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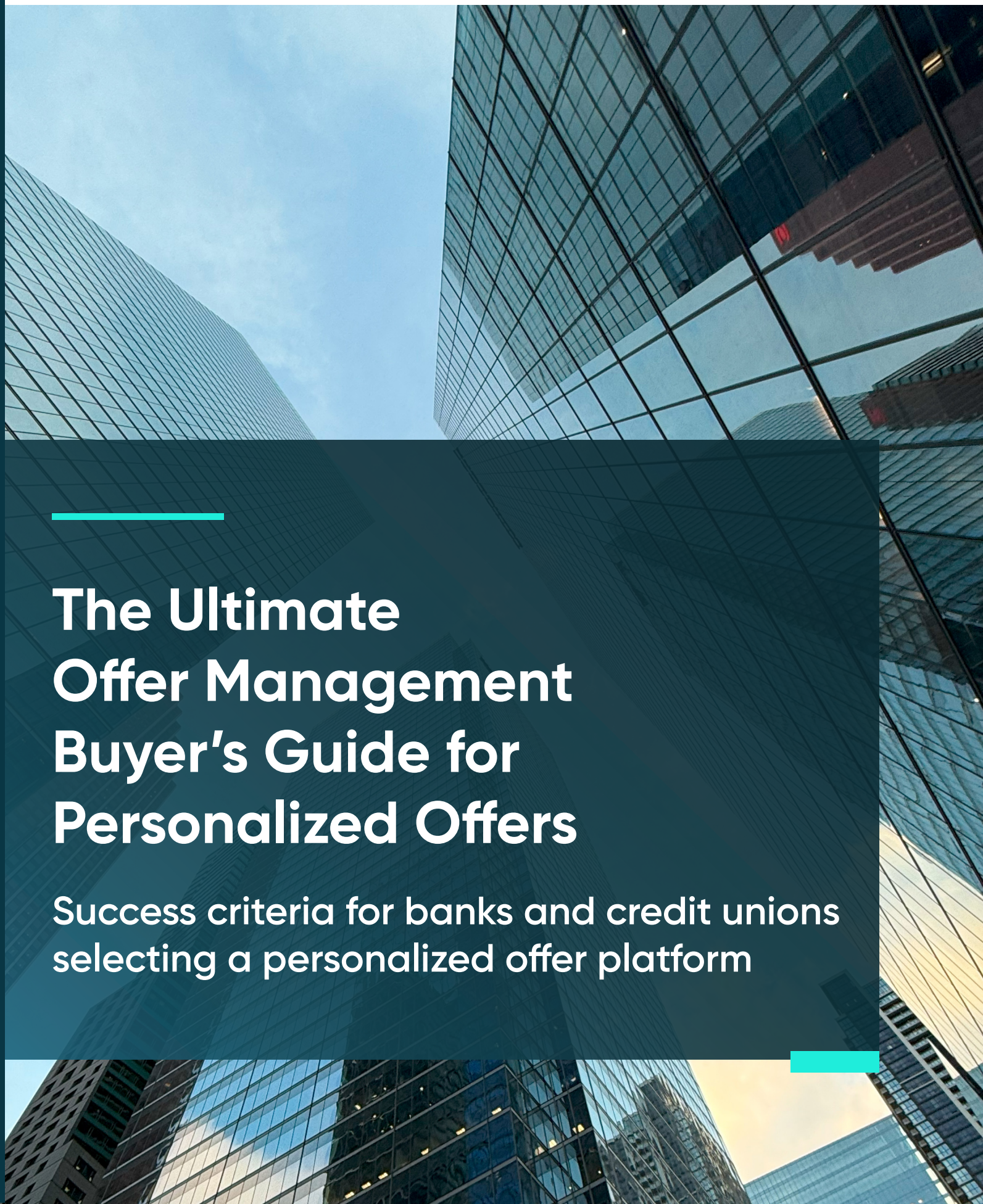

The Ultimate Offer Management Buyer's Guide for Personalized Offers

Success criteria for banks and credit unions selecting a personalized offer platform

Personalized offers are no longer a differentiator. They are the price of entry—and the institutions that cannot deliver them quickly, at scale, and within the rules are conceding wallet share to the ones that can.

