SALES LEADS ANALYSIS AND MANAGEMENT SYSTEM

FIELD OF THE INVENTION

The present invention relates to a system and method of managing sales leads and sales leads analysis that is particularly useful for a banking environment.

BACKGROUND TO THE INVENTION

It is known that attracting new customers is important in any type of business. New customers provide additional revenue to the business through both direct purchases of products and services, and referrals to other potential customers.

It is equally important for businesses to maintain and support existing customers to both maintain the customer's revenue stream into the business, as well as increasing a customer's revenue stream by selling new products and services to the existing customer.

It is accordingly important for a business to recognise potential new customers, and leads from existing customers, at the earliest opportunity and to manage those customers and leads effectively to attempt to sell new products and services.

In the retail banking industry, banks are continually seeking to sell new financial products to customers. In some jurisdictions, bank tellers will act as introducers to refer or suggest to a customer another product that the customer should consider during or after every transaction, whether that is a direct product, or a meeting with a financial advisor to discuss options available. However, in some jurisdictions, a bank which has bank tellers acting as introducers need to comply with strict regulations. For example, in Singapore, (1) introducers are not allowed to give advice or provide recommendations on investment products, (2) they need to disclose to customers whether they will be remunerated by the financial adviser for carrying out the introducing activities, and if so, the amount of remuneration if the information is requested by the client, (3) the bank needs to ensure that the introducer does not handle the client's money or property in relation to his introducing activities, (4) the bank needs to provide a script for the

use by the introducer in his introducing activities; and (5) the bank needs to maintain a register of introducers appointed and monitor the conduct of the introducers so as to satisfy itself that the introducer provides the necessary disclosures to clients in accordance with regulation 31 of the Financial Advisors Regulations.

Since the 2008 financial crisis, many banks in Singapore have taken steps to tighten controls in this area, and many of them have taken a stand to discourage bank tellers to act as introducers for their financial consultants. Instead, financial consultants who sell financial products must directly approach the customers themselves. This task is typically done by approaching the customers as they are lined up in the bank teller queue. However, this approach creates many problems.

One problem is that the financial consultants have no information as to the wealth or financial situation of the customers they approach. This often results in the approaches being worthless if the customers cannot afford to purchase the financial products.

Another problem is that the customers are not prepared to lose their place in the queue to speak in private with the financial consultants, or to spend additional time after the bank teller transaction to speak with the financial consultant. This means that only a small amount of information can be provided to the customer whilst in the queue which does not readily lead to a sale.

To address these problems, it has been known for bank tellers to leave a customer during a transaction who they have seen has substantial funds to retreat to a back room to call a financial consultant on a land line to tell them of a potential customer. However this process is also problematic, as not only is the customer being left alone for at least a minute or more, but also there is no indication that a teller will be able to reach an available financial consultant to speak with the customer. This makes the process very inefficient.

It is desirable to provide an improved system and method of recognising and managing potential sales leads which is more efficient for both referrers and financial consultants.

SUMMARY OF THE INVENTION

In one aspect, the present invention provides a sales leads analysis and management system including: at least one referrer terminal for collecting and sending referrer identification data and lead categorisation data; at least one receiver terminal for receiving the referrer identification data and lead categorisation data; and a communication network for communicating the referrer identification data and lead categorisation data to the at least one receiver terminal.

In a second aspect, there is provided a method for managing sales leads including: collecting referrer identification data and lead categorisation data at a referrer terminal; communicating the referrer identification data and lead categorisation data to at least one receiver terminal; receiving the referrer identification data and lead categorisation data at the receiver terminal.

In a third aspect, there is provided a method for managing sales leads including: a referrer using an existing terminal, which not necessary be the referrer terminal described in the first two aspect, but is capable of automatically obtain key customer data and translate the data as a lead categorisation data request and together with the referrer identification data ; and said terminal sending said referrer identification data and lead categorisation data to a receiver terminal; and displaying said referrer identification data and lead categorisation data to a receiver via a receiver terminal.

In a fourth aspect, there is provided a sales leads analysis and management system including: at least one referrer terminal for collecting and sending referrer identification data and lead categorisation data; at least one receiver terminal for receiving the referrer identification data and lead categorisation data; and a communication network for communicating the referrer identification data and lead categorisation data to the at least one receiver terminal; wherein the referrer terminal and/or said receiver terminal includes a pre-installed automated analytical system for analysing the sales potentialities and recognizing sales leads for one or more particular categories of financial products for a particular customer and for determining if a signal indicating a potential sales lead should be sent to a receiver.

The at least one receiver terminal may be additionally configured for sending availability indication data to said referrer terminal, and a processor may be additionally configured for receiving said availability data and communicating said availability indication data to said at least one referrer terminal.

