

Financing IBM Behavior-based Customer Insight for Banking Solutions

Highlights

- Acquire new solutions with competitive payment plans
 - Be more proactive to optimize offers and anticipate customer needs
 - Apply predictive analytics with intuitive tools to turn data into insights
 - More personalized relevant experiences based on granular behavioral data
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Create personalized banking experiences. Turn data into actionable insights with advanced analytics.

Today's consumers assume their banks will deliver the same level of personalized service they receive from leading innovative online retailers. The expectation? A seamless and engaging experience customized to unique needs and preferences.

While banks have an abundance of valuable data on customer finances and needs many financial organizations are falling behind.

Now you can unlock the full value of your data, gaining new insights through advanced predictive analytic technologies. With flexible financing options to minimize payments and match costs to benefits, you can quickly adopt these transformational technologies to personalize service and optimize each customer interaction.

Gain more value from your data, and more value from your technology, with the right financing.

To grow and thrive in a rapidly changing customer-centered economy, your financial institution must quickly adopt transformational technology to gain deeper, more precise insights into customer behavior and intentions.

The IBM® Behavior-based Customer Insight for Banking solution offers prebuilt predictive analytics capabilities to extract actionable insights from your data. Designed specifically for banks based on IBM's vast financial industry expertise, this solution streamlines data collection and provides intuitive role-specific interfaces to analytical models that:

- **Optimize offers** and create more personalized cross-selling of products by analyzing anticipated life and financial events as predicted by spending behavior
- **Suggest appropriate actions** to improve each customer's experience based on projected spending and its financial impact
- **Allow more teams** across your institution to use these insights to gain deeper insights to quickly anticipate customer needs

IBM Global Financing can help you acquire this essential IT solution through customized financing options that meet business goals, optimize cash management, and reduce total cost of ownership.

Stay competitive in a new banking environment through affordable IT financing options

IBM Global Financing can help you fully leverage data to deliver the engaging banking experience customers expect. Gain keen insights from the IBM Behavior-based Customer Insight for Banking solution through flexible financing options that include:

Financing option	Benefits
Loans	<ul style="list-style-type: none">• Competitive rates for 12 months• Predictable scheduled payments to match targeted deployment milestones• Additional funding sources to conserve cash
Fair Market Value (FMV) leases	<ul style="list-style-type: none">• Lower cost of ownership for IT hardware and appliances• More flexibility to add capacity as your needs change• Shifts obsolescence and disposal risk to IBM Global Financing
IBM Project Financing™	<ul style="list-style-type: none">• One dedicated funding source to avoid project delays• Integrated financing for IBM and non-IBM hardware, software and services
IBM Global Asset Recovery Services	<ul style="list-style-type: none">• Sell your existing equipment at market value• Safe and secure disposal in compliance with local regulations

Why IBM?

Don't wait. Call on IT financing experts to fund your possibilities today.

This prebuilt analytics solution can help you unlock significant value from your existing data. To get started, contact IBM Global Financing. We can help you finance transformational technologies through strategies that are affordable today and flexible enough to meet your needs tomorrow.

For more information

To learn more about IBM Global Financing, please contact your IBM Global Financing representative or IBM Business Partner, or visit the following website:

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