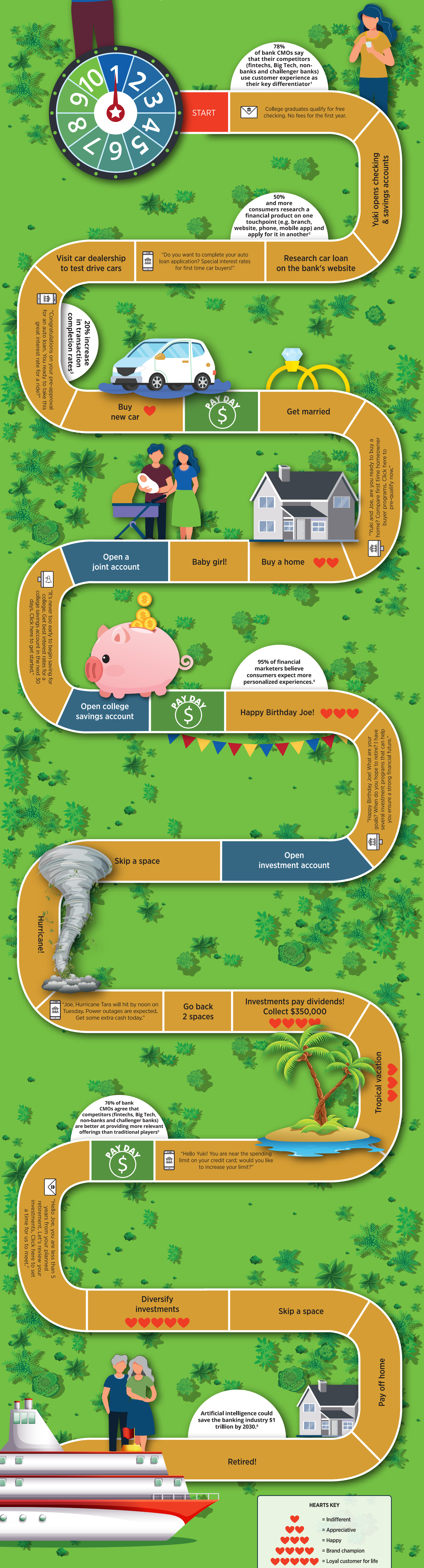
Want a Customer for Life? Personalize their Journey!

Intelligent customer engagement in financial services industry

Meet Yuki. She just graduated from college and got a good job. Financial stability is important to Yuki so she did her research and found the perfect bank for her checking and savings accounts. Yuki will make many important financial decisions in the coming years and wants a trusted financial partner to provide objective guidance, but like many people her age, she is not brand loyal.

ZineOne can help Yuki's bank to build a partnership with Yuki, not just her money, by giving her a relevant, personalized experience no matter when, where, or how she interacts with the bank.



**78%
of bank CMOs say that their competitors (fintechs, Big Tech, non-banks and challenger banks) use customer experience as their key differentiator[1]**

START

College graduates qualify for free checking. No fees for the first year.

Yuki opens checking & savings accounts

**50%
and more consumers research a financial product on one touchpoint (e.g. branch, website, phone, mobile app) and apply for it in another[2]**

Research car loan on the bank's website

"Do you want to complete your auto loan application? Special interest rates for first time car buyers!"

Visit car dealership to test drive cars

"Congratulations on your pre-approval for an auto loan. You ready to take this great interest rate for a ride?"

20% increase in transaction completion rates[3]

Buy new car ♥

PAY DAY $

Get married

"Yuki and Joe, are you ready to buy a home? Compare first time homeowner buyer programs. Click here to pre-qualify now."

Buy a home ♥♥

Baby girl!

Open a joint account

"It's never too early to begin saving for college. Get best interest rates for a college savings account in the next 30 days. Click here to get started."

Open college savings account

PAY DAY $

95% of financial marketers believe consumers expect more personalized experiences.[4]

Happy Birthday Joe! ♥♥♥

"Happy Birthday Joe! What are your goals? When do you hope to retire? I have several investment programs that can help you ensure a strong financial future."

Open investment account

Skip a space

Hurricane!

"Joe, Hurricane Tara will hit by noon on Tuesday. Power outages are expected. Get some extra cash today."

Go back 2 spaces

Investments pay dividends! Collect $350,000 ♥♥♥♥

Tropical vacation ♥♥♥

"Hello Yuki! You are near the spending limit on your credit card; would you like to increase your limit?"

76% of bank CMOs agree that competitors (fintechs, Big Tech, non-banks and challenger banks) are better at providing more relevant offerings than traditional players[5]

PAY DAY $

"Hello Joe, you are less than 5 years from your planned retirement. Let's review your investments. Click here to set a time for us to meet."

Diversify investments ♥♥♥♥♥

Skip a space

Pay off home

Artificial intelligence could save the banking industry $1 trillion by 2030.[6]

Retired!

HEARTS KEY

♥	= Indifferent
♥♥	= Appreciative
♥♥♥	= Happy
♥♥♥♥	= Brand champion
♥♥♥♥♥	= Loyal customer for life

[1] **"Redefining Financial Services Marketing" - Accenture**
https://www.accenture.com/us-en/insights/financial-services/financial-services-living-marketing

[2] **"Banks: Your Customers' Cross-Channel Experiences Are Shoddy (Or Worse)" - Forrester**
https://go.forrester.com/blogs/16-04-27-banks_your_customers_cross_channel_experiences_are_shoddy_or_worse/

[3] **"Real-Time Customer Engagement Use Cases for Banks" - ZineOne**
https://www.zineone.com/usecases/real-time-customer-engagement-hub-use-cases-for-banks/

[4] **"Financial Services Entering New Era of Customer Engagement" - The Financial Brand**
https://thefinancialbrand.com/75208/financial-services-banking-personalization-experience-trends/

[5] **"Redefining Financial Services Marketing" - Accenture**
https://www.accenture.com/us-en/insights/financial-services/financial-services-living-marketing

[6] **"Artificial Intelligence and The Banking Industry's $1 Trillion Opportunity" - The Financial Brand**
https://thefinancialbrand.com/72653/artificial-intelligence-trends-banking-industry/

ZineOne
#1 AI-POWERED PERSONALIZATION PLATFORM

In the realm of digital transactions, predictive responses need to be immediate and accurate. ZineOne's Intelligent Customer Engagement platform enables business users to understand and respond in-the-moment with relevant 1:1 customer engagements to encourage desired outcomes. Recognized by Gartner as a "Magic Quadrant for Personalization Engines" provider, ZineOne's platform has quickly positioned the company as a leading AI personalization provider that is delivering nearly $1 billion dollars in new revenue while respecting and preserving margins for companies who seek to provide consumers with superior shopping experiences. The patent-pending platform and its continuous learning models provide deep insights into each and every visitor across digital and physical channels while delivering intelligent customer experiences in key moments that delight customers, foster loyalty, and increase revenue.

Learn more at www.zineone.com.