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(54) **METHODS AND SYSTEMS FOR PROVIDING CROSS-SELLING WITH ONLINE BANKING ENVIRONMENTS**

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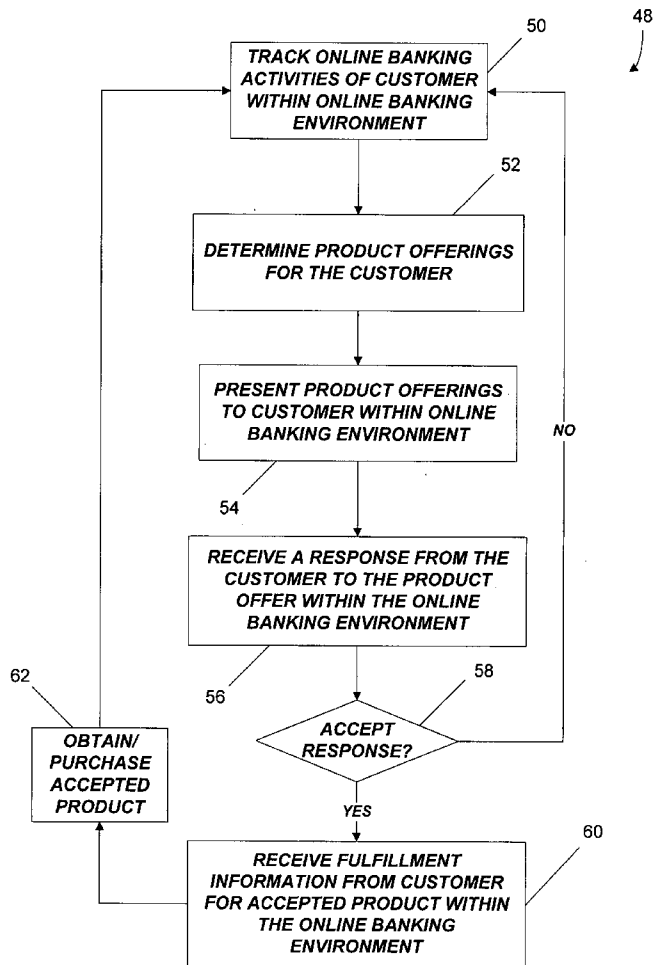**Publication Classification**

(57) **ABSTRACT**

A method of performing cross-selling within an authorized online banking environment. One method can include obtaining data relating to online banking activities performed by a customer within an authorized online banking environment, determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer, and providing an offer of the at least one product to the customer within the authorized online banking environment.

10

14

CUSTOMER

NETWORK

16

18

20

FINANCIAL
INSTITUTION SYSTEM

ONLINE BANKING
APPLICATION

CROSS-SELLING
APPLICATION

12

FIG. 1

FIG. 2

FIG. 3

48

TRACK ONLINE BANKING
ACTIVITIES OF CUSTOMER
WITHIN ONLINE BANKING
ENVIRONMENT

50

DETERMINE PRODUCT OFFERINGS
FOR THE CUSTOMER

52

PRESENT PRODUCT OFFERINGS
TO CUSTOMER WITHIN ONLINE
BANKING ENVIRONMENT

54

RECEIVE A RESPONSE FROM THE
CUSTOMER TO THE PRODUCT
OFFER WITHIN THE ONLINE
BANKING ENVIRONMENT

56

ACCEPT
RESPONSE?

58

NO

YES

OBTAIN/
PURCHASE
ACCEPTED
PRODUCT

62

RECEIVE FULFILLMENT
INFORMATION FROM CUSTOMER
FOR ACCEPTED PRODUCT WITHIN
THE ONLINE BANKING
ENVIRONMENT

60

FINANCIAL INSTITUTION DATA

80

APPLICATION DATA

78

ECONOMIC DATA (E.G., INTEREST RATES)

76

THIRD-PARTY DATA

74

PROVIDER DATA

72

ACCOUNT QUALIFICATION

82

CROSS-SELLING OFFERS (E.G., LINE OF CREDIT, CREDIT CARD, ONLINE BANKING SERVICES, ETC.)

86

ACCOUNT PRICING AND PRIVILEGES (E.G., INTEREST RATE, OVERDRAFT LIMIT, MONTHLY FEES, ETC.