In one form, the lead categorisation data may include one or more pre-determined categories based upon characteristics of a potential sales lead. Predetermined categories increases the efficiency of data input by the referrer as they do not need to input substantial details of the lead.

The referrer identification data may include a location of a potential sales lead. This makes it simpler for the receiver to physically locate the potential sales lead from amongst a group of people. The location may, for example, be with a specific referrer whose location is known to the receiver.

The availability indication data may include an indication that a receiver is available to speak to a potential sales lead. This makes it known to the referrer that the sales lead will be approached to be spoken to.

The present invention is particularly advantageous for use when the at least one referrer terminal is remote from the at least one receiver terminal.

The system may be used in a financial services environment, where the referrer terminal is located at or near a teller, and the receiver terminal is located at or near a financial consultant.

In one embodiment, the referrer terminal and/or the receiver terminal may include a portable paging device having pre-programmed buttons for inputting the data. A portable device means that the referrer and/or the receiver do not need to be located in one place to activate the system. The portable device also means that it is more discrete for use during a transaction where the customer may be watching.

The identification data and lead categorisation data may be communicated to the receiver by one or more of a visible signal, an audible sound, or a vibration.

In one form, the lead categorisation data is determined by a referrer operating the at least one referrer terminal by a manual analysis of a customer's profile. In this case, the referrer terminal may include a physical electronic device having pre-programmed buttons to allow a referrer to input lead categorisation data. In another form, the lead categorisation data is determined automatically by

software installed on the at least one referrer terminal which analyses a customer's profile stored in a database.

The referrer terminal and/or the receiver terminal may include the institution's existing computer terminals, which may include smart phones, PDAs, tablets, notebooks, laptops and personal computers of the institution having installed software for collecting and sending the referrer identification data, lead categorisation data and/or receiver availability data. The communication network may operate via a wired or wireless network, such as the Internet, WIFI or 3G.

In one form of the method, there is further included the steps of:

a referrer inputting into the referrer terminal his/her referrer identification data ; the referrer keying in the identification code of the customer so as to retrieve the records of the customer profile in the data system, providing a pre-installed analytical system in the data system, the analytical system analysing a first parameter associated with the classification of the customer,

if the customer is not in the classification, the analytical system analysing a second parameter associated with the maturity date of the existing financial products owned by the customer, and a signal is sent to the receiver if the customer has existing financial products with maturity date which is near in the future or in the past,

if the customer does not have financial products with maturity date which is near in the future or in the past, the analytical system analysing a third parameter associated with the amount of money in the Savings account or Current account of the customer, and a signal is sent to the receiver if the quantum of money exceed a first predetermined amount,

if the quantum of money does not exceed a first predetermined amount, the analytical system analysing a fourth parameter associated with non-cash transaction, and a signal is sent to the receiver if the customer want a non-cash transaction and the quantum of money exceeds a second predetermined amount,

if the customer does not want a non-cash transaction and the quantum of money does not exceed a second predetermined amount, the analytical system analysing a fifth parameter associated with existing financial product owned by the customer, and a signal is sent to the receiver if the customer has an existing

financial product and the amount of money exceeds a third predetermined amount,

if the customer does not have an existing financial product and the amount of money does not exceed a third predetermined amount, analytical system analysing a sixth parameter associated with prior experience of the customer with the Bank's financial product, and a signal is sent to the receiver if the customer had pleasant prior experience with the bank's financial product,

if the customer has not had pleasant prior experience with the bank's financial product, the analytical system analysing a seventh signal associated with credit limit of the customer, and a signal is sent to the receiver if the credit limit exceeds a predetermined amount,

if the credit limit does not exceed a predetermined amount, the analytical system analysing an eighth parameter associated with an existing housing/term/unsecured loan with the bank, and a signal is sent to the receiver if the customer does have an existing housing/term/unsecured loan with the bank;

if the customer does not have an existing housing/term/unsecured loan with the bank, the analytic system analysing a ninth parameter associated with an existing type of product the customer has with the bank, and a signal is sent to the receiver if the customer does have the existing type of product with the bank,

if the customer does not have the existing type of product with the bank, the analytical system analysing a tenth parameter associated with whether the customer falls into a certain demographic profile that the bank is targeting, and if so, a signal is sent to the receiver,

if the customer does not all within a certain demographic profile that the bank is targeting, the analytic system analysing an eleventh parameter associated with a particular financial product which the bank is selling, and a signal is sent to the receiver if the customer do not has the particular financial product, the referrer terminal sending the referrer identification data and signal to a receiver terminal; and

displaying the referrer identification data and the signal to a receiver via a receiver terminal.

