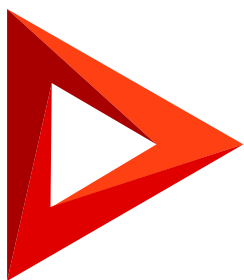


Recommendations (NBO)

Next Best Offers

Version 8.0



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Next Best Offers

PRODUCTS: **BANK CUSTOMER JOURNEY** **LENDING** **BANK SALES**

Set up bank product recommendations (Next Best Offers) using predictive data analysis. Use Next Best Offers to nurture a personalized approach, improve communication with existing customers, and attract new customers.

The recommendation prediction setup consists of the following steps:

1. [Set up the recommendation prediction model.](#)
2. [Configure a prediction business process.](#)

The recommendation prediction model in Financial Services Creatio must save the prediction result and the contact or legal entity for whom the prediction is made to the [*Product recommendations*] lookup. In this case, the page of the corresponding contact or legal entity will display a Next Best Offers message.

Fig. 1 A Next Best Offers message

The screenshot displays the Creatio user interface for a contact named Alex Wilson. A prominent 'NEXT BEST OFFERS' notification is shown, detailing a credit card offer with an 88% probability. Below the notification, the contact's profile is visible, including a photo, a 95% score, and location information. The main content area is divided into 'NEXT STEPS' (listing a conference call and a meeting) and 'CONTACT INFO' (providing details like birth date, citizenship, and SSN). The interface includes a search bar, navigation menu, and various utility icons.

To view the Next Best Offers:

- Click the notification on the legal entity or contact page.
- Go to the product selection step in a business process.

If Creatio finds Next Best Offers for a customer, the product selection page will display a separate “Next Best Offer” catalog level (Fig. 2).

Fig. 2 Next Best Offers

Product selection for Alex Wilson

What can I do for you? >

Creatio 7.18.2.1236

BACK

Next Best Offers

- All
- Finance accounts and investments
- Bank cards
- Insurance product
- Loan services
- Product bundle

Contact Search product

Credit cards **88%**

Bonus Card

500 points for activating a card, up to 40 points for every 50 dollars of payments by card

Credit cards **62%**

"Morsel" loans

Installment payments for products, up to 6 months, any store, GRACE PERIOD, interest rate from 0.0001%, for goods...

Creatio will show the probability of a successful sale for each Next Best Offer. Click the product to view the brief description of its main features and advantages (Fig. 3).

Fig. 3 A recommended product's description

Bonus Card [Detail](#)

Probability to sale product - 88%

CONDITIONS

500 points for activating a card, up to 40 points for every 50 dollars of payments by card

BENEFITS FOR CUSTOMER

Simple and straightforward rates, no hidden fees, credit limit management. Bills are paid easily with online banking. Cutting-edge technology and security features: chip and PayPass or Pay Wave. Visa premium card privileges.

[CLOSE](#) [NOT INTERESTED](#) [APPLICATION](#)

The following actions are available for recommended products:

- [*Application*] - click to initiate the application for the selected product. Creatio will set the corresponding

record's status to "Accepted" in the [*Recommended product status*] lookup. The product will no longer be available on the product selection page of the current customer.

Note. The application process may vary depending on how you open to the recommended products page. If you click the [*Application*] button on the recommended products page opened from the customer page, Creatio will run the process specified in the "[Process for registration selected product](#)" ("SelectedProductRegistrationProcess" code) system setting. If you click the button on the page opened as part of a product selection business process or case, Creatio will perform actions configured in the business process or case.

- [*Details*] - click the button to open the product page with the product details.
- [*Close*] - click the button to close the window with additional information. The product will still be available in the recommendation list.
- [*Not interested*] - if clicked, Creatio will display the "Why is the result "Not interested"?" response form. Enter the reason in the form. After you save the corresponding record, Creatio will set its status to "Not interested" in the [*Recommended product status*] lookup. The reason will be available in the [*Result description*] column of the lookup. This recommendation will no longer be available on the product selection page.