The pressure has come from every direction all at once. Big tech has reset customer expectations for relevance. Rates have moved in basis points and in days, not quarters. Regulators have continued writing consent orders about the same structural failure: the offer a customer received carried the wrong disclosure. And AI has collapsed the window in which human review can keep those promises consistent—a modern bank now generates more personalized offers in a day than its compliance function can read in a quarter.

This combination has moved offer management from a marketing tool decision to an architectural one. It is now common for an institution to have attempted the problem twice—once by building on a CRM and once by bending a general-purpose marketing or work-management suite—before concluding that neither solves the problem.

What changed since the last edition of this guide

- Fulfillment has moved from an afterthought to a board-level exposure. The reward the customer was promised, and did not receive on time, is where complaints, MRAs, and consent orders begin. This edition treats fulfillment as a first-class functional area with its own requirement set.
- AI is now inside the offer lifecycle—in pre-review, in content generation, and in monitoring. This creates a new class of non-functional requirement: AI governance and model risk. If your vendor cannot answer it, your model risk team will.
- Resilience is now a procurement gate, not an appendix. Recovery objectives, tenant isolation, and key management belong in the evaluation, not in a follow-up questionnaire.
- The commercial model has become a differentiator. Platforms metered per contact, per message, or per API call charge you more precisely when you succeed. That is worth surfacing before contract.

Executing on personalized offers has become a clarion call for financial services companies in today's environment.

The threat from big tech has made the need to deliver relevant products and pricing a "must have" strategy to survive and thrive. This has empowered financial services companies to establish and prioritize key goals of offer management.

Key Goals

Institutions that succeed at personalized offers tend to have the same three goals before they look for a platform.

- Create bundle and relationship pricing that reflects the value of the whole customer, enabling higher retention.
- Deploy product and pricing to narrowly targeted segments to get the best risk-adjusted returns.
- Dynamically price and suggest the next best product based on the customer's actual behavior.
- Prove, at any moment and to anyone who asks, exactly what was offered to whom, on what terms, with which disclosure, and whether the promise was kept.

Best Practices for Personalized Offers

Meeting the many requirements inherent in offer management is daunting, but doable. The process of finding partners who answer your institution's needs can benefit from a thorough review of who can handle the complexities.

As a trusted partner to some of the most sophisticated marketers and compliance teams in financial services, we have a unique vantage point from which to offer perspective and support. Our team completed an analysis of five leading financial organizations and how they built out their offer management strategy and platform.

The result: an Offer Management Buyers Guide that includes the best practices to create the processes, train the people and deploy platforms that will deliver significant business value.

We addressed the following:

What was their vision around building out an offer management strategy?

What were the specific use cases they needed?

What specific requirements are part of the vendor search and selection process?

This Guide Covers Three Things

Focus on Vision

Articulate a clear vision before you go looking for a platform. Define the goals, the use cases, the KPIs and the stakeholders—a requirements list assembled without them will lead to the wrong vendor.

Functional Requirements

Ensure the solution covers the entire offer lifecycle—strategy, eligibility, presentment, codes and disclosures, and fulfillment. Most evaluations are strong on the first three and thin on the last two. That is where the failures happen.

Non-Functional Requirements

Third-party integration, enterprise-grade operations, resilience and security, AI governance, commercial model, and financial-services expertise. These determine whether the platform survives your institution.

Focus on Vision

Articulating a clear vision for the offer program is a vital first step: define goals, consider use cases, and set the KPIs you will be held to.

Once you know what you are looking for, then you are ready to use the Requirements Checklist to ensure your solutions partner meets those specific criteria.

A Vision Statement Worth Borrowing

"We are looking for an enterprise product, pricing and offer hub that simplifies and automates the creation and delivery of personalized offers and relationship pricing across all our products. It must manage the complete offer lifecycle from strategy through fulfillment—including proving, in real time, that a customer has met the offer's requirements and has been paid what they were promised."

Ask These Questions Before You Write the RFP

- Have we determined the problems that need to be solved—or are we buying a category?
- Which use cases are in scope for phase one, and which are explicitly not?
- Do we agree on which pain points matter most?
- Is there stakeholder alignment on how goals will be measured—across marketing, product, legal, compliance, operations, and technology?
- Who owns fulfillment today, and do they know they are in this evaluation?
- What does our model risk function need to see before an AI-assisted review can go live?

Use Cases to Consider

- Retail: checking, savings, CDs, money market.
- Card: credit, prepaid, co-brand, and partner portfolios.
- Lending: mortgage, HELOC, auto, personal.
- Multi-relationship and bundle offers spanning lines of business.
- Refer-a-friend and member-get-member.
- Retention, reactivation, and win-back.
- Wealth and advisory, where every recommendation carries a disclosure.