Forms of the present invention provide an improved system for recognising and managing potential sales leads which allows the referrers to quickly and

easily send information to a receiver about the location and type of a sales lead once it has been recognised, either through a manual analysis or automated software. This reduces the time in receivers speaking to non-viable leads, and means the receivers do not need to 'cold call' potential customers in queues and the like. As the receiver is provided with information on the type of sales lead the approach made to the customer can also be tailored from the beginning. The system accordingly provides more efficient management of sales leads for both referrers and receivers.

BRIEF DESCRIPTION OF THE DRAWINGS

An illustrative embodiment of the present invention will now be described with reference to the accompanying figures. Further features and advantages of the invention will also become apparent from the accompanying description.

Figure 1 is a system overview of first embodiment of the present invention;

Figure 2 is a system overview of a variation of the first embodiment of the present invention;

Figure 3 is a general overview describing an automated and manual embodiment of the system;

Figure 4A is a first exemplary Front Layout of a referrer terminal interface for use in the manual embodiment of the system;

Figure 4B is a second exemplary Front Layout of a referrer terminal interface for use in the automated embodiment of the system;

Figure 5A is an exemplary Front Layout of a receiver terminal interface;

Figure 5B is an exemplary top layout of a paging device which may be used with the interface of Figure 4A and/or Figure 4B and/or Figure 5A;

Figure 5C is a component overview of one embodiment of the receiver terminal;

Figure 6 is an exemplary layout of an environment where the system may be implemented;

Figure 7 shows a flow chart of one embodiment of the analytical system;

Figure 8 is a general overview describing one form of downloading new sales leads identification parameters and criteria in the system.

DESCRIPTION OF PREFERRED EMBODIMENT

The following description is presented to enable any person skilled in the art to make and use the invention, and is provided in the context of a particular application and its requirements. Various modifications to the disclosed embodiments will be readily apparent to those skilled in the art, and the general principles defined herein may be applied to other embodiments and applications without departing from the spirit and scope of the present invention. Thus, the present invention is not intended to be limited to the embodiments shown, but is to be accorded the widest scope consistent with the principles and features disclosed herein.

Figure 1 shows an exemplary system (10) including a processor (20), a plurality of referrers (T1, T2, T3...TN) (30), a plurality of receivers (R1, R2, R3...Rn) (40), and a plurality of customers (C1, C2, C3...Cn) (50).

The processor (20) is connected to a network, which enables data to be communicated between the referrers (30) via a plurality of referrers' terminals (Referrer1, Referrer2, Referrer3...ReferrerN) (101), and the receivers (40) via a plurality of receivers' terminals (Receiver1, Receiver2, Receiver3...ReceiverN) (201). The network is preferably a wireless network (301), for example WIFI®, 3G or the Internet, however other suitable networks such as a wired network could also be used.

The present embodiment will now be described for use in a retail-banking environment. However, a person skilled in the art will immediately recognise that the principles of the invention could equally be applied in other environments.

Customers (50) form a queue to approach referrers (30), hereinafter bank tellers, to conduct a transaction on their account. For example, the customer (50) may need to withdraw cash from an account, or arrange for a replacement credit or ATM card, or change their personal details on their accounts. As a bank teller

(30) becomes available, the next customer (50) approaches the available teller (30).

The bank teller (30) retrieves the customer's (50) banking details from the existing bank or other applicable financial institutions' data system and displays the details on his/her display screen terminal. The bank teller (30) may briefly review the funds stored in the customer's (50) accounts and the products the customer (50) has previously purchased (if any).

The bank teller (30) has access to a referrer terminal (101), which sends data through the communication network (301), to receivers' terminal (201). The referrer terminal (101) may be an integral part of the display screen terminal or may be a standalone terminal. If the referrer terminal is part of the display screen terminal, an interface (102) may be provided that is always on display for the bank teller (30) to input categorisation data (108) and referrer identification data (103) to be sent to a receiver (40) if the manual mode (described further below) is used. For example, a small rectangular interface (102) may be shown on the bottom corner of the display screen terminal. If the terminal is a standalone terminal, preferably the standalone terminal is relatively small in size so as to be inconspicuous to a customer and not take up too much space on the teller's workspace. The standalone terminal may be a touch screen PDA, a smart phone, a paging device, or a specially designed and manufactured physical electronic device for example. The stand-alone terminal may be distinct from the bank and bank teller's main computer system, or may be connected or otherwise associated with the main computer system.

A variation of the first embodiment of the system is shown in Figure 2. In this variation, there is only one receiver terminal (401), which is used by a plurality of receivers (40). The signal and referrer identification data (209) may then be displayed on the one receiver terminal (401), which is visible to all receivers. In other variations, there could be a plurality of receiver terminals (401) each visible to more than one receiver (40), such that a subset of the receivers (40) uses one receiver terminal (401). This latter variation may be useful in locations where the

receivers (40) are grouped in discrete locations throughout a building. For example, there may be nine receivers (40) and three receiver terminals (401), with three receivers (40) able to view one of the three receiver terminals (401).

