

1

Know who you are interacting with



2

Regardless of the channel



Consumers are willing to spend \$759 – \$1,617 upfront on mortgage to avoid switching banks.



Bank of Canada, 2012

3

Know their relationship with bank



5

Know what you can do about it

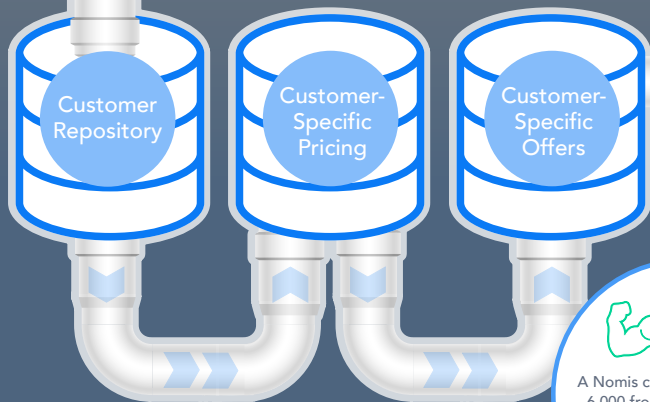
The branch is NOT dead.
68% of Baby Boomers and 54% of Gen X'ers report they interact with in-branch banking.
Celent, December, 2014

Consumer satisfaction with branch channel has increased to 60% in 2016, compared to 53.5% in 2015.
Celent, December, 2014

Discretion is applied to 80% of mortgages
3.75%
4.00%
Major Canadian Bank, 2016

4

Know what to offer them



6

Know how you are doing vs. other groups

A Nomis customer empowered 6,000 front line bankers, and reduced costly exceptions by 50%