Goals

- Create personalized offers that acquire customers and deepen relationships.
- Digitally transform a disparate, complex, manual process.
- Decrease cycle time to create, manage, test, and deploy offers.
- Reduce risk and improve resiliency with a single system of record.
- Deliver on the promise—track stipulations, pay rewards on time, and show the customer where they stand.

KPIs

- Revenue and net new balances attributable to offers.
- Cycle time from offer idea to in-market.
- Offer volume in production—and whether it grew without headcount.
- Retention and cross-sell rate, products per customer.
- Consistency—rate of discrepancy between what was offered and what was delivered.
- Compliance—time to produce audit evidence, number of disclosure defects reaching market.
- Fulfillment—time to reward payout, volume of "where is my bonus" contacts, complaint and dispute rate.

Criteria for Vendor Selection Success

Developed as a one-stop guide to securing a solutions provider, the Requirements Checklist covers more than 100 requirements that should be considered before selecting an Offer Management solution. The checklist focuses on two different areas: **Functional Requirements and Non-Functional Requirements.**

Functional Requirements

- Offer Strategy
- Offer Eligibility
- Offer Presentment
- Offer Codes and Disclosures
- Offer Fulfillment

Non-Functional Requirements

- Third-Party Integrations
- Enterprise-Grade Solution
- Resiliance, Security, and Data
- AI Governance and Model Risk
- Commercial Model
- Financial Services Industry Expertise

Functional Requirements

The checklist below is organized into five functional areas and covers the full offer lifecycle. Evaluate every vendor against all five—a platform that only excels at four of them will leave you back where you started.

- Offer strategy: The offer as a governed object.
- Offer eligibility: Who receives it and why.
- Offer presentment: Assembling and approving what the customer actually sees.
- Offer codes and disclosures: The connective tissue most evaluations miss.
- Offer fulfillment: Keeping the promise and proving you kept it.

Offer Strategy

This starts with a flexible, easy-to-change offer data model and the ability to manage every offer type you sell: retail, card, lending, refer-a-friend, retention, and bundles that span lines of business. The platform must let strategy, finance, product, legal, and operations collaborate on the same object, from creation to archival.

Provides out-of-the-box offer data models and lets you configure your own.	✓
Enables configuration of offer attributes—field types, validation, behavior—without code.	✓
Supports any type of offer metadata: timing, pricing, channels, disclosures, selling scripts, eligibility criteria.	✓
Supports offer attributes driven by internal or external lookups and tables.	✓
Supports offer attributes driven by external inputs (e.g., an APR derived from Prime).	✓
Offer metadata can span multiple tables.	✓
Execution rules at field or offer level prevent incorrect setup at the point of entry.	✓
User-friendly validation errors with correction instructions, not stack traces.	✓
Administrators can change field grouping, layout, rules, and behavior themselves.	✓
Maker/checker roles with fields locked or editable by workflow stage and persona.	✓
Custom approval workflows, n-tier, with notifications and reporting.	✓
Import and export offer metadata to and from third-party systems.	✓
A single view of all future, current, and past offers.	✓
Custom offer reporting for marketing, finance, risk, and executives.	✓
Multiple users can concurrently contribute to the lifecycle of one offer.	✓
Offer types can be specific to a line of business or bundled across lines of business.	✓
Full change history on every offer for audit and optimization.	✓
Enables offer creation from scratch or by copying and modifying an existing offer.	✓
Base offers and derived variants sit in a hierarchy—changing the parent does not require rebuilding the children.	✓
Offers advance their own lifecycle status on rules—an expired offer retires itself.	✓

Offer Eligibility

Eligibility is where you choose the audience that will find the offer most compelling and deliver the best risk-adjusted value. Because a customer will qualify for several offers at once, the platform must also prioritize.