The general sales leads analysis and management system 202 illustrated in Figures 1 and 2 and described below can be implemented in two different referrer modes, (i) a manual referrer mode, or (ii) an automated referrer mode. Figure 3 broadly illustrates the two different referrer modes.

In the manual referrer mode (208), the bank teller (referrer) (30) manually retrieves the customer's profile and products holdings from the bank's computer system. After that, the bank teller (30) mentally analyses the customer's data to see if there is any sales potential for the customer. If so, the bank teller (30) selects the appropriate button on the display terminal interface or on the stand-alone terminal interface to send to the relevant page and data to the receivers (40).

In the automated referrer mode (204), rather than the bank teller (30) determining whether a customer is a potential lead, an automated analysis of the customer conducted via software and the receivers (30) are automatically paged accordingly.

In both the manual and automated modes, the referrers (30) and the receivers (40) may both use standalone physical electronic devices, or alternatively the referrers (30) may use their existing bank display terminals with a software interface installed.

An exemplary layout of a referrer terminal interface for the manual mode is shown in Figure 4A, and for the automated mode in Figure 4B. These interfaces may be used on either a standalone terminal, or as an integral part of a display screen terminal as discussed above.

Referring to Figure 4A, a plurality of category buttons 0 to 9 (105) are displayed on the interface (102) of the referrer terminal. Each category button is pre-programmed to correspond to a particular circumstance associated with a customer account. For example, the category buttons (105) may represent a specific circumstance as follows:

1 = Does customer have any product that has matured recently in the past/(or will mature soon in the future) in X months? [maturity date of the existing financial product(s) owned by the customer. The financial product(s) may include fixed deposit or financial product]

2 = Total amount of money in the savings account or current account of the customer. If the quantum of money exceeds a first predetermined amount, for instance $100,000.

3 = Total amount of money in the savings account or current account of the customer. If the quantum of money exceeds a second predetermined amount, for instance $50,000 and the customer also opt for a non-cash transaction.

4 = Total amount of money in the savings account or current account of the customer. If the quantum of money exceeds a second predetermined amount, for instance $50,000, and the customer also has a financial product with the bank.

5 = If the customer has had favourable prior experience with the bank's financial product, in particular, the customer yield some profits or dividends from the financial product.

6 = considering the credit limit of the customer. If the credit limit exceeds a third predetermined amount, for instance, $20,000.

7 = if the customer has an existing housing / term / unsecured loan with the bank.

8 = if the customer has an existing specific type of financial product with the bank currently (for instance, a trading account or a children saving account).

9 = if the customer falls into a certain demographic profile that the bank is targeting now (for instance, the customer has children/customer is a doctor/customer earn above a certain income level/ the customer has a bachelor degree)

10 = If the customer already has a particular financial product which the bank is currently promoting now.

11 = If the customer wishes to place or withdrawn a Fixed Deposit placement.

12 = If the customer wishes to enquire on the current Fixed Deposit rates, or simply wishes to have the service of a financial consultant.

The category buttons will be dependent upon the financial institution and the types of sales leads the institution is seeking.

A plurality of receiver identifier indicators (FC1, FC2, FC3 to FCN) (109) is also shown on the interface (102), indicating the personnel (40) who have responded to the sales lead.

If the bank teller (30) recognises the potential for a sales lead, a signal will be transmitted to the receivers (40) to indicate that the services of a financial consultant (receiver) are needed. The signal may be sent via the network (301) to the processor (20), or alternatively directly via the network to the receiver terminals. If a processor is used, the processor (20) will record all transmissions taking place in the network (301). In addition, referrer identification data (103) may also be sent to the receiver terminal to indicate the referrer who is serving the customer at that moment. The referrer identification data may be sent by pressing a respective key on the referrer terminal, or alternatively may be pre-

programmed into the referrer terminal to automatically send when the signal is sent.

As shown in Figure 4B, in the automated mode the interface does not require the category buttons, as the analysis and paging of the receivers is undertaken automatically via software which analyses the customer's accounts while they are being served by the bank tellers. In this case, once the software determines that the customer is a candidate for additional financial services, a signal is automatically sent to the receiver terminals to page the receivers.

There is also included a button to send a manual page to the receivers even in the automated mode, for example, if the customer specifically requests to speak to a financial consultant. The referrer terminal is also notified that a page has been sent, and if that page has been accepted, so they know whether to try to stall the customer if necessary.

One embodiment of the layout of a receiver terminal (201) interface is shown in Figure 5A. The receiver terminals (201) may be a portable touch screen PDA, smart phone, paging device or a specially designed and manufactured physical electronic device for example, or alternatively a fixed PC display screen connected to a processor (205). The PC display screen may be the same display screen as is being used by the financial consultant to undertake other work on a desk, or a standalone screen. A small rectangular interface (202) may be shown on the bottom corner of the display screen terminal. The interface may be used on a standalone terminal, or as an integral part of a display screen terminal, or on the PDA, smart phone, paging device or other electronic device.

