



CREDIT MARKETING & CROSS-SELL

Real-Time, Relevant Offers Can Be 10x More Effective Than Traditional Campaigns

Turn existing customer relationships into opportunities for organic growth with Zoot's Enterprise Cross-Sell[®] solutions. Identify qualified customers, deliver relevant credit offers, and grow your portfolio through the channels you already use.

24/7

Receive 24/7 Hands-On,
Worldwide Support

200+

Access 400+ Ready to Use
Connections

100x

Process Decisions Up to
100x Faster

Your Path to Portfolio Growth

IDENTIFY OPPORTUNITIES

Use customer data, behaviors, and interactions to identify new lending opportunities.

QUALIFY CUSTOMERS

Apply your credit criteria to determine which customers qualify for relevant products.

DELIVER RELEVANT OFFERS

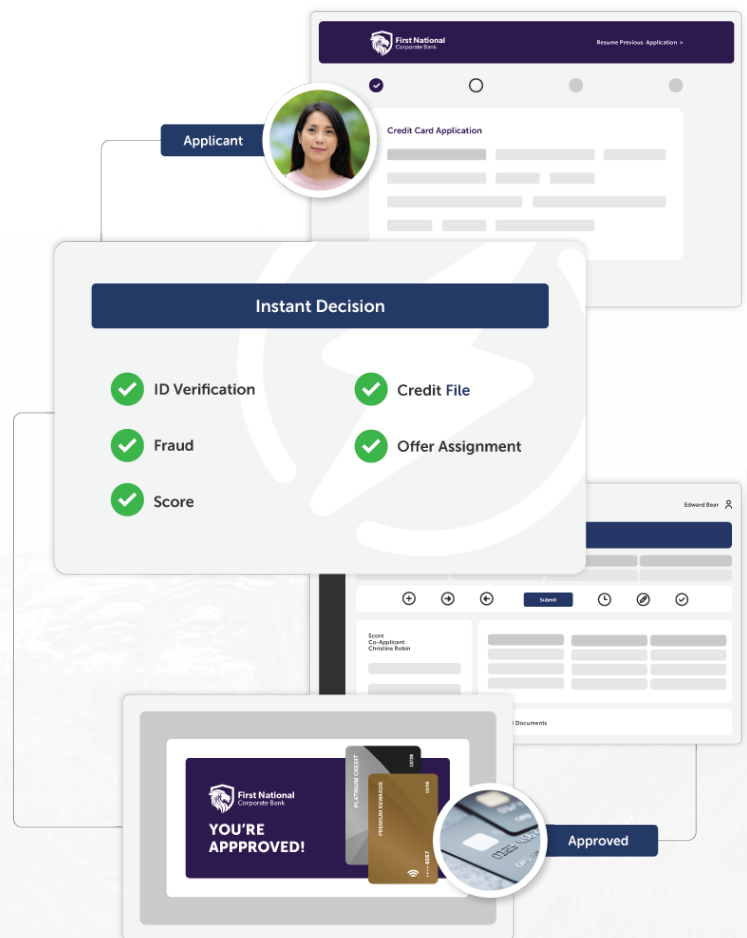
Present qualified offers through your existing sales, marketing, and digital channels.

GROW RELATIONSHIPS

Increase product penetration, loan originations, and customer lifetime value.

Turn the customer data and interactions you already have into a repeatable source of lending opportunities.

Zoot connects your existing systems with the data, decisioning, and automation needed to identify opportunities, qualify customers, and deliver relevant offers at the right moment.



Put real-time prescreen, prequalification, and targeted cross-sell strategies to work without replacing your existing systems.

Start with one opportunity. Scale into a broader relationship growth program.

Three Ways to Accelerate Growth

Your customers don't shop for credit on a quarterly schedule. Use customer intelligence and real-time decisioning to deliver relevant offers when they matter most, improving experiences and driving growth.

Zoot connects the data, decisioning, and automation needed to make intelligent credit marketing practical, scalable, and effective.

Real-Time Pre-Screen

Zoot boasts agency agreements with all 3 major bureaus and dozens of alternative data relationships, allowing you to deliver precise, relevant offers.