Build, view, and customize audience selection.	✓
Generate offer conversion and profitability metrics.	✓
Forecast offer performance before launch.	✓
Identify and suggest an offer's most profitable audience.	✓
Use a real-time decision engine that determines which offer a person is most likely to take.	✓
Prioritize competing offers by customer value and business value.	✓
Integrate with all customer data sources—CDP, core, data warehouse, event streams.	✓
Evaluate eligibility in real time, via API, at the time of presentment.	✓
Evaluate eligibility for a prospect with no record in the CDP—attributes supplied inline in the request.	✓
Evaluate multiple customers in a single request for batch and pre-qualification use.	✓
Eligibility rules are authored and changed by business users, with versioning and audit.	✓
The same eligibility logic governs presentment, enrollment, and fulfillment—one truth, not three implementations.	✓

> *The last requirement is the one that quietly decides the outcome. If eligibility is implemented once in the campaign tool, again in the digital channel, and a third time in the fulfillment batch, the three will disagree—and the customer will find the disagreement before you do.*

Offer Presentment

Of all the parts of the offer process, presenting the offer creates the greatest cost and the longest cycle time. In a highly regulated industry the complexity is immense, and manual, error-prone assembly wreaks havoc on marketing and operations. Look for five core capabilities.

1. **An offer content repository that manages product, pricing, and disclosure content in modular form.**
2. **A business-configurable rules engine that composes the offer from the modular content and the offer metadata in real time.**
3. **An AI-powered quality-control and audit capability that checks every offer against compliance and brand requirements before a human opens it.**
4. **A collaborative review and approval process, so stakeholders sign off on the final artifact rather than a proxy for it.**
5. **A delivery engine that surfaces presentment-ready offers to every channel.**

Content repository managing modular content for product, pricing, and disclosures.	✓
Templates defining the visual presentation of the offer per channel.	✓
Business user-configurable rules engine composing the offer from modular content and metadata.	✓
Test and preview an offer in its final presentation format across devices and channels.	✓
AI-powered assessment that runs against a rule library the institution owns and can change.	✓
Every AI finding is explainable, attributable to a named rule, and reviewable by a human.	✓
Collaborative review and approval workflow for all stakeholders with in-context annotation.	✓
Version comparison—confirm that only approved changes were made between rounds.	✓
Full auditability for every change through the approval process.	✓
Integration with every channel that presents the offer—web, app, email, print, branch, contact center.	✓
One approved source renders to every channel—no parallel channel-specific copies to keep in sync.	✓
Accessibility conformance of generated assets—WCAG 2.1 AA—is checked, not assumed.	✓
Custom reporting and analytics to identify trends, risks, and inefficiencies in the review process itself.	✓

Offer Codes and Disclosures

This area appears in almost no buyer's guide, and it is where a surprising number of implementations come apart. The offer code is the identifier that ties the promise to the customer, the channel, and the payout. The disclosure is the legal expression of that promise. If either is managed outside the platform, the platform is not the system of record.

Generate, assign, and track unique offer codes—personalized, referral, and general-marketing.	✓
Child codes are minted from the parent offer, carrying its lineage in the identifier.	✓
Codes can be system-generated with guaranteed uniqueness, user-defined or a hybrid of prefix, token, and sequence.	✓
A code may serve multi-use purposes for generally available offers.	✓
A code may be bound to a single customer, enabling personalization at the customer, channel, and offer instance level, and can be traced back to all three.	✓
Code lifecycle is governed—issued, active, redeemed, expired, revoked—with dates and auditability.	✓
Codes are exposed to downstream systems by API or feed without re-keying.	✓
Disclosures are assembled from a governed, versioned library—not pasted into creative.	✓
Disclosures are bound to the offer, product, channel, and jurisdiction that require them.	✓
A change to a disclosure propagates to every offer and asset that uses it, with an impact report.	✓
The exact disclosure served to a specific customer on a specific date can be reconstructed on demand.	✓
Disclosures can be delivered live by API and served statically by CDN—both paths from the same source.	✓

Offer Fulfillment

Fulfillment is where the rubber meets the road—and where the reputational damage lives.

All the work of getting a customer to take the offer is wasted if they have a bad experience, fail to satisfy a stipulation they never understood, or do not receive the benefit when they were told they would. In most institutions, the quality of that experience is poor and lacks proper tools, leaving both the bank and the customer wondering where the customer stands.

That absence of visibility does damage across the enterprise:

- Product and segment owners cannot tell whether the offer worked.
- Customer care takes days—sometimes weeks—to answer "when do I get my bonus?"
- Compliance and legal watch a complaint pattern form, knowing it is the raw material of an MRA.