In either embodiments as shown in Figures 1 or 2, referrer identification data (210), being a plurality of teller indicators (Teller1, Teller2, Teller3, TellerN) (30) are shown on the interface (202). When a teller (30) recognises the potential for a sales lead and requires the service of a financial consultant (40), a signal and the referrer identification data will be indicated to the financial consultants (40) on the display panel 208 as shown in Figure 5A. The messages such as "Product

just recently matured within a month" or "Customer has prior favourable investment experience with the bank" indicates the recognised potential of the sales leads so the financial consultant can be prepared in advance of speaking to the customer. The message "From Teller 2, Accept Page?" indicates that Teller 2 is serving a potential customer (50). If there are multiple financial consultants (40) with individual receiver terminals (201), then the above message will be indicated on all the receiver terminals (201). The message indicates to the financial consultants (40) that a potential customer (50) is at a particular teller's counter (111), and which teller (30) is serving the customer at that moment.

As shown in Figure 4A and described above, a plurality of category buttons 1 to N (105) is displayed on the referrer terminal (101) interface to indicate the lead categorisation data (108) to be sent to the receivers (40). The category buttons (105) identify what kind of lead the financial consultant (40) will be facing. For example, if teller (30) has indicated that the sales lead is a "2" lead, being a customer with more than $100,000 of cash in his savings account or current account(s), then the consultant (40) will know from the message displayed on his or her terminal (201). The definitions of 1, 2,3...N (105) should be discussed and understood by both the teller (30) and consultants (40) beforehand so both parties have a common understanding of these abbreviations and message. The purpose of the category buttons (105) is to alert the financial consultant (40) to the profile of the customer (30) he/she will be approaching, and so know in advance what kind of sales script or sales pitch to use to engage the customer's (30) interest.

Once the processor (20) sends a signal or when a referrer terminal (101) sends a signal via the network (301) to receiver terminals (201) held by the financial consultants (40), the financial consultants (40) may answer the signal by sending receiver availability data to the referrer (30). Preferably only the receiver (40) who is accepting the lead will send a signal to the referrer (30). However, in other embodiments all of the receivers (40) may send availability data to the referrer (30), or no receivers (40) may send availability data. Where availability data is sent, at least the first financial consultant (40) who clicks the "Accept" key (207)

will be notified to the bank teller (30) via the processor (20) or directly communicating from the receiver terminal (201) through the network (301) directly to the referrer terminal (101). The corresponding bank teller's interface (109) will reflect the particular financial consultant (40) who has acknowledged the page. The bank teller (30) then knows that the page is being accepted and acknowledged and the receiver (40) will soon join the bank teller (30) to take over and speak to the customer (50). In another embodiment, once a page has beeped for 30 seconds or other suitable duration or once the page has been acknowledged by a financial consultant or when all the receivers have indicated that they are unavailable, whichever comes first, the process will be automatically concluded, and the interface of the referrer terminal will be reset automatically for the next customer. A bank teller can also manually cancel/reset the page if the customer leaves or is no longer in a position to speak to a financial consultant. In a paging process, a page will be beeping for a pre-determined amount of time, for example 30 seconds. (The duration of the paging beeping sound may be decided by the management). If a page has beeped for example, 30 seconds, without any financial consultant accepting it or without all the financial consultants rejecting it, the page will expired, and a message will be displayed on the referrer device informing the specific referrer that the page she sent out had expired without anybody accepting it. . Then, the process will be automatically concluded, and the interface of the referrer terminal will be reset automatically.

Where a specially designed and dedicated portable paging device is used for the referrer terminal (101) or receiver terminals (201), an exemplary side view of a suitable device is shown in Figure 5B. An actuator button for activating flash light (203) mode and an actuator button for activating vibration (214) mode are provided. If neither the flash light (203) mode nor the vibration (214) mode is chosen, then the device will provide the indications by an audible beeping sound only. If the flash light mode (203) is chosen, then a light will be shown on the receiver terminal (201) when a page has been sent. Similarly, when the vibration mode (214) is chosen, then the receiver device will vibrate when a page has been sent. The timings of the audible beep (204), flash light (203) and vibration (214) are preferably programmable, but should ideally be for about 30 seconds. A

volume adjuster (217) is also provided to allow the receiver to increase or decrease the volume of the audible beeping sound depending on the environment.