84

70

FIG. 4

METHODS AND SYSTEMS FOR PROVIDING CROSS-SELLING WITH ONLINE BANKING ENVIRONMENTS

RELATED APPLICATIONS

[0001] The present application claims priority to U.S. Provisional Application No. 60/796,232 filed on Apr. 28, 2006 and U.S. P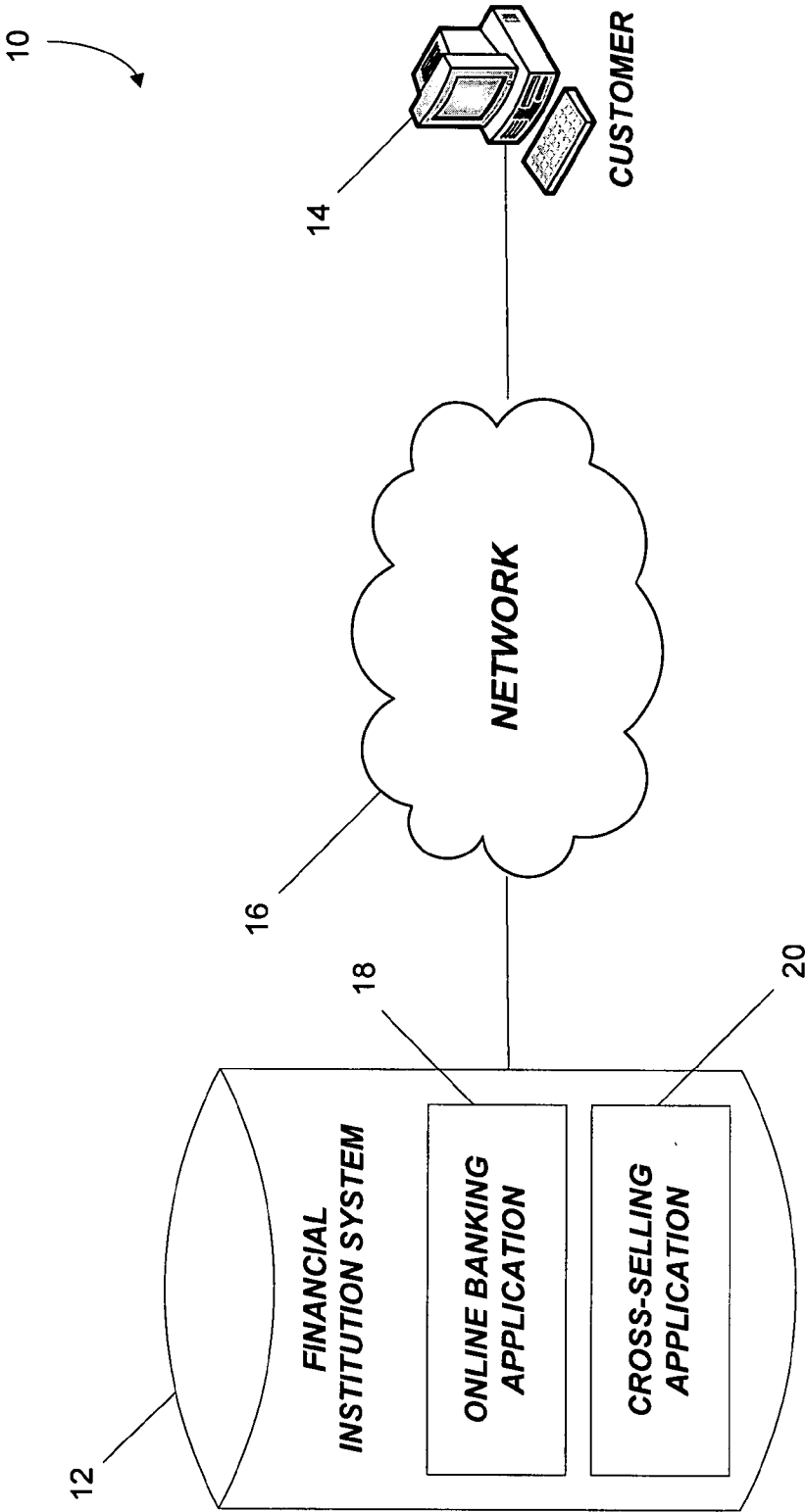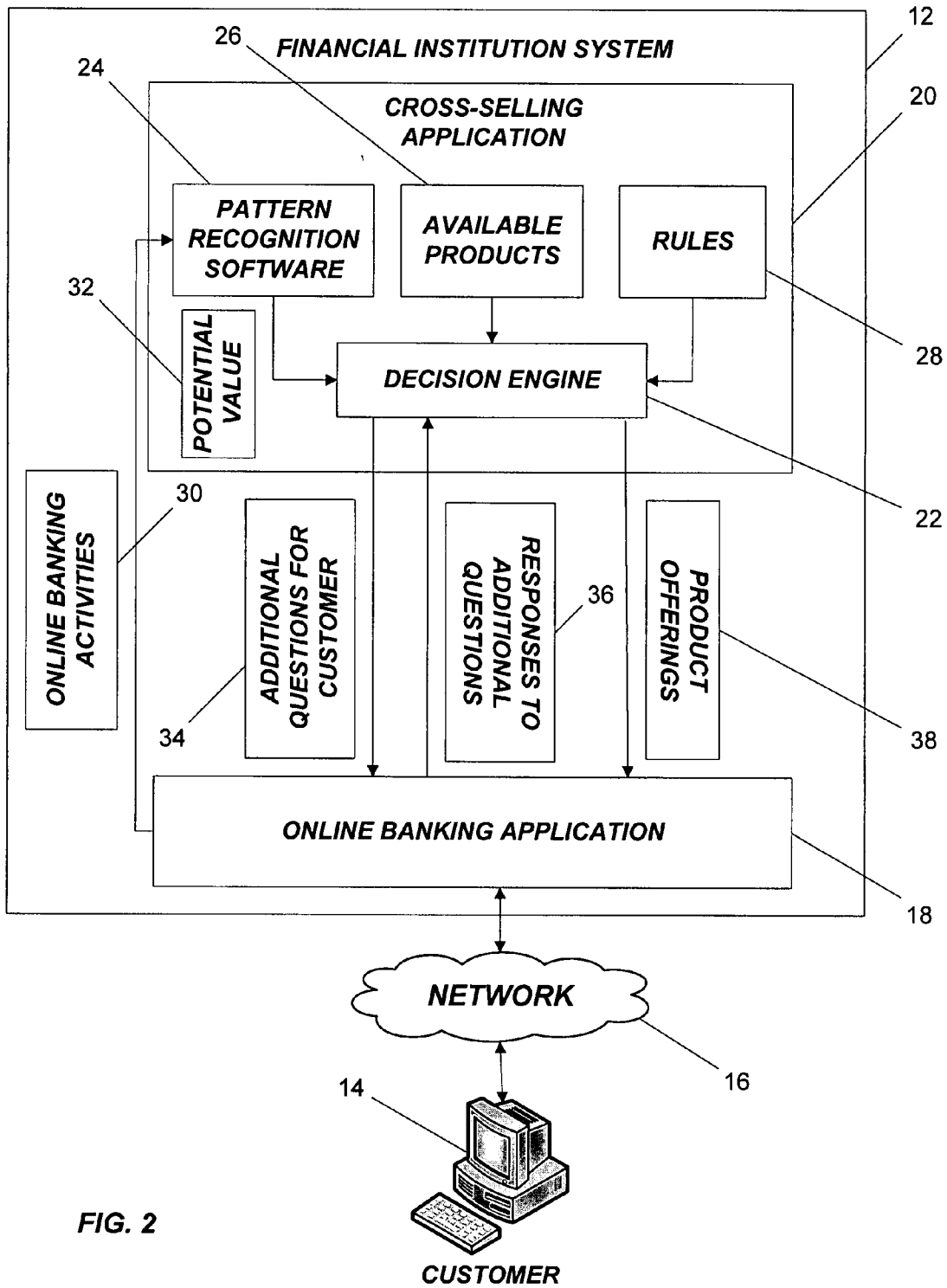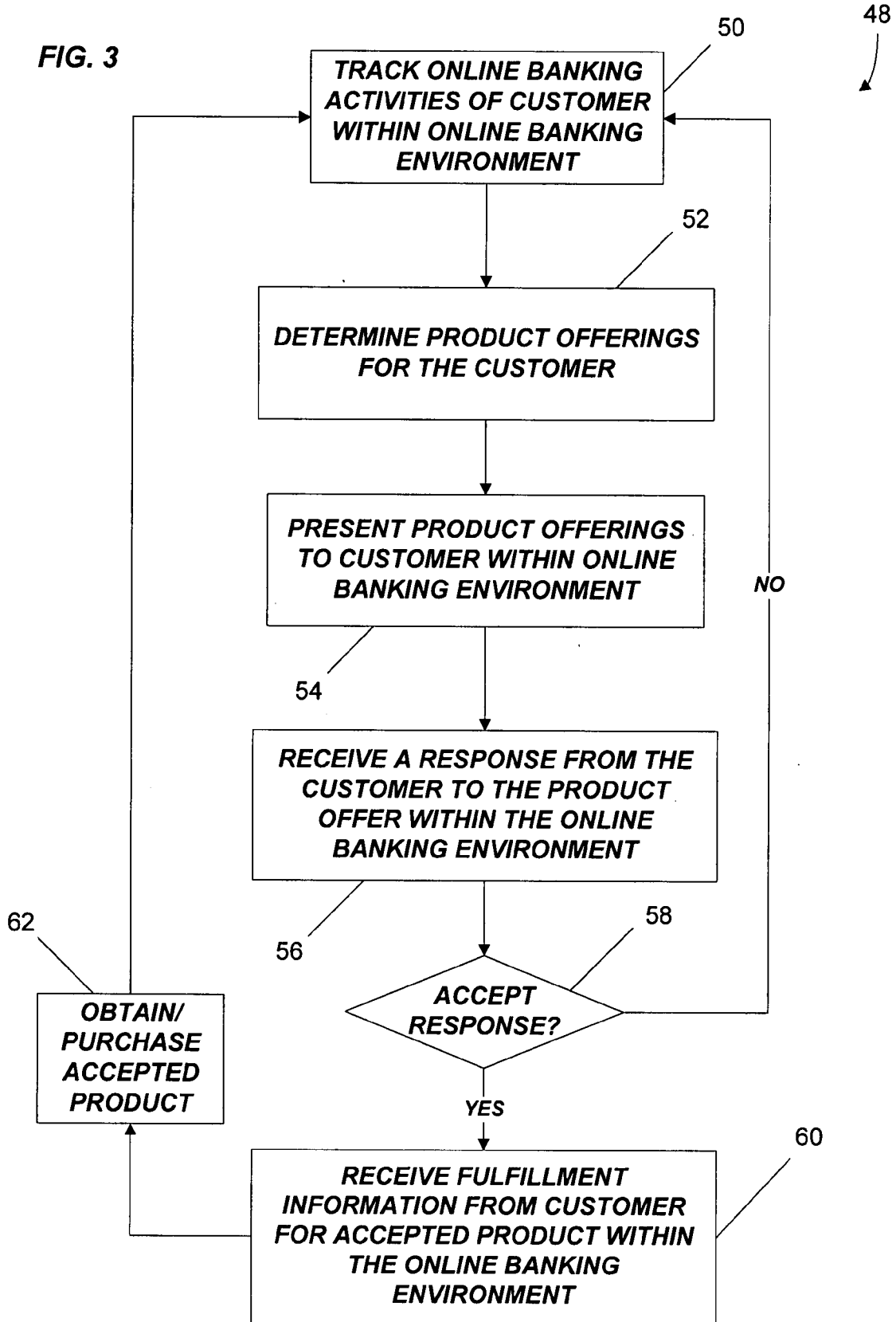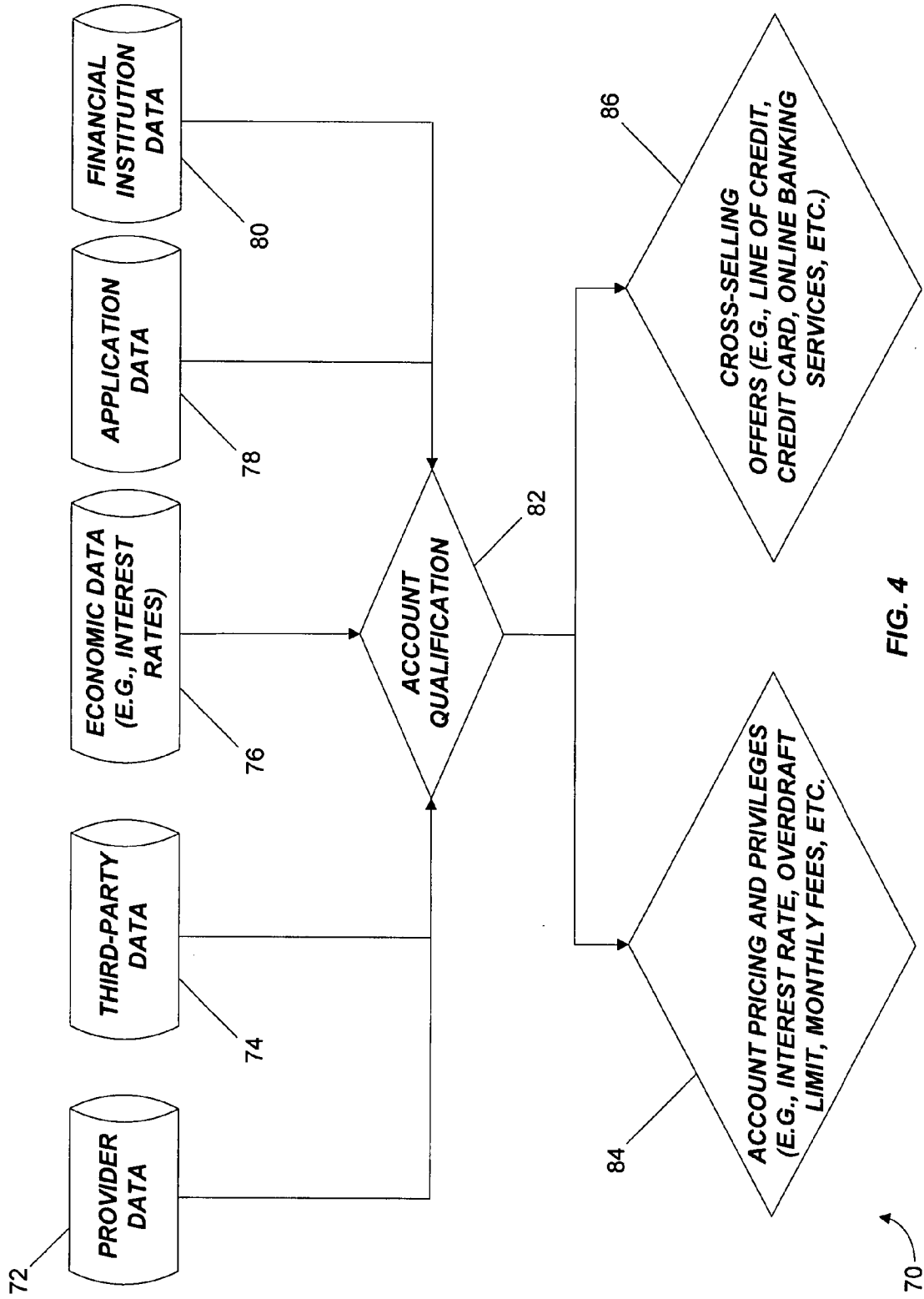rovisional Application No. 60/816,820 filed on Jun. 27, 2006, the entire contents of which are herein both incorporated by reference.

