Record for Cross-Selling

The value of a marketing campaign is equal to the value of good leads produced minus the cost of mistargeting. Reducing mistargeting and missed opportunities

improves campaign value and customer experience. Machine learning is the only way to systematically reduce targeting mistakes, such as not knowing which users are—and which are not—in the market for a loan or other financial product.



By probabilistically scoring response and user data we can project more potential customers to target, thereby ensuring a robust data set.

Key Benefits:

- More sales, with significant less marketing cost and effort
- Better customer/member retention
- Downloadable scores for use in targeted marketing campaigns.

which profitable customers are at risk of leaving, enabling institutions to initiate account reviews and customer outreach. We also predict which digital banking users are at risk of delinquency. This enables institutions to encourage the use of skip-a-payment products and schedule meetings with a banker to work through financial rough spots.

By learning directly from customer responses, and enabling easy downloading of scores for use with marketing systems—email, direct mail, multichannel advertising systems, CRM marketing, etc.—Micronotes Predict has become the system of record for cross-selling financial services.

Products and Services with Scores

With Micronotes Predict, scores for the following services are included with all subscription levels:

Attrition	Mobile Check Deposit
Auto Loan	Money Market Account
Certificate of Deposit	Mortgage
Checking Account	Online Bill Pay
Credit Card	Overdraft Protection
Delinquency	Personal Loan
Direct Deposit	Savings Account
E-Statements	Wealth Management
Home Equity Line of Credit	

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