> *Ask every vendor the same question, and watch what happens: "A customer enrolled on the 3rd, made a qualifying deposit on the 14th, and had it reversed on the 20th. What does the customer see today, what does my contact center see, and what will you pay them?" A platform that manages offers but not fulfillment cannot answer this. A platform built for fulfillment answers it without a discovery call.*

1. Data Ingestion and Preparation

Fulfillment is only as good as the data underneath it.

Ingest transaction, balance, and behavioral data as events or batch from every product platform.	✓
Support multiple transports—SFTP, cloud object storage, streaming, and API—not one.	✓
Bind incoming files to a data source by pattern, with configurable delimiters and encodings.	✓
Validate on arrival: header and footer control checks, duplicate files, out-of-sequence files, null data sets—and reject rather than silently load.	✓
Report ingestion status per file: received, uploaded, success, partial success, failed, rejected.	✓
Pre- and post-processing of incoming data—encoding conversion, de-duplication, casing, column splitting, lookup joins—configured, not coded.	✓
Business users can trigger an ingestion when a file arrives off-schedule, without a ticket.	✓
Transform raw data into views that can be executed against offers and stipulations.	✓
Every ingestion run captures an immutable snapshot of the configuration that produced it—and that snapshot can be re-run.	✓
Handle files at production scale without truncation—state the limits explicitly.	✓

2. Stipulation and Reward Rules

The rule set is the offer's promise, written in a form a machine can settle. It must be changeable by the business and auditable by compliance.

Store and execute reward stipulations and rules.	✓
Business-user-configurable management of the rule sets attached to stipulations.	✓
Support the rule types real offers need: tracking (bind a customer to an offer), aggregation (sum, count, minimum balance over a window), qualification, and an overall fulfillment status.	✓
Aggregate across time windows—rolling, calendar, offer-relative—and across accounts.	✓
Calculate whether rewards are met across more than one system or line of business, and trigger redemption.	✓
Reusable rule functions—write the logic once, call it from many offers.	✓
Rules are versioned, with an immutable identifier, and changes are attributable.	✓
Promote rules through build, test and live stages with separate data and separate permissions—a user trusted in build can be locked out of live.	✓
Test a rule set against real historical data before it governs a live payout.	✓
Simulate the fulfillment outcome of an offer before launch—how many will qualify, and what will it cost?	✓

3. Real-Time Eligibility and Enrollment

Evaluate eligibility in real time by API, at the point of presentment or application.	✓
Enroll a customer into an offer by API, and confirm the enrollment window is open.	✓
Validate an offer code at enrollment—is it live, is it this customer's, has it been used?	✓
Return a consistent response shape whether the customer qualifies or not—the unhappy path is not an exception.	✓
Enforce enrollment limits: one per customer, one per household, first-to-achieve, or an explicit strategy of your choosing.	✓
Publish a documented latency and availability target for the eligibility and enrollment APIs, and report against it.	✓

4. Tracking, Status, and Customer Visibility

This is the requirement that most directly reduces complaints and call volume, and it is the one most often discovered after go-live.

Track each enrolled customer's progress against every stipulation, continuously.	✓
Expose that progress to the contact centre—an agent can answer "where am I?" on the first call, without a spreadsheet.	✓
Expose that progress to the customer, in digital banking, by API—a status tracker, not a phone number.	✓
Send proactive, contextual nudges: what the customer has achieved, what remains, and by when.	✓
Notify the customer when the reward is earned and when it is paid—through the institution's existing channels, not a parallel one.	✓
Show the same status to the customer, the agent and the product owner. One number, three audiences.	✓

5. Payout, Exceptions, and the Edge Cases that Decide the Project

Every institution discovers these in month four. Ask about them in week one.

Backdated enrollment—count qualifying activity that occurred before the customer enrolled.	✓
Customer and account merge events—the fulfillment history survives the merge.	✓
One customer, multiple accounts, multiple codes—with an explicit strategy: allow all, first to achieve, or disqualify the secondaries. No fulfillment activity is lost.	✓
Reversals and clawbacks—a qualifying deposit that is withdrawn, a transaction that is charged back.	✓
Discretionary override—a disqualified customer can be paid anyway, by an authorised person, with the reason recorded.	✓
Customers who fall out of the offer continue to be tracked, not deleted.	✓
Partial and tiered rewards—"as high as" offers where the payout depends on which tier the customer reached.	✓
Payout instructions are exported to the system that actually moves the money, with reconciliation back.	✓
Duplicate-payment prevention, and a demonstrable control that proves it.	✓