Example 1

A practical example of the manual referrer mode system in use will now be described. A customer (50) with more than $100,000 in her savings account approaches the Bank Teller 3 (30) to do a transaction. Bank Teller 3 (30) realises that this is a potential sales lead, and presses the category button "2" (105) on his referral terminal (101). Each of the receivers (40) has an individual paging device (201). On each of the receiver's pagers (201), the running display will be lit up. Financial consultant R1 (40) is available and so accepts the page by pressing the "Accept" button (207) on his paging device (201). On the teller T3's terminal (101), the display (109) will then be lit up to indicate to the teller (30) that financial consultant R1 (40) will come and speak to the customer (50).

Automated Analysis using Automated Analysis of Sales Lead (AASL) software

The communication network, as shown in embodiment in Figure 1 (using the same diagram of Figure 1 for illustration) has the pre-installed analytical system. The analytical system is in the form of a software program provided to analyse the sales potential of a financial product to a particular customer based on the customer profile and the customer's product portfolio in the bank's database system. An exemplary flow chart analysis is shown in Figure 7.

The first step is for the bank teller to retrieve the customer's banking records. This could be done by the bank teller keying in the identification code of the customer in the data system, or scanning the customer's identification card, or similar to retrieve the customer profile in the data system.

Upon retrieving records of the customer profile, the analytical system performs an analysis on the key parameters based on the customer profile as described as follows.

The analytical system first analyse the first parameter associated with classification of the customer (700). In this instance, the classification includes a list of opt out customers. Opt out customers refer to the customers who have indicated that they do not want to be included in any form of marketing or promotional survey. The analytical system will then produce either a positive answer or a negative answer.

If the answer is negative, the analytical system proceeds to analyse a second parameter associated with the maturity date of the existing financial product(s) owned by the customer. The financial product(s) may include fixed deposit or financial product. The analytical system will then produce either a positive answer or a negative answer.

If the answer is positive, a signal indicating the sales potentiality of the customer (the customer has the right profile or has the enough wealth, that the bank can potentially sell the customer some financial or wealth management products) will be added to the page message that is ready to be transmitted to the financial consultant.

Once the page is sent and a financial consultant has responded to the page, the financial consultant will walk over to the customer to start a small talk with the customer. Later, if appropriate, the customer may be ushered to the workstation of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer.

One particular advantage of the automated system is the ability to send a page indicating more than one kind of sales lead. In the manual system, theoretically, the bank teller can still use the "+" key to add more than one kind of sales lead into a page message. But in reality, the bank teller will not have the luxury of time and energy to do so, and the bank teller will most likely send a page immediately after the teller has manually discovered a sales lead based on one criteria. The

bank teller will not be bothered to do a more detailed review of the customer's profile and holding due to time constraint. In the automated system, the system will continue to run through the category questions based on the flow chart/algorithm until all have been answered.

If the answer to a category question is negative, the analytical system analyses a third parameter associated with the amount of money in the savings account or current account of the customer. If the quantum of money exceeds a first predetermined amount, for instance SGD100,000, the analytical system will produce a positive answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or ushered to the workstation of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer.

If the quantum of money does not exceed a first predetermined amount, for instance SGD100,000, the analytical system will produce a negative answer and the analytical system will analyse if the quantum of money exceed a second predetermined amount, for instance $50000.

At the same time, the analytical system may also analyse a fourth parameter associated with non-cash transaction (depending on whether the "non-cash transaction" key is pressed). The system may require manual analysis for some categories e.g. whether a current ongoing transaction is a non-cash transaction, without using manual input at the beginning of the engagement with customer, the whole process might become too "fragmented", taking too much time and affecting customer experience. In that case, it may be better to let the bank teller decide and indicate manually, after talking to customer and understanding the customer's request, at the beginning of the engagement. This will "smoothen" the flow of the transaction, and if a lead is indeed detected, this will also give the financial consultant more time to walk towards the customer, and the financial consultant can also take over the whole non-cash transaction from the very beginning, enabling a better customer experience too.

A non-cash transaction may include any transaction that does not require the handling of cash, and thus can also be processed by financial consultants at their workstation. Such transactions include for example, replacement of ATM card, issuance of Cashier Order, placement and withdrawal of Fixed Deposit via funds from current/saving accounts, termination of GIRO, payment for loans/credit card/insurance using funds from current/savings accounts, etc.

If the quantum of money exceeds a second predetermined amount, for instance $50,000 and the customer also desires a non-cash transaction, the analytical system will produce a positive answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or ushered to the work station of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer as described above in relation to the previous parameters.

If the answer is negative, the analytical system analyses a fifth parameter associated with any existing financial product owned by the customer. If the quantum of money exceeds a second predetermined amount, for instance SGD50000, and the customer also has financial product with the bank, the analytical system will produce a positive answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or ushered to the work station of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer as described above.

If the answer is negative, the analytical system analyses a sixth parameter associated with prior experience of the customer with the bank. If the customer has favourable prior experience with the bank's financial product (e.g. made profit from an investment product), the analytical system will produce a positive answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or

ushered to the work station of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer as described above.

