

# REAL-TIME INTERACTION MANAGER FOR FINANCIAL SERVICES

**THE RIGHT TOOLS TO MARKET ON A ONE-TO-ONE LEVEL, WITH REAL-TIME OFFERS THAT MAKE AN IMMEDIATE CONNECTION WITH CUSTOMER NEEDS**

**OPTIMIZE CUSTOMER INTERACTIONS WITH REAL-TIME DECISIONING THAT INCREASES CUSTOMER SHARE OF WALLET, REDUCES ATTRITION, AND DEEPENS CUSTOMER LOYALTY AND SATISFACTION.**

**BANKS MUST DO EVERYTHING POSSIBLE TO DELIVER AN ENHANCED, SEAMLESS CUSTOMER EXPERIENCE**

Banks are competing today in a highly competitive market where they must fight for every dollar that is deposited, every transaction that is charged on a credit card and every mortgage that is originated. At the same time, financial services firms must struggle to fend off competitors trying to aggressively pursue their own customer footprint.

Adding to the turmoil, the traditional methods for reaching customers are no longer up to the challenge, since consumers live in a 24/7 environment where they use multiple channels to explore, investigate, compare and ultimately interact with a brand. Banks realize that their customers are never more than a few clicks away from their competitors. Therefore, they must do everything possible to deliver an enhanced, seamless customer experience through a variety of channels, all delivering relevancy at every touch point.

As consumers begin to demand this customized relevancy within the context of any business interaction, those banks unable to deliver pertinent and timely offers through their contact centers, websites, ATMs, Banking Centers or other interactive channels will find themselves facing significant competitive disadvantages.

**ALIGN CORPORATE STRATEGIES WITH CHANNEL EXECUTIONS IN ORDER TO DELIVER ONE-TO-ONE MARKETING**

Banks face many challenges on the path to delivering this enhanced experience, all rooted in the complexities of business today. These challenges include:

- Existing outbound marketing is becoming more expensive and less effective
- Customers rely on multiple channels when they interact with a company

Market leading banks are implementing solutions that deliver one-to-one marketing initiatives focused on the types of enhanced customer experiences that drive cross-sell, increase deposits and increase activity on other payment products.

- The complexity needed to manage and synchronize a one-to-one customer marketing strategy often has to overcome competing priorities and logistical pitfalls, especially in a large organization.

Market leading banks, however, are implementing solutions that align corporate strategies with channel executions in order to deliver one-to-one marketing initiatives focused on the types of enhanced customer experiences that drive cross-sell, reduce attrition, increase deposits, increase activity on other payment products, and strengthen customer loyalty and satisfaction.

**REAL-TIME INTERACTION MANAGER: MANAGING REAL-TIME INTERACTIONS ACROSS MULTIPLE CHANNELS**

Communicate with your customers at precisely the right time with Real-Time Interaction Manager. This cloud-based or on-premise inbound marketing and offer management solution uniquely addresses the complexity facing the banking industry by allowing organizations to centrally manage their real-time interactions across multiple channels. Real-Time Interaction Manager ensures alignment with corporate objectives, incorporates a self-learning optimization tool that strengthens rules and targeting with every interaction, and delivers an integrated, seamless customer experience for all inbound touch points.

### CENTRAL MANAGEMENT OF RULES, OFFERS AND CHANNELS WITH A ROLE-BASED USER INTERFACE

Real-Time Interaction Manager allows organizations to effectively align corporate strategic objectives (cross sell, retention, loyalty, etc.) and provides a Role-Based User Interface that gives key corporate stakeholders the ability to manage and optimize rules and offers within their responsibilities. The decision engine is then able to interpret and implement rules that ensure the best outcomes based on the objectives. This maximizes acceptance inside a matrix organization, while also minimizing the types of changes, impacts or conflicts that would otherwise interfere with a seamless customer experience.

### SELF-LEARNING OPTIMIZATION

Real-Time Interaction Manager integrates real-time channel behavior with offline customer data. The result is a holistic view of a customer's needs and interests, analyzed by the real-time decision engine to deliver a relevant marketing message. Additionally, the solution incorporates a Self-Learning Optimization module which provides a continuous feedback loop on behavior captured on all inbound channels to ensure increasingly intelligent campaigns. Real-time targeting lets you disseminate offers for individual customers for cross-sell and up-sell opportunities, loyalty programs or other retention strategies.

### MULTI-CHANNEL INTEGRATION

With the flexible user interface, Real-Time Interaction Manager easily integrates with almost any business environment, including contact centers, bank websites, ATMs, Banking Centers, Campaign Management tools and Salesforce.com. A central content repository and manager provides the ability for a single message to be presented in multiple channels, allowing for easier maintenance and reduced workflow by eliminating the need to copy offers for each channel. Through this multi-channel integration, offers and messages are easier to track, letting you analyze where certain offers are having a higher conversion rate.

### THE TOOLS YOU NEED TO GIVE YOUR CUSTOMERS THE RIGHT MESSAGE AT THE RIGHT TIME

Inbound marketing is something your customer experiences every day, whether they are presented with hotel options when booking a flight, offered personal selections when shopping online, or given a customized message when returning to a favorite website. The need to deliver customized relevant offers at the point of interaction is becoming an essential part of the ongoing conversation

## Real-Time Interaction Manager Benefits:

- Cloud-based or on-premise deployment solution optimizes your interactions with customers across inbound channels.
- Self-learning Offer Manager provides a continuous feedback loop to ensure increasingly intelligent campaigns in the future.
- Ensures the best offer for each individual customer is delivered as interactions occur, including cross-sell and up-sell offers, retention strategies and loyalty messages.
- Flexible user interface easily integrates with multiple business environments.
- Includes ability to perform hundreds of thousands of intelligent interactions per hour.

with customers. Real-Time Interaction Manager gives you the tools to compete aggressively in today's marketplace and can fit seamlessly within your total automated marketing effort, allowing your company to experience the kind of tightly knit productivity made possible by true Integrated Marketing Management.

### ABOUT TERADATA

Teradata Corporation (NYSE: TDC), is the world's leading analytic data solutions company, focused on integrated data warehousing, big data analytics, and business applications. Teradata's innovative products and services deliver data integration and business insight to empower organizations to make the best decisions possible and achieve competitive advantage. For more information, visit [www.Teradata.com](http://www.Teradata.com).



10000 Innovation Drive Dayton, OH 45342

[teradata.com](http://teradata.com)

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