BACKGROUND OF THE INVENTION

[0002] Online banking environments have emerged as a channel that enables financial institutions to remotely provide services to customers. For example, many financial institutions provide online banking environments that allow customers to open and fund accounts, pay bills, transfer funds, obtain account balances, etc. However, many customers are unwilling to use fee-related online banking services. Therefore, the free vs. fee online banking dilemma has been an issue for financial institutions due to the infrastructure costs associated with online banking applications and the customer's reluctance to pay for online banking services.

SUMMARY OF THE INVENTION

[0003] Embodiments of the invention therefore provide methods and systems for performing cross-selling based on online banking activities performed by a customer. One method can include obtaining data relating to online banking activities performed by a customer within an authorized online banking environment, determining at least one product to offer the customer based on the online banking activities performed by the customer, and providing an offer of the at least one product to the customer within the authorized online banking environment.

[0004] Embodiments also provide a system for performing cross-selling within an authorized online banking environment. The system can include an online banking application and a cross-selling application. The online banking application can be configured to allow an authorized customer to perform at least one banking activity. The cross-selling application can obtain data relating to the at least one banking activity performed by the authorized customer and can determine at least one product to offer the authorized customer based on the at least one banking activity. The online banking application can also be configured to provide an offer of the at least one product to the authorized customer.

[0005] Further embodiments provide a cross-selling application for determining at least one product to offer a customer based on online banking activities performed by the customer. The cross-selling application can include data relating to at least one product available for cross-selling, at least one software-based rule defining criteria for cross-selling at least one product to a customer, a decision engine, and pattern recognition software stored in computer readable medium within the cross-selling application. The pattern recognition software can identify unusual banking activities of the customer based on the banking activities performed by the customer and can provide a cross-selling potential value to the decision engine. The decision engine can apply the at least one rule and the data relating to at least one product available for cross-selling to the cross-selling potential value to determine the at least one product to offer the customer.

BRIEF DESCRIPTION OF THE DRAWINGS

[0006] FIG. 1 illustrates an online banking system according to an embodiment of the invention.

[0007] FIG. 2 illustrates the cross-selling application of FIG. 1 according to an embodiment of the invention.

[0008] FIG. 3 illustrates a method of performing online banking cross-selling according to an embodiment of the invention.

[0009] FIG. 4 illustrates a method of remotely opening a new account that includes cross-selling according to an embodiment of the invention.

DETAILED DESCRIPTION

[0010] Before any embodiments of the invention are explained in detail, it is to be understood that the invention is not limited in its application to the details of construction and the arrangement of components set forth in the following description or illustrated in the following drawings. The invention is capable of other embodiments and of being practiced or of being carried out in various ways. Also, it is to be understood that the phraseology and terminology used herein is for the purpose of description and should not be regarded as limited. The use of "including,""comprising" or "having" and variations thereof herein is meant to encompass the items listed thereafter and equivalents thereof as well as additional items. The terms "mounted,""connected" and "coupled" are used broadly and encompass both direct and indirect mounting, connecting and coupling. Further, "connected" and "coupled" are not restricted to physical or mechanical connections or couplings, and can include electrical connections or couplings, whether direct or indirect. Also, electronic communications and notifications may be performed using any known means including direct connections, wireless connections, etc.

[0011] It should also be noted that a plurality of hardware and software based devices, as well as a plurality of different structural components, may be utilized to implement the invention. Furthermore, and as described in subsequent paragraphs, the specific configurations illustrated in the drawings are intended to exemplify embodiments of the invention and that other alternative configurations are possible.

[0012] FIG. 1 illustrates a system 10 for performing cross-selling within an online banking environment according to an embodiment of the invention. As shown in FIG. 1, the system 10 can include a financial institution system 12 (e.g., an application service provider ("ASP") server) and a remote device 14, such as a client computer. The remote device 14 can connect to the financial institution system 12 over one or more networks 16, such as a local area network ("LAN"), a wide area network ("WAN"), a cellular network, the Internet, etc. In some embodiments, the remote device 14 can be directly connected to the financial institution system 12. It should be understood that the remote device 14 can include various devices, such as a personal computer, a personal digital assistant ("PDAs"), a Blackberry device, a

cellular phone, or another type of device configured to exchange data with an external device. In some embodiments, the remote device **14** executes a browser application to request, access, view, and provide input to screens (e.g., web pages) provided by the financial institution system **12**.

[0013] As shown in FIG. **1**, the financial institution system **12** can store a software-based online banking application **18** and a software-based cross-selling application **20** in one or more memory modules of the system **12**. The financial institution system **12** can execute the online banking application **18** in order to provide an online banking environment to a customer via the remote device **14**. For example, the online banking application **18** can generate one or more screens (e.g., web pages or forms) that can be transmitted to the remote device **14** over the network **16**. The remote device **14** can display the screens to the customer and the customer can provide input to the financial institution system **12** via the screens in order to perform particular banking activities (e.g., account transfers, new account openings, account balance inquiries, bill payments, etc.).

[0014] The online banking application **18** can also perform customer verification or authentication in order to authorize a customer to operate the online banking application **18** and/or obtain particular information or perform particular functions via the online banking application **18**. For example, the online banking application **18** can request a username and a password or other identifying information from a customer (e.g., via one or more screens generated by the application **18**) and can use the provided identifying information to verify that the customer is authorized to use the online banking application **18**. The online banking application can also use the provided identifying information to obtain the customer's financial information (e.g., account information, products already held by the customer, balance information, etc.) and provide the financial information to the customer via an online banking environment.

[0015] In some embodiments, the online banking application **18** obtains and transmits data to other financial institution applications and/or systems. For example, after a customer is authorized to use the online banking application **18**, the online banking application **18** can request the customer's financial information from a separate financial institution system (e.g., a core system or database) that stores the financial information. In addition, if a customer requests an account transfer, the online banking application **18** can transmit instructions for the transfer to a transfer application or system (e.g., operated by the financial institution). In some embodiments, the separate applications and systems are included in the financial institution system **12**. Alternatively, the separate applications and system can be included in external systems and devices (e.g., a separate server). In addition, the separate applications and systems can be directly connected to the financial institution system **12** or can be indirectly connected to the financial institution system **12** via one or more networks, such as a LAN or the Internet.

[0016] The online banking application **18** can transmit and receive information in a secure manner in order to protect the privacy and security of information. For example, the online banking application **18** can exchange information with the remote device **14** (and/or external financial appli-

cations and systems) using a secure socket layer ("SSL") mechanism (e.g., a bank level certificate) or similar encryption/security mechanisms.

[0017] Banking activities performed by the customer via the online banking application **18** can be tracked by the cross-selling application **20**. For example, the online banking application **18** can log data relating to banking activities performed by a particular customer and the cross-selling application **20** can access the logged data. The logged data can be stored in a database and managed by the online banking application **18**, the cross-selling application **20**, and/or a separate application or system. The online banking application **18** can also transmit messages directly to the cross-selling application **20** informing the cross-selling application **20** of banking activities performed by a customer.

