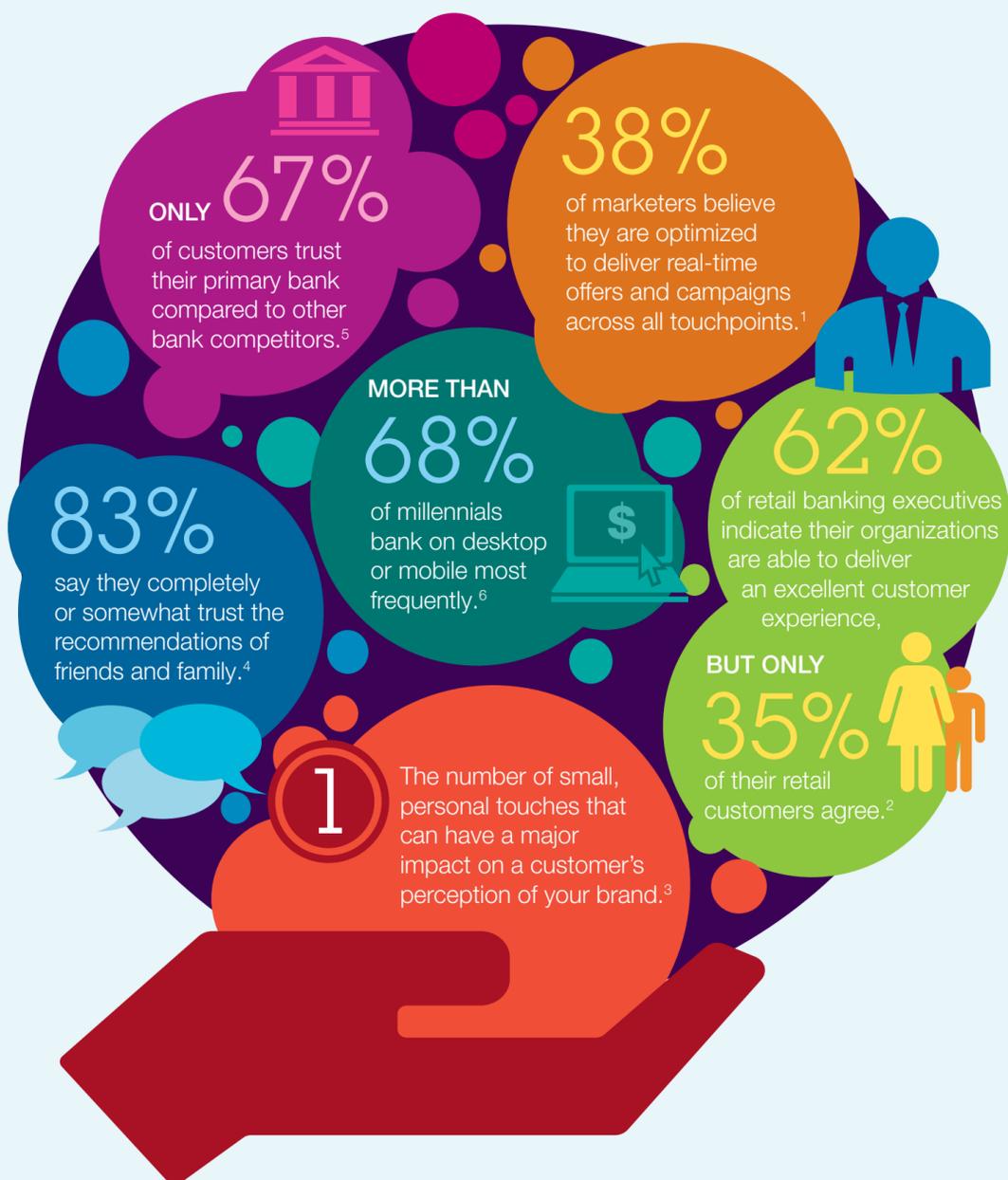


The power of individualized interaction



IBM® Predictive Customer Intelligence and IBM Interact solutions help you provide that one personal touch by:

- Developing behavioral profiles from internal and external sources
- Using predictive analytics to determine the right offer for the right customer at the right time, whether they are interacting on the web, on the phone or with an app
- Addressing each customer's need consistently and with relevant, personalized content across all engagement channels



Here's how Predictive Customer Intelligence and Interact work together:

- As a bank credit card customer, Matt's card usage has been declining over the past two months. On the surface, Matt appears to be a happy customer, conducting his online transactions as usual—but behind the scenes, he has been increasingly using his new airline affinity credit card to gain travel points. 
- The bank is running IBM Predictive Customer Intelligence, which has the ability to look across all transactions to detect opportunities and anomalies, and define optimal ways to respond. It finds and flags a growing "negative" behavior pattern from Matt's credit card transaction behavior. This change could signal a deteriorating relationship with the bank. 
- IBM Interact is actively listening to the bank's customer-facing channels for inbound interactions. Because it easily integrates with Predictive Customer Intelligence, Interact can trigger an instant refresh of the recommendation models and respond in real time with an appropriate cross-sell offer or message when a customer engages. 
- Detecting that Matt is browsing the "How to transfer your balance" page, Interact asks Predictive Customer Intelligence: What does the bank need to say to Matt *right now* in order to satisfy Matt, keep his business and grow wallet share? 
- The Predictive Customer Intelligence response to Interact is based on its prediction of Matt's propensity to attrite and his potential lifetime value, coupled with insight into Matt's actions on the website. It defines some offers appropriate for Matt's situation and indicates the response propensity scores. 
- Interact prioritizes a retention offer that invites Matt to take advantage of a one-year free upgrade to a credit card where he can collect airline mileage benefits. It delivers the offer through Matt's browser, while he is still looking at the balance transfer page. 
- Interact also triggers an alert to Matt's branch manager, recommending a follow-up phone call if Matt doesn't accept the offer within two days. 
- The upgrade catches Matt's attention and he clicks through to accept it. Within a week after receiving the new card, his transaction levels are back to their original levels—and increasing. 

Want to hear from a real-world customer?

Watch this video and learn how Bank of Montreal is enriching its customer experience: <https://www.youtube.com/watch?v=nbUZBouuO8s>

Learn more about IBM Predictive Customer Intelligence and Interact solutions: ibm.com/us-en/marketplace/predictive-customer-analytics

¹The Power of Personalization." A Forrester Consulting Thought Leadership Paper commissioned by PriceWaterhouseCoopers. December 2015. www.pwc.com/us/en/increasing-it-effectiveness/assets/pwc-customer-personalization-power.pdf

²"Banking redefined: Disruption, transformation and the next-generation bank." IBM Institute for Business Value. October 2015. ibm.com/services/us/gbs/thoughtleadership/bankingredefined

³Forbes online. September 13, 2013.

⁴"Global Trust in Advertising." Nielsen. September 2015. www.nielsen.com/content/dam/niensglobal/apac/docs/reports/2015/nielsen-global-trust-in-advertising-report-september-2015.pdf

⁵"Banking redefined: Disruption, transformation and the next-generation bank." IBM Institute for Business Value. October 2015. ibm.com/services/us/gbs/thoughtleadership/bankingredefined

⁶Marous, Jim. "Digital Banking Report: The Millennial Mind." November 14, 2016. www.onlinebankingreport.com/subscriptions/issue.html?iid=259

© Copyright IBM Corporation 2017. IBM, the IBM logo, and ibm.com are trademarks of IBM Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the web at "Copyright and trademark information" at ibm.com/legal/copytrade.shtml