



FullCircul  
SmartBanker™

# Drive business growth with **data-driven customer acquisition**

SmartBanker enables relationship professionals within Banking and financial services to acquire new customers faster by identifying high potential businesses, tailoring outreach, and gaining timely insights to address risk concerns early in the customer relationship.

SmartBanker has been developed especially for frontline teams including business development, relationship management and account management roles within Business, Corporate and Commercial Banking, lending, and financial services.

## Improved targeting:

Segment your market based on the attributes of your most profitable customers. With advanced prospecting capabilities, relationship professionals can identify businesses that are most likely to benefit from their banking services.

## Personalised reasons to engage:

Today's customers demand a personal touch. Gain insights into customer behaviour and industry trends, allowing you to tailor your approach to meet their unique needs.

## Improved efficiency:

SmartBanker enables you to streamline your prospecting process, saving time and resources while increasing your chances of success.

## Risk mitigation:

Pre-screening a customer can help mitigate risks associated with acquiring a new customer. SmartBanker's pre-screening feature is configured to check the information required to evaluate a new customer. By identifying potential risks early on, banks can make informed decisions about whether to engage with a customer and under what terms.

## Reduced cost to acquire:

With improved targeting, increased efficiency and better insights, SmartBanker helps to reduce the cost of acquiring new business customers.

# SmartBanker features and data



## Prospecting

Search through over 5 million companies in the UK and Ireland using complex prospecting search filters to match key prospecting criteria.



## Pre-qualification screening with pre-configured checks

Save time by ruling out customers less likely to onboard and improve the customer experience for customers by setting expectations early.



## Engagement Signals

We'll notify you about critical changes and Next Best Actions to take on an account.



## Daily email alerts

Receive daily email alerts covering: News, Data, Sectors, Sustainability, and Accounts submission.



## Group Explorer - Company linkages

Understand a company's organisational hierarchy and identify the relationships between your customers and other group entities.



## Ultimate Beneficial Owners

Identify UBOs to comply with regulations and prevent criminals from using shell companies to hide their identities.



## Directors

Understand any risks associated with the people you do business with and improve prospecting by reaching the key decision maker.



## Ownership & Corporate Family Tree

Understand company ownership structures and beneficial owners to help improve customer onboarding, reduce risk through ongoing monitoring, and meet regulatory requirements.



## HMRC Imports & Exports

Understand which of your customers are trading internationally and Identify opportunities to support customers and cross-sell products and services.



## Credit & Risk

Assess the creditworthiness of a customer and make informed decisions regarding credit terms.



**Lombard**

"FullCircl is the 'go-to' tool for our relationship managers every morning. They take pride in using it to build and deepen their engagements with customers and prospects.

**Ian Isaac, Managing Director of Lombard**