[0018] As described below with respect to FIGS. **2** and **3**, the cross-selling application **20** can use the banking activities of a customer to determine one or more products or services (hereinafter referred to collectively as "products") to offer the customer (e.g., loans, credit cards, debit cards, new accounts, brokerage products, mortgage products, additional online services, etc.). After the cross-selling application **20** determines a product to offer a customer, the cross-selling application **20** can transmit the offer to the online banking application **18**, and the online banking application **18** can forward the offer to the customer. In other embodiments, the cross-selling application **20** directly presents the offer to the customer. For example, the cross-selling application **20** can generate one or more screens describing the offer and can forward the screen to the remote device **14** operated by the customer. The offer forwarded by the cross-selling application **20** can be presented to the customer within the customer's online banking environment, and, in some embodiments, the offer is seamlessly presented in such a manner that the customer is unaware that the offer originated from a separate application. Offers presented to a customer (e.g., via the online banking application **18** or the cross-selling application **20**) can be stored in the financial institution system **12** or an external data storage device.

[0019] The customer can review the offer within the online banking environment and, in some embodiments, can provide a response to the offer within the online banking environment. For example, the customer can indicate an "accept" response or a "decline" response using one or more selection mechanisms included in the screen(s) presenting the offer to the customer. If the customer provides a "decline" response, the online banking application **18** can return the customer to other screens provided in the online banking environment (e.g., a main or home screen). In some embodiments, the online banking application **18** and/or the cross-selling application **20** stores the "decline" response (e.g., with the offer). Saved "decline" responses can be used by the cross-selling application **20** to determine future cross-selling offers. For example, if a customer has declined an offer for a particular product or service in the past, the cross-selling application **20** may limit or stop future offers for the same product or service.

[0020] In some embodiments, if the customer provides an "accept" response, the online banking application **18** and/or the cross-selling application **20** provides additional infor-

mation regarding the accepted product to the customer (e.g., provide screens with additional information). The online banking application **18** and/or the cross-selling application **20** can also present one or more screens to the customer that prompt the customer to provide fulfillment information for the accepted products, such as by selecting particular options for the accepted offer (e.g., loan amounts, credit card information, debit card information, new account information, check design requests, etc.). The online banking application **18** and/or the cross-selling application **20** can also prompt the customer to verify his or her acceptance of the offer (e.g., via one or more screens). In some embodiments, since the customer accepts the offer within their online banking environment, and, therefore, have already been authorized or verified, the online banking application **18** and/or the cross-selling application **20** do not request additional identification and/or verification information from the customer. In this manner, a customer can easily accept new products with minimal effort (e.g., minimal data entry).

[0021] In other embodiments, if the customer provides an "accept" response, the online banking application **18** and/or the cross-selling application **20** transmits a message to one or more applications that generate additional information and/or forms for the customer and provide the information and/or forms to the customer via a separate channel (e.g., via mail or in-person). For example, if the customer accepts an offer for a credit card, the online banking application **18** and/or the cross-selling application **20** can trigger a mailing application (or person) to generate a credit card information pack (e.g., including a card application) and to mail the information pack to the customer. In some embodiments, the online banking application **18** and/or the cross-selling application **20** informs the customer (e.g., via one or more additional screens) that the information for the accepted product or service will be provided to the customer via a separate channel. In addition, if there is a lapse between accepting a product and the availability of the product or service, the online banking application **18** and/or the cross-selling application **20** may instruct the customer to return to the online banking environment (or use a separate channel, such as physically visiting a branch of the financial institution) at a later date in order to check on the status of an accepted product or service and/or provide fulfillment information for the accepted product or service.

[0022] As described above with respect to the "decline" response, in some embodiments, the online banking application **18** and/or the cross-selling application **20** stores the "accept" response (e.g., with the offer), and the cross-selling application **20** uses the saved "accept" response to determine future cross-selling offers. Saved "accept" responses can also be used to trigger additional steps needed to complete the acquisition of an accepted product and/or to provide a receipt to the customer of their acceptance (and purchase) of a particular product.

[0023] It should be understood that the devices illustrated in FIG. **1** can be combined and distributed in various configurations. In particular, the online banking application **18** and the cross-selling application **20** can be combined and distributed in various ways. For example, the cross-selling application **20** can be combined with the online banking application **18**. The online banking application **18** and the cross-selling application **18** can also be stored and/or executed by separate systems or devices (e.g., separate

servers). It should also be understood that the financial institution system **12** can be operated or managed by a financial institution or by a third-party provider on behalf of a financial institution.

[0024] FIG. **2** illustrates the cross-selling application **20** according to an embodiment of the invention. As shown in FIG. **2**, the cross-selling application **20** can include a decision engine **22**. The decision engine **22** can receive inputs from various sources. For example, as shown in FIG. **2**, the decision engine **22** can access information from pattern recognition software **24** (e.g., stored in computer readable medium within the cross-selling application), can access data (e.g., a "list" stored in a database) relating to one or more products available for cross-selling **26**, and can access one or more rules **28** (e.g., software-based rules). The information from the pattern recognition software **24** can indicate the potential of a cross-selling opportunity. The data relating to the products available for cross-selling **26** can include one or more products that can be offered to a customer. The data **26** can include products available for purchase or selection online and/or products available for purchase or selection via other channels (e.g., products that require a physical visit to the financial institution). The data **26** can include but is not limited to certificate of deposits ("CDs"), mortgage products, brokerage products, credit cards, debit cards, loans, stamps, and online banking services. It should be understood that the data **26** can include individual products and/or bundles or groups of products. The data **26** can also include description information about products available for cross-selling. For example, the data **26** can include the prices, policies, requirements, restrictions, uses, availability, etc. of products available for cross-selling. The rules **28** can include software-based business rules that define criteria for cross-selling one or more products to a customer. The decision engine **22** can apply and execute the rules **28** to determine when and/or what products to offer a customer.

[0025] In some embodiments, a financial institution can configure and customize the pattern recognition software **24**, the data relating to available products **26**, and/or the rules **28**. For example, a financial institution can generate the data relating to available products **26** based on those products currently offered by the financial institution. In some embodiments, the cross-selling application **20** is used to cross-sell products for multiple financial institutions, and, therefore, the cross-selling application **20** applies different pattern recognition software **24** or settings, data **26**, and/or rules **28** associated with a particular financial institution. The cross-selling application **20** can also apply different pattern recognition software **24** or settings, data **26**, and/or rules **28** for different types of customers, different types of online banking activities, and/or different time periods during which online banking activities occur. For example, the pattern recognition software **24** or associated settings, the data relating to products available for cross-selling **26**, and/or the rules **28** can be associated with a time parameter that indicates a time period during which the software **24**, the data **26**, and/or the rules **28** should be applied or used. In this manner, a financial institution can offer promotions or particular products within a particular time period. In some embodiments, a financial institution uses a configuration application (e.g., a web-based application) to configure the pattern recognition software **24**, the data relating to available products **26**, and/or the rules **28**. The configuration applica-

tion can be accessed remotely from a general purpose computing device (e.g., over a network, such as the Internet), which can allow a financial institution to relatively easily configure the cross-selling application **20** at various times and from various locations.