6. Reporting, Reconciliation, and Audit

Generate analytical reports on offer performance, qualification rates and payout liability.	✓
Report accrued but unpaid reward liability—finance will ask, and the answer cannot be a query.	✓
Export fulfillment results on a schedule, with configurable format, column mapping and destination.	✓
Export only what changed since the last run—not the whole file, every night.	✓
Consolidate multiple report exports into a single downstream file where the receiving system needs one.	✓
Reconcile what was promised, what was earned and what was paid—and surface the differences.	✓
Reconstruct, for any customer and any date, the offer they held, the terms, the disclosure served, their progress and their payout.	✓
Retain fulfillment records to the institution's regulatory retention standard, immutably.	✓

7. Scale and Operations

Execute stipulations at scale across millions of enrolled records, within the operational window.	✓
State the volume the subscription covers, and what happens when you exceed it.	✓
Scale to seasonal peaks—a product launch, a rate campaign, a sponsorship—without renegotiation.	✓
Run offers concurrently across lines of business without contention.	✓
Fail a data feed loudly, not silently—alerting the operator, not the customer.	✓

Non-Functional Requirements

Non-functional requirements decide whether the platform survives contact with your own institution. They are where the evaluation is won or lost after the demo is over.

Third-Party Integrations

Connects to the systems you already own—CRM, content management, campaign and decisioning platforms, data warehouse, core.	✓
Coexists with your existing stack rather than replacing it—you should not have to admit the last purchase was worthless.	✓
Sends encrypted data to multiple systems and lines of business.	✓
Receives encrypted and unencrypted data from multiple systems and lines of business.	✓
Sends offer data for analytical purposes.	✓
Exchanges information with your other vendors—print, email service provider, rewards processor.	✓
Sends historical data.	✓
Everything the user interface can do, an API can do—including fulfillment, not just reads.	✓
Named, supported, documented connectors—with existing strategic relationships behind them.	✓

Enterprise-Grade Solution

An enterprise-grade platform is business-configurable with no code changes needed. Ask for demonstrable capability in six areas: security, configurability, scalability, empowerment, control and auditability, and risk mitigation.

- **Security**
- **Configurability**
- **Scalability**
- **Empowerment**
- **Control & Auditability**
- **Risk Mitigation**

Enterprise-level deployment of the designed solution.	✓
Add users; multiple concurrent users; differentiated entitlement levels.	✓
Role- and persona-based permissions, with fields editable or locked by workflow stage.	✓
Maintain the required level of security for data stored and transmitted.	✓
Customer support for urgent and non-urgent instances, with a published SLA and a named escalation path.	✓
Demonstrable ease of use—a business user, not an administrator, completes the core task in the demo.	✓
Configuration is exportable and diffable between environments—change is managed, not remembered.	✓
A defined release cadence, an ability to defer, and a rollback plan for every release.	✓

Resiliance, Security, and Data

Non-negotiable. Get these answers in writing during evaluation, not during the security review, when the timeline is already committed.

Tenant model—stated precisely. Single-tenant, multi-tenant, or isolated instance; and at what boundary is the isolation enforced?	✓
Recovery objectives—the vendor's standard RTO and RPO, and what is achievable for your tier, in writing.	✓
Published uptime commitment, scoped explicitly—platform, or a specific API?	✓
Encryption at rest and in transit, with named standards and key management.	✓
Customer-managed keys—supported today, or roadmapped? If roadmapped, with what date, and what is the mitigation until then?	✓
Key rotation frequency.	✓
Data residency—which regions, and can the institution choose?	✓
Current certifications—SOC 2 Type II and any others—with the report available under NDA.	✓
Record retention to your regulatory standard, immutable where required.	✓
Accessibility—WCAG 2.1 AA conformance for the platform itself and for generated customer-facing assets, evidenced by a VPAT.	✓
Penetration testing cadence, and remediation SLAs.	✓
Business continuity plan, tested, with the test results shareable.	✓

AI Governance and Model Risk

If a platform uses AI anywhere in the offer lifecycle—review, generation, monitoring, recommendation—then your model risk function is a stakeholder in this purchase whether they have been invited or not. These questions have no good answer after contract.