If the answer is negative, analytical system analyses a seventh parameter associated with the credit limit of the customer. If the credit limit exceeds a third predetermined amount, for instance, SGD20000, the analytical system will produce a positive answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or ushered to the work station of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer as described above.

If the answer is negative, analytical system analyses an eighth parameter associated with any existing loan product owned by the customer. If the customer has an existing housing loan or term loan or unsecured loan with the Bank, the analytical system will produce a positive answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or ushered to the work station of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer as described above.

If the answer is negative, analytical system analyses a ninth parameter associated with the existing specific type of product owned by the customer. For example, if the customer has a trading account or has a children saving account with his child with the bank, the analytical system will produce a positive answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or ushered to the work station of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer as described above.

If the answer is negative, analytical system analyses a tenth parameter associated with the demographics or income level of the customer. For example, does the customer have children or is the customer working as a doctor or is the customer a bachelor degree holder or earn above a certain income level? the analytical system will produce a positive answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or ushered to the work station of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer as described above.

If the answer is negative, the analytical system analyses an eleventh parameter associated with a particular financial product, which the bank is currently promoting. If the customer does not has that particular financial product, the analytical system will produce a negative answer and a signal indicating the sales potential of a particular category of financial product to the customer will be transmitted to the financial consultant. In this situation, the customer will be approached by the financial consultant and/or ushered to the workstation of the financial consultant who will conduct a more personalised consultation service to the customer so that an appropriate financial product can be recommended and sold to the customer.

In any of the above categories, where a positive answer is recorded and a page is sent to a financial consultant, an indication of the type of sales lead may be shown on the financial consultant's terminal interface. This signal may simply comprise a code that is known to the consultant (e.g. "A5" may mean "customer has more than SGD50, 000 in his savings account"), or may be a phrase or sentence (e.g. "Product just recently matured within a month") as shown in Figure 5A. The automated system also allows a customer's details to be analysed in relation to more than one category. This means that the page message to the financial consultant can indicate more than one category of sales lead (e.g. The page could say both "Product just recently matured within a month. Customer has prior favourable investment experience with the bank"). In any of these embodiments, the signal indicating the type(s) of category allows the financial

consultant to then tailor his approach to the customer depending upon the known category alert.

The specific categories analysed by the software in the automated system could be varied for different banks and financial institutions. The categories described above an in Figure 7 are exemplary only.

The AASL system cannot only be used on personnel teller counters, it can also be installed into the background software of ATM and CDM machines. Of course, without any human personnel operating the system, this would mean the human interactive interface of the AASL system would be redundant and would be removed. The keys and options in the interface will be scrapped off, leaving just the essential "algorithm" of the analytical system running in the background environment of the ATM and CDM machines. Therefore, even the queues and crowds at the ATM and CDM machines can be tapped too. In the same way like how a financial consultant walked over to engage the customer in the personnel teller counter, a financial consultant can walk over to start a conversation with the customer when the customer is being identified as being a sales lead by the AASL system running in the ATM or CDM machine.

The sales lead identification parameters and criteria may be almost the same as for the personnel mode except that for the implementation of the AASL system on ATM and CDM machines, the key "Non-cash transaction" and its related parameter and criteria. For example, Step 4 of the Figure 7 flowchart "Does this customer have more than a second predetermined (e.g. SGD50,000) amount in his current account or savings account, and is he here for a 'non-cash' transaction? ") will be invalid and should be removed in the implementation of AASL system on ATM and CDM machines, since ATM and CDM machines can only do a few specific tasks, and the "non-cash transaction" key in this instance may become irrelevant.

As the ATM and CDM machines and their transactions are centrally monitored and run as a country-wide network, the AASL system may be installed just once in the central mainframe of the Electronic Banking Department of a bank, and it will be able to analyse the transactions ongoing in all its subordinate ATM and CDM machines. Once this happens, the communication network

between the AASL system (page sender) and the receiver devices will need to be expanded on a bigger geographical scale, a countrywide scale, perhaps using wireless 3G Internet network.

The application of the AASL system on ATM and CDM machines will be particularly useful in a situation where the ATM or CDM machine is situated near a site of an off-site sales event or a road show. Banks frequently hold off-site sales event or road shows at junctions or places of high human traffic to promote and sell their products. It is not uncommon that ATM or CDM machines are often installed in these junctions or places of high traffic too. So, very often, the sales staffs or financial consultants of a respective bank working in an off-site sales event will naturally try to canvass the customers using the ATM or CDM machines of their respective bank (naturally the customers of their bank), In such a scenario, the AASL system will provide great insights and help to the canvassing sales staffs.

