



 **earnix** | Banking

**Faster and
smarter analytical
personalization**

Earnix Personalization

We call it **eXpower™**

It is the engine that powers banks to achieve increasingly faster, smarter, and safer pricing, while optimizing customer value along with enterprise growth and profitability objectives.

At the heart of every Earnix solution, the Enterprise Velocity Engine empowers banks to reach Smarter Business Velocity.

Personalize-It™ eXpowered

Behavior-based analytical personalization

- Cater to individual needs, instead of segments.
- Package your bundles just the right way for every customer.
- Fully leverage the power of data for accurate predictions, customer-retention, and increased loyalty.

Time-It™ eXpowered

Real-time proactive customer engagement

- Deliver automatically triggered product offerings, based on customer life events and more.
- Adopt a scalable, cloud-based, end-to-end big data solution to power your personalization operation.

Customer-centric prices, in real time



Right product. Right Price. Right Time.

Powered by the Earnix Enterprise Velocity Engine and pricing excellence, Earnix enables smarter personalization. Offer personalized product bundles that perfectly match unique customer needs at their exact time of need. Boost loyalty and business results for an elegant 'win-win'.



Smarter analytics

Personalize-It and Time-It come with smart analytics facilitating the personalized digital buying experience customers expect. Earnix uses AI and machine learning to determine the right prices, add-ons or bundles - the best fit for each customer.



Proactive outreach

Be there, when they need you most. Deliver personalized bundles at just the right time with Time-It. Triggered by customer life events and changes in banking needs, Time-It proactively reduces the number of defaulting customers.



Unique offers

Earnix Personalize-It individually tailors offerings to each customer, based on available data on their needs and preferences.



Individualized bundles

Customer needs change along with personal life events and lifestyle changes. Earnix empowers banks to meet customer needs proactively, with just the right individualized product bundle.



Sprint-to-Value

Transform your organization without a lengthy implementation process. Earnix offers fast, iterative deployment, providing significant value within months, not years.



Smart personalization powered by smarter pricing

eXpower™
Enterprise Velocity Engine

Price-It™
eXpowered

Create the perfect data-based prices and accelerate them throughout your enterprise. Price-It, superpowered by the Earnix Enterprise Velocity Engine will turn raw data into smart pricing decisions and deliver them to the right customer touchpoint, in real-time.

Price-It uses simulations and what-ifs to select the pricing strategy that best meets your customers' needs and your business objectives. The system gives you the ability to continuously monitor the performance of pricing strategies and creates prices based on real-time market feedback.

About Earnix

Earnix enables insurers and banks to provide prices and personalized products that are faster, smarter, and safer. With Earnix, insurers and banks offer personalized value to every customer, every time, and in full alignment with the corporate business strategy, goals, and objectives. Our solutions offer systemized, enterprise-wide value with ultra-fast ROI.

With numerous customers spanning the five continents, Earnix consistently innovates for Banks and Insurers around the globe since 2001. We have offices in the Americas, Europe, Asia Pacific, and Israel.