Where exactly is AI used in the offer lifecycle, and where is it not?	✓
Which models, from which providers, and where do they run? Does institutional data train them?	✓
Is AI advisory or authoritative—can it approve, or only recommend to a human who approves?	✓
Is there a human in the loop at every gate that has regulatory consequence?	✓
Are AI findings explainable and attributable to a named rule the institution owns?	✓
Are the rules deterministic where the regulator has been explicit, and probabilistic only where judgement is genuinely required?	✓
Is every AI action—what was suggested, what a human accepted, and when—in the audit trail?	✓
What documentation exists for model validation, monitoring and drift?	✓
Can the institution turn a model off, or override it, without losing the workflow?	✓

Commercial Model

Ask early. The pricing model shapes behavior for the life of the contract.

Is the subscription metered on volume—per contact, per message, per transaction, per API call—or is it fixed?	✓
Is it priced per seat? What happens when adoption succeeds?	✓
What is included—environments, volume, support hours, training?	✓
What does implementation cost, and how is it structured—fixed, or time and materials?	✓
What does support cost, as a percentage of subscription, and what does each tier actually get?	✓
What does the second use case cost? The third? And what is the pattern of expansion in existing accounts?	✓

> *A platform whose bill rises with your offer volume is charging you most precisely at the moment you succeed. That is a strategy tax. Understand it before contract, not at renewal.*

Financial Services Industry Expertise

In a highly regulated and complex industry, a vendor's depth of financial-services experience is not a soft criterion. It is the difference between a partner who understands why a tiered "as high as" offer needs a different disclosure per tier and a vendor who will discover it during your UAT.

Demonstrated experience on comparable builds and migrations with benchmarks and design patterns.	✓
A clear approach to strategy, estimation, and planning for the proposed solution.	✓
Demonstrated understanding of the technical and functional requirements and of the overall scope.	✓
Meets the requirements of your specific use cases—configured in the evaluation, not just promised in the roadmap.	✓
Named subject-matter experts and skilled resources, as well as clarity on who is staff and who is contract.	✓
Purpose-built for financial services—not a horizontal platform with a banking brochure.	✓
Reference customers of comparable size and complexity, reachable by phone.	✓

How to Score It

A checklist that produces a "yes" from every vendor has told you nothing. Three suggestions for scoring.

Weight Fulfillment as Heavily as Presentment.

Most evaluations weight the parts of the lifecycle that are easy to demo. Fulfillment is hard to demo and is where the customer experience is actually decided. Give it its own score and its own owner.

Make Them Build, Not Tell.

Give every finalist the same offer—ideally a real one with a tiered reward and a disclosure per tier—and ask them to configure it live. The vendors who need Professional Services to add a field in a demo will need Professional Services to add a field in production.

Score What Happens When It Goes Wrong.

Reversal, merge, duplicate enrollment, a late data feed, a customer who qualified and was not paid.

What to Expect from the Right Partner

Choosing the right disclosure management partner is important. Here's just a sampling to reinforce why careful vendor selection, using key criteria, can deliver vital and valuable benefits.

Accountability	Accuracy	Automated Workflows
Compliance	Cost Reduction	Customer Satisfaction
Cycle Time Reduction	Dedicated Support	Ease of Use
Easy Integration	Efficiency	Faster Offer Fulfillment
In-Sync Collaboration	Risk Mitigation	Scalability
Top-Line Growth	Transparency	

> "We never thought it would be possible to automate this process with its hundreds of combinations. Naehas did it in a month, and it works like magic."
>
> Top U.S. Private Bank

Vendor Selection, Simplified

Effective, efficient offer management and fulfillment are now the mechanism by which financial institutions deliver personalized experiences and grow revenue. A requirements checklist is how marketing, product, operations and compliance teams get to a vendor with automated, rule-driven tooling that builds and links complex offers to the right audience in the right channel—consistently, accurately, and provably.

Download the Offer Management and Fulfillment Requirements Checklist in spreadsheet format here.

About Naehas

Naehas is the offer management, disclosure automation, and marketing compliance platform purpose-built for financial institutions. Where legacy marketing stacks were designed for campaigns, Naehas was designed for the regulated offer lifecycle: every product offer, rate, fee, and disclosure governed, approved, and delivered at the speed of digital banking.

The platform is built around the three outcomes financial institutions are measured on: revenue growth through faster, more relevant offers, compliance through automated disclosure governance, and relationship depth through cross-sell and retention at scale.

Six of the ten largest U.S. financial services companies by market cap trust Naehas to grow revenue, reduce risk, and accelerate value.

Learn more at www.naehas.com.

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