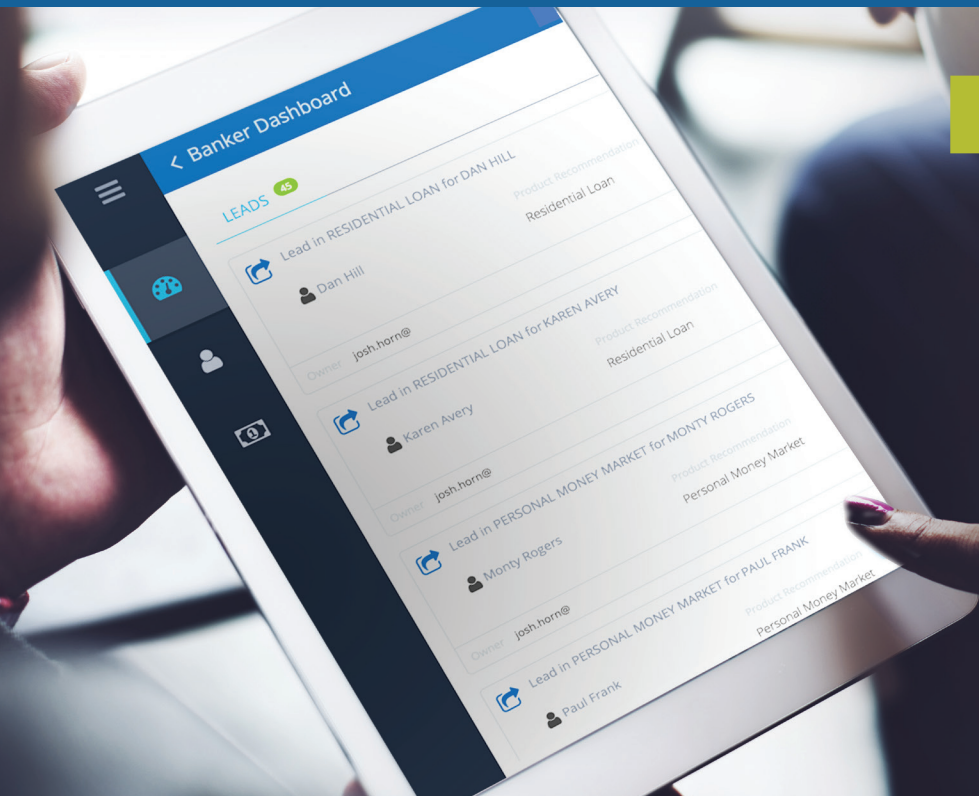


CASE STUDY



BankSight will give us a single view of our clients, their household relationships and financial profiles. With BankSight, we are identifying new sales opportunities for our bankers based on applying business intelligence to key events and rich customer information in the single view. ”

- Zahid Afzal, Chief Technology and Operations Executive, Capital Bank

BankSight Single View of the Customer Generates Sales Insights and Revenue Opportunities for Capital Bank

OVERVIEW

BankSight and Capital Bank Financial Corp. launched a proof of value in May 2017 with BankSight's Single View Best Practice. The goal of the pilot is to deliver revenue increases and deepen client relationships for Capital Bank branch and small business bankers.

BankSight's experience bringing together various sources of customer banking data and its expertise applying machine intelligence to the single view presents Capital Bank with an opportunity to accelerate cross-sell performance by generating intelligent customer insights and product offers for the bank.

The project proceeded from kick-off to launch in less than three months and includes the following capabilities:

- 1 Single View of the Customer presented to relationship bankers in two clicks including financial account profiles and household relationships
- 2 Timely customer event triggers and cross-sell recommendations using machine intelligence
- 3 Closed-loop sales effectiveness management reporting with full audit trails for compliance purposes

Key Features

Single View of the Customer

- Aggregates data from Capital Bank's Enterprise Data Warehouse and subsequently the core banking system
- Identifies customer product holdings across all deposit, lending and card categories including most recent balances and fees
- Derives customer relationships and linkages
- Continuously learns from a fast feedback loop between generated insights and results

Insights & Events

- Presents bankers with customer event triggers and cross-sell recommendations
- Utilizes a version of "collaborative filtering", the familiar process Amazon® uses to leverage the characteristics, product purchase and usage behavior of thousands of customers to predict what 'customers like you' will need and want

Sales Reporting

- Tracks results and effectiveness of customer insights and offers
- Enables the bank to effectively manage the process
- Keeps all stakeholders informed about activity and progress
- Includes audit trails for compliance requirements and to meet fiduciary responsibilities

A simple easy-to-use mobile interface enables relationship bankers to quickly access the single customer view with insights and to record client feedback and results.

Program Details

- Retail proof of value across hundreds of thousands of accounts
- Utilizes the Microsoft Azure® Data Factory combined with the BankSight Data Mapper, open APIs and Jack Henry Connector to access and load data files into the BankSight party model in order to identify relationships and build the single view
- Microsoft Azure® Machine Learning generates sales insights and event triggers, and continuously learns and improves from the results

“We're excited to work with BankSight to generate customer insights and sales offers for our bankers across several deposit and lending products, and pleased with the speed at which BankSight has pulled this together.”

- Tyler Craft, Director of Consumer Products and Initiatives, SVP Capital Bank

About Capital Bank

Capital Bank is a \$10B asset bank that operates 192 branches in Florida, North Carolina, South Carolina, Tennessee and Virginia.

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