



FI Dashboard for Cross-Selling

- Build loyalty – simplify money management for consumers and small businesses
- Drive online business – brand and integrate with online banking systems to enhance their value
- Grow revenue – leverage a holistic view of customers' accounts to cross-sell and attract new assets and deposits

Lodo's PFM software captures a rich set of data about PFM end-users including assets, accounts, transactions, budgets, savings goals and spending activity. Lodo's FI Dashboard helps financial institutions leverage the resulting holistic view of their customers for targeted cross-selling.

Improved product placement – The FI Dashboard helps banks identify those PFM users who can most benefit from a product or service offer. The software then automates the delivery of focused marketing messages to those customers. For example:

- **Using expense information:** Consumers who make small monthly payments to several credit card issuers could be offered a consolidation loan that pays off high-interest debt and simplifies monthly bills.
- **Using savings information:** A bank can identify PFM users who are saving for a car but are less than halfway to their goal. These customers could receive a special loan offer that allows them to buy the car sooner rather than later.
- **Using net worth and loan information:** A credit union can identify low-risk customers, i.e., those with a net worth of at least \$500,000, who have mortgage loans above a certain interest rate from other lenders. These customers could be offered a refinancing loan with a more competitive rate.

Offering the right product at the right time can help financial institutions strengthen customer relationships and attract new assets and deposits.

Easy to use – The FI Dashboard was designed for use by a bank's marketing staff. No specialized technical or database expertise is required. An online wizard guides users through the simple steps required to create each marketing campaign, defining target audience demographics, ad schedules, message content and links to more information.

Actionable offers – Promotional messages can be set up for delivery via the PFM dashboard, a pop-up ad on the bank's web site or mobile service, or email. Recipients can click the headline to read the body of a message, then click through to landing pages that offer more detailed calls to action.

Measurable results – The FI Dashboard tracks how many people open a message and how many click through for more information, measuring reach and response rates for every campaign. Bank staff can track how a campaign is performing on a daily or aggregate basis, and can compare one campaign to another to assess which offers and headlines drive the greatest response.

FI controlled data – With OurCashFlow, all the information captured by the PFM and organized in the FI Dashboard is owned and controlled by the financial institution. Banks and credit unions have 24/7 access to the information to mine, analyze and use in cross-selling to their customers.



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Maximizing ROI – OurCashFlow helps financial institutions get the most from their PFM investment. With Lodo's solution, banks enjoy not only enhanced loyalty and retention among PFM users but also the opportunity to leverage holistic customer information to grow their business. The more consumers use the PFM, the better handle they have on their finances, and the greater the bank's ability to tailor offers and advice that enhance both customer satisfaction and bank profitability.

Implementation Services and Support – Lodo provides end-to-end services to ensure a successful implementation of our software for each customer. Services include:

- Project management support to plan and oversee the steps required to install, test and go-live
- Installation support including on-site technical support
- Integration support to configure and integrate our software with online banking sites, core banking, check image and single sign-on systems
- Training and documentation including online help to support end-users
- 24-hour hotline for assistance with technical and operational issues
- Periodic new releases that offer updates and enhancements
- Account management to provide customers with a primary support contact after go-live like never before.