[0026] It should be understood that the components of the cross-selling application **20** can be combined and distributed in various configurations. For example, the pattern recognition software **24** can be included in a separate application and/or system and/or the data relating to available products **26** can be combined with (e.g., stored with) the rules **28**. The rules **28** and/or the data **26** can also be combined with the decision engine **22**. In some embodiments, the data relating to available products **26** and the rules **28** are stored separately from the cross-selling application **20** and are fetched and processed when the cross-selling application **20** (e.g., the decision engine **22**) is executed.

[0027] In some embodiments, the pattern recognition software **24** uses a combination of online banking data (e.g., bill payment data), response data, and/or other data associated with a particular customer or with groups of customers (e.g., average online banking data, economic data, social or lifestyle data, etc.) to automatically identify when and/or what products can or should be offered to a customer. For example, the pattern recognition software **24** can obtain or track online banking activities **30** (e.g., bill payment activities) and associated financial data (e.g., average account balances, account transfers, deposits, withdrawals, etc.) of a particular customer from the online banking application **18** and can analyze the activities **30** and data to determine when to trigger or recommend a potential cross-selling opportunity. For example, the pattern recognition software **24** can identify unusual online banking activities, lifestyle changes, or economic changes of a customer (e.g., significant increase in average daily account balance, substantial deposit, near-term CD maturation, etc.), which can then be used to determine needs and/or interests of a customer. In some embodiments, the pattern recognition software **24** provides a cross-selling potential value **32** to the decision engine **22**. The pattern recognition software **24** can provide a cross-selling potential value **32** to the decision engine **22** each time a customer performs one or more online banking activities or can provide a cross-selling potential value **32** to the decision engine **22** when the pattern recognition software **24** identifies a cross-selling opportunity. For example, in some embodiments, the pattern recognition software **24** triggers the execution of the decision engine **22** when the pattern recognition software **24** determines a particular potential for cross-selling. The cross-selling potential value can include a "YES" or "POTENTIAL" value, a "NO" or "NO POTENTIAL" value, or an intermediate value, which can indicate a level of potential. It should be understood that, in some embodiments, the pattern recognition software **24** tracks online banking activities of a customer and other banking activities performed by a customer (e.g., banking activities performed by a customer at a physical location of a financial institution, banking activities performed by a customer through a call center of a financial institution, etc.) in order to determine cross-selling opportunities.

[0028] The decision engine **22** can use output from the pattern recognition software **24** (e.g., the cross-selling potential value **32**) to automatically determine one or more products to offer a customer. In some embodiments, the decision engine **22** can also use data from other sources (e.g., the online banking activities **30**; data previously collected by the online banking application **18** or the financial institution managing the online banking application **30**; economic data, such as interest rates; etc.) to determine products to offer a customer. For example, the decision engine **22** can apply one or more of the rules **28** and the data relating to the available products **26** to the cross-selling potential value **32** provided by the pattern recognition software **24** in order to determine products to offer a customer. For example, if the pattern recognition software **24** identifies a particular cross-selling opportunity or potential (e.g., provides a particular cross-selling opportunity value **32** to the decision engine **22**), the decision engine **22** can locate one or more rules included in the rules **28** that indicate which product(s) to offer a client based on the cross-selling potential identified by the pattern recognition software **24**. In some embodiments, the rule(s) located by the decision engine **22** can identify a one or more particular products and/or one or more bundles of products (e.g., via a code or product identifier), and the decision engine **22** can access the data relating to available products **26** to obtain additional information of the products identified by the rule(s).

[0029] As shown in FIG. **2**, in some embodiments, the decision engine **22** prompts the customer to answer one or more additional questions **34**, and the decision engine **22** uses the customer's answers **36** to the additional questions **34** to determine products to offer the customer. In some embodiments, the questions **36** presented to a customer are specified by the rules **28**. As shown in FIG. **2**, the online banking application **18** can present the additional questions **34** to the customer within the customer's authorized online banking environment, can receive the customer's answers **36** from within the customer's authorized online banking environment, and can forward the answers **36** to the cross-selling application **20**. The additional questions **34** can include questions such as "Do you own any stocks or bonds?,""How often do you trade stocks or bonds?,""How many credit card accounts do you have?,""Do you own a vehicle?," etc. In some embodiments, a financial institution can configure the additional questions **36** presented to a customer (e.g., by configuring the rules **28**).

[0030] By using the configurable pattern recognition software **34**, the data relating to available products **26**, the rules **28**, and the additional questions **32** and associated answers **36**, the decision engine **22** can create personalized, targeted product offerings **38** that are tailored to the potential interests or needs of the customer. After the decision engine **22** determines product offerings **38** for a customer, the decision engine **22** can present the offerings **38** to the customer. As shown in FIG. **2**, in some embodiments, the decision engine **22** forwards the offerings **38** to the online banking application **18**, and the online banking application **18** presents the offerings **38** to the customer within the customer's authorized online banking environment. The cross-selling application **20** can provide the product offerings **38**, and the online banking application **18** can place the offerings **38** within a screen to be presented to the customer. Alternatively, the cross-selling application **20** can generate and provide a screen to the online banking application **18** that the application **18** can display to the customer within the customer's online banking environment. In some embodiments, the product offerings **38** can be substantially instantaneously determined and presented to a customer (e.g., after a cus-

tomer logs into the online banking application **18**, after the customer performs an online banking activity, etc.). In other embodiments, the cross-selling application **20** stores product offerings **38** and presents the offerings **38** to the customer at a later time (e.g., the next time the customer accesses the online banking application **18**).

[0031] The cross-selling application **20** (e.g., the decision engine **22**) can store the product offerings **38** to an internal or external data storage device. In some embodiments, the decision engine **22** can process stored past product offerings **38** to determine whether and/or when to offer products to a customer. For example, if a particular customer has been offered a particular product five times in the past year, the decision engine **22** may refrain from or delay in offering the product to the customer again.

[0032] In some embodiments, a customer can respond to the product offerings **38** within the authorized online banking environment. For example, screen(s) presented by the online banking application **18** that specify product offerings **38** can include one or more selection mechanisms that a customer can select in order to accept an offer, decline an offer, request additional information regarding an offer, etc. As noted above, since the customer accepts the offer within an authorized online banking environment, and, therefore, has already been authorized or verified, the online banking application **18** and/or the cross-selling application **20** do not need to request additional identification and/or verification information from the customer before accepting or processing a customer's response (e.g., acceptance) of product offerings **38**. In this manner, a customer can easily accept new products with minimal effort (e.g., minimal data entry).