Deliver the Right Offer, at the Right Time, Through the Right Channel.

Zoot-powered offers can be up to 10x more effective than traditional offer generation techniques.

Capture Growth Opportunities During:

- ✓ New Account Opening
- ✓ Teller & Branch Interactions
- ✓ Digital Banking Engagement
- ✓ Next-Best-Product Recommendations
- ✓ Transaction & Account Activity
- ✓ Competitor Payment Activity

Customer Initiated Pre-Qualification

Zoot connects credit bureau data, alternative data, and automated decisioning to help consumers explore financing options quickly and confidently.

Turn Customer Interest into Qualified Lending Opportunities.

Deliver personalized prequalification results in real time, reducing friction and creating a faster path from product exploration to application.

Capture Growth Opportunities Through:

- ✓ Online & Mobile Banking
- ✓ Website Product Exploration
- ✓ Personalized Loan Shopping
- ✓ Offers Repository
- ✓ Multi-Product Prequalification
- ✓ Direct Application Routing

Segmentation & Invitation-to-Apply

Zoot's extensive data ecosystem connects credit bureaus, alternative data providers, and internal customer data to enable more precise audience segmentation and targeting.

Build Smarter audiences. Deliver More Relevant Invitations.

Combine rich data insights with automated decisioning to identify high-potential consumers, refine campaign targeting, and improve marketing effectiveness.

Segment and Target Using:

- ✓ Credit Bureau Attributes & Scores
- ✓ Income & Employment Data
- ✓ Cash Flow & Financial Behavior
- ✓ Deposit & Loan Relationships
- ✓ Transaction & Payment Activity

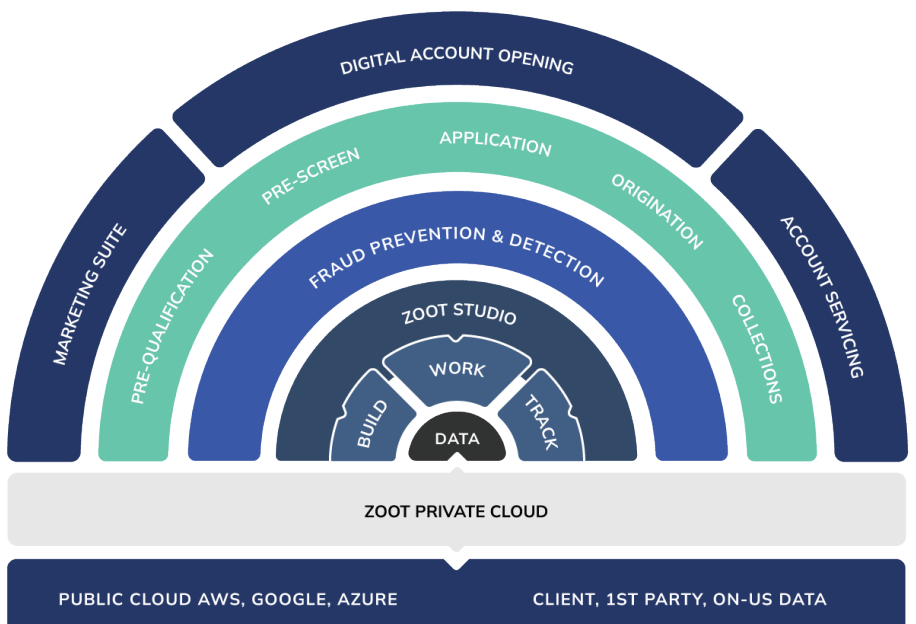
Powering Your Success, Together with Zoot

With Zoot, banks and credit unions gain a trusted partner that delivers stability, flexibility, and unmatched processing power.

Our expert teams combine decades of experience with a commitment to world-class service, and our solutions are designed to help your organization navigate complexity, accelerate profitable growth, and improve customer experiences.

From risk management to customer acquisition and operational efficiency gains, we empower financial institutions to tackle multi-faceted challenges with confidence.

We don't just solve isolated problems - we help you connect the dots across your entire organization, driving meaningful, enterprise-wide transformation.



It Starts with Zoot

Schedule time with Zoot's consultative team to discuss the best fit for your organization.

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