

# Proactively Identify Borrowers Most Likely to Respond

## What if you could proactively identify and target qualified account holders?

Imagine spending tens of thousands of dollars on a direct mail campaign to your customer base, only to find that half of your audience received an offer that's not a good fit, or worse is entirely irrelevant to them. With Provenir, you can **automate pre-qualification campaigns** based on real consumer data to make the most out of your marketing dollars. Identify which of your customers meet your institution's lending criteria and are most likely to buy the product you're offering, then **send personalized pre-approved offers** to those customers. And, when it's time for renewal, let Provenir **automate the renewal process** to keep those customers around for the long-haul.

With Provenir for Cross-sell & Upsell Opportunities, you're **proactively staying top of mind** with those customers who might otherwise be shopping around with competing lenders.

## Provenir Risk Decisioning Platform Key Capabilities

- Simplify data gathering using pre-built, configurable [integration adapters](#) to capture data from structured and unstructured sources.
- [Operationalize your risk models](#) developed in industry-standard analytics tools in minutes and without any coding.
- Streamline every step with [end-to-end process orchestration](#).
- Let business users design, test, deploy and change marketing processes with code-free [visual configuration](#) tools.
- Accelerate deployment with [Provenir Cloud](#), which offers a highly secure cloud computing environment.



"Provenir will help us meet high demand for our services and deliver a great experience for our customers through its digital solution that will scale as we grow. It will free up staff time to focus on serving customers and give us in-depth management information to help us evolve our business as a responsible lender."

- Frederic Nze, Founder and CEO, Oakam

# Provenir for **Cross-sell, Upsell and Renewal Opportunities**

## Accelerate Revenue with Targeted Cross-Selling and Upselling

Too often, cross-selling and upselling initiatives deliver generic offers without regard to the customer or the suitability of the recommended product or service, leading to excess marketing costs, poor acceptance rates and higher risk.

With Provenir, you can **implement dynamic cross-selling and upselling strategies** that directly address each individual's interests. Provenir's risk decisioning engine can leverage your customer data and risk analytics to generate personalized recommendations in real time. Drive more sales during [onboarding](#) and servicing engagements with additional buying opportunities that are appropriate to the customer and calibrated to the customer's risk level.

## Proactively Retain Customers

Knowing when a customer is coming to the end of a contract can be a great opportunity to **increase retention**. Companies need an efficient way to proactively identify when retention efforts should be made and what those efforts should be.

With Provenir, you can simplify that renewals process. Combining Provenir's [business-friendly integration](#) capabilities with its rules-driven decisioning and workflow, you can quickly establish assessment criteria and **automate the renewal process**. Provenir makes it easy to know when customers are coming up for renewal and how their circumstances may have changed to make offers that retain customers at the right level of risk.

## Maximize the Value of Marketing Campaigns

Gaining new customers can be costly with one-size-fits-all campaigns that result in low response rates. Provenir can help you **identify the right audience by pre-scoring prospects** using information you have through public records for your marketing campaigns. Provenir's pre-built, quickly configured adaptors let you tap into the growing volume of publicly available information about potential customers, such as websites and social media. Using Provenir's [risk decisioning](#) capabilities, you can **match prospects to offers that are best aligned to their needs and risk levels**. Easy integration with your campaign management system means you can use this insight to deliver highly targeted campaigns that yield more customers and more sales.

Let's Discuss Cross-sell and Upsell Capabilities for Your Organisation

Contact Us