[0033] If a customer declines a product offering **38**, the online banking application **18** can return the customer to another screen of the online banking environment (e.g., a main or home screen). In some embodiments, the online banking application **18** can forward the "decline" response to the cross-selling application **20**. The online banking application **18** and/or the cross-selling application **20** can also store the "decline" response. For example, the online banking application **18** and/or the cross-selling application **20** can store the "decline" response with the corresponding product offering **38**. As noted above, in some embodiments, the cross-selling application **20** processes stored product offerings and related responses when determining future products to offer a particular customer.

[0034] If a customer accepts a product offering **38**, the online banking application **18** can display one or more additional screens to the customer. The additional screens can provide additional information about the accepted product, can instruct the customer on how to obtain or purchase the accepted product, can prompt the customer to verify his or her acceptance of the product, can prompt the customer to re-enter identifying information (e.g., a username and password), and/or can prompt the customer to provide fulfillment information. In some embodiments, the additional screens can also allow a customer to indicate his or her desire to obtain additional information regarding the accepted product (e.g., via materials mailed or emailed to the customer, via a call from or a visit with a customer service representative, etc.). For example, a customer can use screens of the online banking environment to construct an email message to a customer service representation that

indicates information requested by the customer and/or any questions or concerns that the customer may have. In some embodiments, the online banking application **18** forwards the "accept" response to the cross-selling application **20**, and the cross-selling application **20** instructs the online banking application **18** to display particular screens, information, and/or selection mechanisms in response to the product acceptance. Alternatively, the cross-selling application **20** can generate and provide additional screens to the online banking application **18**. In some embodiments, the cross-selling application **20** uses the rules **28** to determine the additional screens to present to the customer.

[0035] The fulfillment information requested by the online banking application **18** can include options for the product accepted by the customer. The options can include how the customer wants to obtain or purchase the accepted product, what options or settings the customer wants associated with the accepted product (e.g., a credit limit, a check design, a credit card or debit card design, a PIN, and/or a payment date or payment date schedule), etc. The customer can specify the fulfillment information by manually inputting (e.g., typing) selections and/or selecting options from a menu or a list. In some embodiments, the online banking application **18** and/or the cross-selling application **20** verifies and/or validates the fulfillment information provided by the customer. For example, the online banking application **18** and/or the cross-selling application **20** can verify that a date option has a proper date form, that a credit limit option is between a particular range of acceptable values, etc.

[0036] In some embodiments, after a customer accepts a product (e.g., and after the customer verifies their acceptance, obtains additional information about the product, re-enters identifying information, and/or provides fulfillment options), the online banking application **18** and/or the cross-selling application **20** proceeds with obtaining or purchasing and setting-up the accepted product (e.g., based on the fulfillment options provided by the customer). For example, the online banking application **18** and/or the cross-selling application **20** can transmit instructions to one or more systems and/or applications (e.g., managed by the financial institution) and the systems or applications can set-up the accepted product(s). For example, if a customer accepts additional online banking services, the online banking application **18** and/or the cross-selling application **20** can instruct a system or application of the financial institution to modify a customer profile (e.g., a database entry) to indicate that the customer now has access the additional online banking services. In some embodiments, if a fee is associated with an accepted product, the online banking application **18** and/or the cross-selling application **20** also instructs a system or application of the financial system to withdraw the fee from an account of the customer and/or to generate a bill for the customer. The online banking application **18** and/or the cross-selling application **20** can also instruct a system or application of the financial system to generate and send (e.g., via mail, email, etc.) information (e.g., terms and conditions, regulations, etc.) associated with the accepted product to the customer (e.g., as a receipt of the accepted product). The online banking application **18** and/or the cross-selling application **20** can also save the "accept" response from the customer (e.g., with the corresponding product offering **38**) and, as noted above, the decision engine **22** can use the saved "accept" response to determine product offerings **38** for the customer in the future.

[0037] FIG. 3 illustrates a method 48 of performing online banking cross-selling according to an embodiment of the invention. As shown in FIG. 3 and as described above with respect to FIG. 2, the method 48 can begin by tracking the online banking activities of a customer within an authorized online banking environment (step 50). As previously noted, in some embodiments, the online banking application 18 can track (e.g., log) and forward online banking activities 30 of a customer to the cross-selling application 20 (e.g., the pattern recognition software 24). In other embodiments, the cross-selling application 20 can request or access a log of online banking activities 30 created by the online banking application 18. It should be understood that the online banking application 18 can provide online banking activities 30 to the cross-selling application 20 in substantially real-time or in batch form.

[0038] After the cross-selling application 20 obtains the online banking activities 30 of a customer, the cross-selling application 20 can determine product offerings 38 for the customer (step 52). As described above with respect to FIG. 2, the cross-selling application 20 can use various inputs to determine the product offerings 38, such as the customer's financial data (e.g., daily account balance), economic or lifestyle trends, answers to additional questions presented the customer, etc.

[0039] With continued reference to FIG. 3, after determining the product offerings 38, the cross-selling application 20 can present the product offerings 38 to the customer within the customer's online banking environment (step 54). As noted above, the cross-selling application 20 can forward the product offerings 38 to the online banking application 20, and the online banking application 20 can present the offerings 38 to the customer.

[0040] The customer can provide a response to the product offerings 38 within the online banking environment (step 56). For example, the customer can accept or decline a product offering 38. In some embodiments, if the product offerings 38 include offers for multiple products, the customer can accept some offerings and decline other offers from within the online banking environment. As noted above, since the product offerings 38 are presented to the customer within the customer's authorized online banking environment, the customer may not be required to provide or re-enter additional identifying information and/or other applicant information in order to accept an offered product.

[0041] As shown in FIG. 3, if the customer provides an "accept" response (step 58), the customer can provide fulfillment information for the accepted product from within the online banking environment (step 60). The fulfillment information can include fulfillment options, such as selecting particular options for the accepted offer (e.g., loan amounts, credit card information, debit card information, new account information, check design requests, etc.). The fulfillment information can also include a product acceptance verification from the customer. In some embodiments, the fulfillment information also includes a request for additional information for the accepted product.

[0042] After the customer provides the fulfillment information (step 60), the online banking application 18 and/or the cross-selling application 20 can proceed with obtaining, purchasing, and/or setting-up the accepted product for the customer (step 62). For example, as described above, the online banking application 18 and/or the cross-selling application 20 can transmit instructions (e.g., the fulfillment options) to a system or application of the financial institu-

tion, which can establish the product for the customer. The online banking application 18 and/or the cross-selling application 20 can also store the "accept" response (e.g., with the product offerings 38) and, in some embodiments, can use the stored "accept" response to determine future cross-selling product offerings 38 for the customer and/or other customers.

