



The Leading Semantic Integration Provider

Cross-Sell 360

Integrated Enterprise Cross-Sell Solution

With intense competition, thin interest spreads, and an uncertain interest rate environment, financial services organizations need strategies that enable them to retain high-value customers and increase wallet share through intelligent cross-selling. Intelligent, dynamic cross-selling is rarely done well, but can have tremendous influence on the customer relationship and profitability. But effective cross-selling is not as easy as it sounds. Financial Services companies are faced with a myriad of data management challenges in obtaining a 360 view of a customer and ultimately improving wallet share.

The Metatomix Cross-Sell 360 solution, built upon the Metatomix Financial Services Framework, enables a relationship manager or other customer-facing employee to make a profitable, customized interaction happen, regardless of the channel. Cross-Sell 360 is a dynamic, comprehensive cross-sell solution, based on a complete contextual view of a customer that is created from multiple disparate data sources. The Metatomix Semantic Cross-Sell engine manages offers based on a combination of profitability, customer's willingness to accept, and current product portfolio and displays those offers to front-line resources in an intuitive, simple interface.

The Challenge: Link a vast number of disparate systems, capture a 360 view of customer, and generate intelligent cross-sell opportunities...all in real-time.

- Multiple channels support consumer interactions in the branch, over the web, in the call center, at the ATM, and through brokers
- Each major product line – deposits, mortgage, card, etc - typically has its own processing system and data store, in addition to the master customer information file and marketing systems
- Identifying the right product, at the right time, through the right channel to meet a consumer's needs
- Generate cross-sell opportunities that are contextual to the interaction...for example, offering a Line of Credit at the time of a mortgage application

METATOMIX SNAPSHOT

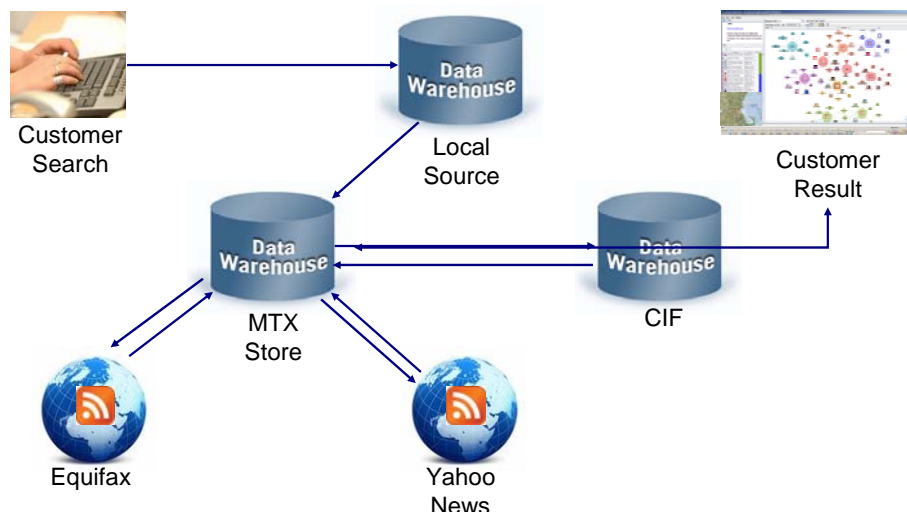
- *Founded in 2000*
- *Headquarters Dedham, MA*
- *Offices in Atlanta, London, Memphis, and San Francisco*
- *4 existing patents, 4 more pending*
- *Semantic Technology Leadership*
- *Customers include: Regions Bank, ACI, Florida Courts, Ohio Supreme Court, Crisp County, GA, etc.*
- *Partners include: Agile Technologies, Ciber, Cognos, HCL, HP, IBM, Oracle, Sybase, Unisys*

The Solution: Cross-Sell 360 provides a complete contextual view of the customer, in **real-time**, by leveraging integrated, insightful, and actionable information.

Maximize your cross-sell offers with intelligent recommendations. Dynamic Cross-Selling transforms the customer interaction from a routine call, to a proactive, thoughtful sales experience. Only Cross-Sell 360 goes beyond a simple rules-based cross-sell engine by intelligently examining the **full context** of the relationship, current transaction, and product mix to produce the optimal offer. Features include:

- A 360 view of a customer across disparate data sources, both structured and unstructured i.e., Customer Information File, Equifax, core banking systems, consumer credit sites, and even websites and email.
- A prioritized list of cross sell opportunities generated in **real-time**
- Referral Manager, which routes offers directly to the customer, sales channel, contact center or campaign list as appropriate
- Rapid, easy updating of new business rules to respond to evolving market strategies
- Feedback to track, analyze and refine strategies based on cross-sell outcome.
- An intuitive end-user Dashboard that allows for dynamic updating of customer profiles

360° Flow



metatomix



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Why Metatomix is Different: Dynamic Cross-Sell Engine with Unmatched Flexibility.

The Metatomix Semantic Platform simplifies the way in which an application uses data from **any** data source. Metatomix Semantic Platform provides **real-time** virtual integration layer between the applications and the data that enables the application to understand data coming from just about anywhere. **Cross-Sell 360** provides non-invasive data integration from all data sources, a common model across all data, business rules and policies, and a development and run-time environment **all in one platform**. The result is an incredibly flexible system that allows you to leverage existing data sources and define workflow with greater ease than other solutions.

About Metatomix

Founded in 2000, Metatomix (www.Metatomix.com) is the leading semantic integration provider. Metatomix solutions intelligently link data from existing disparate systems to create a common semantic understanding of your information across the enterprise. As a result, business applications can leverage information that comes not just from a single product system or data store, but from across all data sources. The combined data – including relationships and correlations that were previously undiscovered – can actually create new, insightful information. This information can be added to or modified as needed, without extensive software coding...providing an extremely flexible information foundation for your business applications.

