

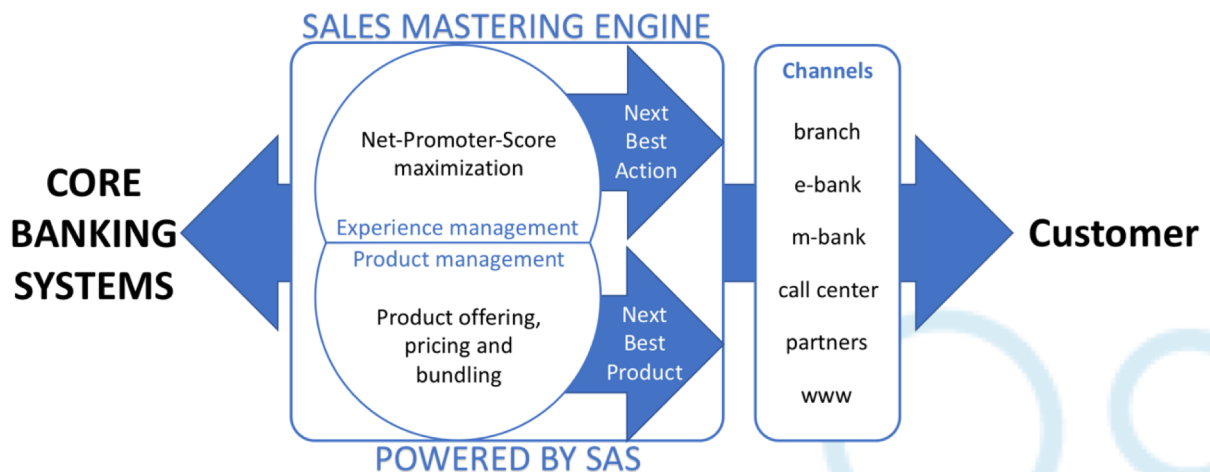
Sales mastery engine – Product management

Successful Sales require keeping things simple on the customer side and yet meeting the complex needs of the bank on other. AssistO's approach combine customer need pattern on one side and automated product approval, bundling on the other, allowing to achieve Fin Tech advantages within complex ecosystems of contemporary banks.

The solution ensures consistent treatment of customer inquiries in all phases starting with offer management, through product bundling during **Sales** part and customer **On-boarding** through to servicing and **Collection** of receivables across all channels powered by SAS RTDM.

Long term sustainable revenue and profitability growth is closely linked to Net promoter score improvements. To achieve maximum level of NPL bank's have to actively manage all interactions with customers through all channels. Next best action being chosen through NPS micro-optimization procedure ensure maximum Net promoter score level that could be achieved.

Sales mastering engine is integration cornerstone helping business users to manage offering, product bundling and pricing.



SME solution key benefits

- Ensure significant sales simplification being key parameter for future business growth
- Integrates customer experience with product offering and management into single point
- Definition of product & bundle business logic in middle layer taken this burden from Front ends as well as from Core systems
- To maximum extent by business user managed processes and products brining shortest Time to market for business changes
- Allows endless product and bundle customization capabilities.

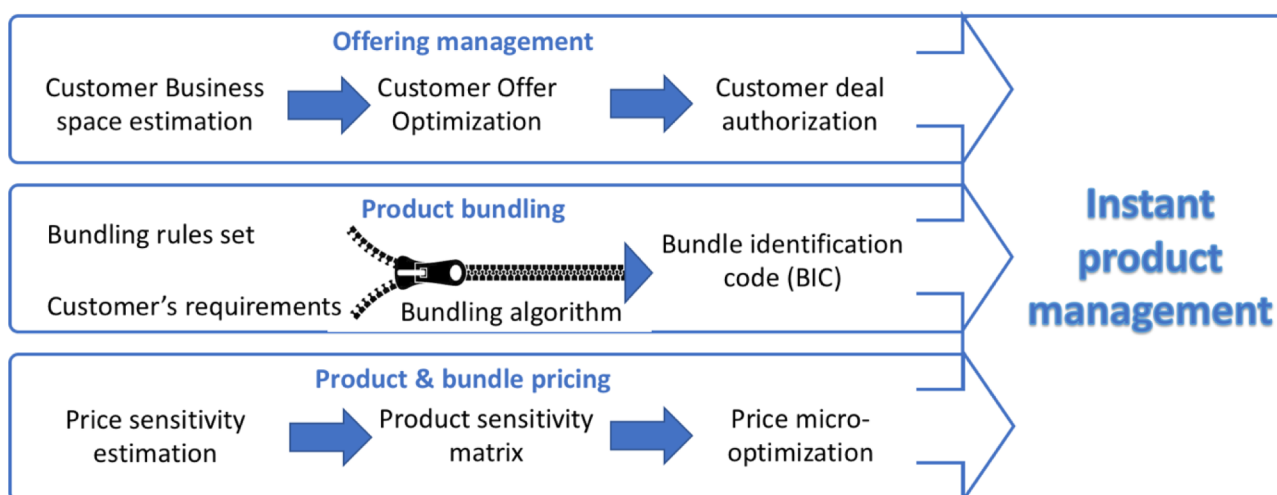
Customer sales hub Deliverables

Sales mastering engine Enterprise wide product, sales and service management engine based on SAS real time decision technology. Simple management of decision rules and algorithms directly by business users ensure shortest possible Time to market.

Advance analytics connection. Native connection in-between world of advance analytics and predictive models and real time decisioning covered by model management system ensuring proper introduction and management of wide range of models being used in day to day life.

Business transformation. Key success factor and prerequisites for bank's digital transformation it is its business transformation from paper based to digital one. Key principles of this process are product to need switch and holistic customer experience based on Net promoter score real time micro-optimization procedure.

Product pricing, bundling and much more...

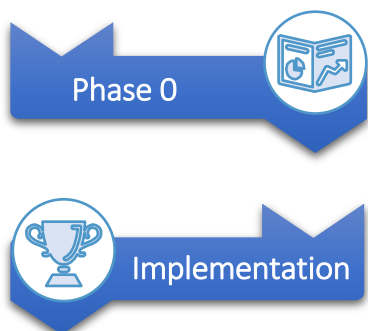


Let's make an action....

Majority of the pricing and bundling projects in banks fails. Two key factors having crucial impact if the project will be successful or not are:

- Harmonization of digitalization constrains and business model used
- Proper project preparation respecting customers readiness and existing infrastructure

Unless those factors are being covered by project phase zero, required transformation should not start.



Phase 0 - Product management project preparation

- Existing ecosystem analysis (business, ITC)
- Business model digital transformation proposal
- IT infrastructure blueprint
- Data flow proposal
- Solution User & Technical specification
- Implementation project plan definition