[0043] If the customer does not provide an "accept" response (step 58) (e.g., the customer provides a "decline" response), the online banking application 18 can return the customer to another screen of the online banking environment (e.g., a main or home screen). The online banking application 18 and/or the cross-selling application 20 can also store the response (e.g., with the associated product offering 38), and the cross-selling application 20 can use the stored response for future cross-selling determinations.

[0044] It should be understood that the cross-selling method described above can be used during other activities performed by a customer. For example, the cross-selling method described above can be used during a new account opening process (e.g., performed online or in person). FIG. 4 illustrates a system 70 for opening a new account that includes performing cross-selling. As shown in FIG. 4, the system 70 can obtain inputs from various sources, such as from a provider 72 of the new account opening process (e.g., an organization other than the financial institution through which an account is being opened), a third-party organization 74 (e.g., credit data bureaus, debit data bureaus, etc.), one or more economic sources 76 (e.g., interest rates set by the Federal Reserve, consumer price indexes set by the Department of Labor, etc.), the application submitted by the customer requesting the new account 78, and/or a financial institution 80 (e.g., the financial institution through which the new account is being opened).

[0045] Using the data from the various sources, an account qualification application 82 of the system 70 can determine whether to accept a request for a new account and, if the request is accepted, can determine account pricing and privileges 84 (e.g., interest rate, overdraft limit, monthly fees, etc.) for the account. The account qualification application 82 can also determine cross-selling offers 86 for the customer (e.g., using the cross-selling application 20), such as a line of credit, a credit card, online banking services, etc. The system 70 can then present the account decision and pricing and privileges 84 and the cross-selling offers 86 to the customer requesting the new account. The customer can then accept the account and associated pricing and privileges 84 and/or can accept or decline the cross-selling offers 86. If the customer accepts any of the cross-selling offers 86, the system 70 can proceed with obtaining the accepted products for the customer, as described above. In some embodiments, the system 70 can proceed with obtaining the accepted products for the customer (e.g., obtaining fulfillment information) from within an online account opening process or service.

[0046] Various features and advantages of the invention are set forth in the following claims

1. A method of performing cross-selling within an authorized online banking environment, the method comprising:

obtaining data relating to online banking activities performed by a customer within an authorized online banking environment;

determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer; and

providing an offer of the at least one product to the customer within the authorized online banking environment.

2. The method of claim 1, wherein obtaining data relating to online banking activities performed by a customer within an authorized online banking environment includes obtaining data relating to bill payment activities performed by the customer within the authorized online banking environment.

3. The method of claim 1, further comprising determining a cross-selling potential value based on the data relating to online banking activities performed by the customer.

4. The method of claim 3, wherein determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer includes determining at least one product to offer the customer based on the cross-selling potential value.

5. The method of claim 1, wherein determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer includes determining a bundle of products to offer the customer.

6. The method of claim 1, wherein determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer includes determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer and at least one rule.

7. The method of claim 6, further comprising electronically receiving the at least one rule from a financial institution.

8. The method of claim 1, wherein determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer includes determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer and data relating to at least one product available for cross-selling.

9. The method of claim 8, further comprising electronically receiving the data relating to at least one product available for cross-selling from a financial institution.

10. The method of claim 1, wherein determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer includes determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer and economic information.

11. The method of claim 1, wherein determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer includes determining at least one of a loan, a credit card account, a debit card account, a new account, a brokerage product, a mortgage product, and an additional online service to offer the customer.

12. The method of claim 1, wherein determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer includes identifying unusual banking activity performed by the customer.

13. The method of claim 1, further comprising prompting the customer to answer at least one additional question within the authorized online banking environment and

receiving at least one response from the customer within the authorized online banking environment.

14. The method of claim 13, wherein determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer includes determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer and the at least one response.

15. The method of claim 1, further comprising storing the at least one product to offer the customer.

16. The method of claim 1, further comprising receiving at least one of an accept response and a decline response from the customer within the authorized online banking environment.

17. The method of claim 16, further storing at least one of the accept response and the decline response.

18. The method of claim 16, further comprising obtaining the at least one product for the customer.

19. The method of claim 18, wherein obtaining the at least one product for the customer includes obtaining the at least one product for the customer without requesting additional identifying information from the customer.

20. The method of claim 16, further comprising receiving fulfillment information from the customer within the authorized online banking environment.

21. A system for performing cross-selling within an authorized online banking environment, the system comprising:

an online banking application configured to allow an authorized customer to perform at least one banking activity;

a cross-selling application obtaining data relating to the at least one banking activity performed by the authorized customer and determining at least one product to offer the authorized customer based on the data relating to the at least one banking activity;

the online banking application configured to provide an offer of the at least one product to the authorized customer.

22. The system of claim 21, wherein the at least one banking activity includes an online bill payment activity.

23. The system of claim 21, wherein the cross-selling application determines the at least one product to offer the authorized customer based on the data relating to the at least one banking activity performed by the authorized customer and at least one rule.

24. The system of claim 21, wherein the cross-selling application determines the at least one product to offer the authorized customer based on the data relating to the at least one online banking activity performed by the authorized customer and economic information.

25. The system of claim 21, wherein the at least one product includes at least one of a loan, a credit card account, a debit card account, a new account, a brokerage product, a mortgage product, and an additional online service.

26. The system of claim 21, wherein the cross-selling application determines the at least one product to offer the authorized customer based on the data relating to the at least one online banking activity performed by the authorized customer by identifying unusual banking activity performed by the authorized customer.

27. The system of claim 21, wherein the online banking application receives at least one of an accept response and a decline response from the authorized customer.

28. The system of claim 27, wherein at least one of the online banking application and the cross-selling application obtains the at least one product for the authorized customer.

29. The system of claim 28, wherein at least one of the online banking application and the cross-selling application obtains the at least one product for the authorized customer without requesting additional identifying information from the authorized customer.

30. The system of claim 27, wherein the online banking application receives fulfillment information from the authorized customer.

31. A cross-selling application for determining at least one product to offer a customer based on online banking activities performed by the customer, the cross-selling application comprising:

data relating to at least one product available for cross-selling;

at least one software-based rule defining criteria for cross-selling at least one product to a customer;

a decision engine; and

pattern recognition software stored in computer readable medium within the cross-selling application for identifying unusual banking activities of the customer based on data relating to the banking activities performed by the customer and to provide a cross-selling potential value to the decision engine,

the decision engine configured to apply the at least one rule and the data relating to at least one product available for cross-selling to the cross-selling potential value to determine the at least one product to offer the customer.

32. The cross-selling application of claim 31, wherein the banking activities performed by the customer include online bill payment activities.

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