Another variation of the AASL system is that instead of the AASL system doing instantaneous analysis "on the spot" where customer is engaged with our personnel teller or ATM/CDM machine, it could also be a case where the AASL system just simply identified the "lead flag" already labelled on the customer beforehand, and send out page. The reason is because banks have their own customer analytics department to run analytical programs to sift through their entire customer base and extract sales leads for the relevant sales campaign, and some banks might prefer to do detailed analysis and leads extraction "behind the scenes" beforehand. So the AASL system can be reduced to software or system, which simply identifies the existing "lead flags", labelled on a customer and sent out the relevant signals and pages.

A point to highlight is that the 11 parameters mentioned above in the embodiment shown in the Figure 7 flowchart are not exhaustive. In fact, the permutation and combinations are truly infinite, depending on the senior decision makers on what kind of sales leads they want to extract, what kind of sales campaign are they running, what kind of product the bank wants to promote at

that point of time. In reality, the parameters and criteria for sales leads identification will be determined at senior management HQ level. And the individual AASL programs running in the terminals of the personnel tellers at ground level may not have the rights or access to create parameters and criteria for sales leads identification. The programming and the reviews or changes of the sales leads identification parameters and criteria will be done at senior management HQ level, and the "latest updates" of these parameters and criteria will be downloaded to the subordinate programs from the central mainframe by the IT department periodically. This is described further in the chart of figure 8.

Some further practical examples of the automated referrer mode system in use will now be described.

Example 2

A customer (50) with more than $100,000 in her savings account comes to Teller 3 (30) to do a transaction. Teller 3 (30) keys in the identification code of the customer in the data system so that as to retrieve the records of the customer in the data system. Upon retrieving the records of the customer profile, the analytical system performs an analysis on the key parameters based on the customer profile so as to identify if there is any potential sales lead. Each of the receivers (40) has an individual paging device (201). On each of the receiver's pagers (201), the display panel will be lit up. Financial consultant FC1 (40) is available and so accepts the page by pressing the "Accept" button (207) on his pager (201). On the bank teller's terminal (101), a message will be displayed (109) to indicate to the bank teller (30) that financial consultant FC1 (40) has accepted the page and will come and speak with the customer (50).

Example 3

A customer (50) with more than $60,000 in her savings account comes to Bank Teller 1 (30) to apply for a new ATM card in replacement of her previously lost ATM card. Teller 1 (30) key in the identification code of the customer in the data system so that as to retrieve the records of the customer profile in the data system, and click the key "non-cash transaction". Upon retrieving the records of

the customer profile, the analytical system performs an analysis on the key parameters based on the customer profile so as to identify if there is potential for a sales lead. On each of the receiver's pagers (201),a message indicating that a sales lead is detected at Bank Teller 1 will be displayed. . Financial consultant FC3 (40) is available and accepts the page by pressing the button "Accept" (207) on his pager (201). On the Bank Teller 1 terminal (101), the a message indicate to the teller (30) that financial consultant FC3 (40) has accepted the page and will come and speak with the customer (50).

The consultant (40) and the bank teller (30) know the reason for the page, as such a predetermined process can then be used to encourage the customer (50) into speaking with the consultant (40). For example, the Bank Teller 1 (30) may retreat to a back room for a period of time, while the consultant R3 (40) can then approach the customer (50). The consultant FC3 (40) then offers to assist the customer (50) with the issuance of the new ATM card. The customer (50), seeing that the Bank Teller 1 (30) has disappeared, will have no choice but to follow consultant FC3 (40) to his desk. FC3 (40) will then complete the necessary steps to issue the customer with a new ATM card, and then attempt to cross-sell her some investment products. By employing this process, the consultant FC3 (40) has a legitimate and logical reason to invite the customer (50) to follow him to his desk. This will dramatically increase the opportunities for cross selling for the consultants (40), and will reduce the wariness and scepticism of the customers (50) which they normally have when facing the approach of a financial consultant (40).

In one embodiment of the system, when a page is sent out from one teller counter to all the receivers' paging device, a message may be displayed on the referrer device of the teller which sent out the page informing the teller that a sales lead is indeed detected and a page has been sent out from the encounter of this relevant customer and when one financial consultant has acknowledged and accepted the page, a message may be displayed on the referrer device of the teller who sent out the page and all the receivers' paging device (which of course, include the paging device of the consultant who accepted the page) indicating that the specific page has been accepted by the specific consultant. Using the example in diagram 4B, for example, the message "Page#0108 accepted by

FC#2" will be similarly displayed in all the receivers' paging device. In a competitive situation one or more financial consultants may have pressed the button and acknowledged the same page at almost the same instance, perhaps only differing by fractions of seconds. The financial consultant FC#2 will know for sure, that he himself has acquired the page, and the other consultants would also be informed that FC#2 has acquired the page, and not one of themselves, and thus will not approach the customer at the teller counter.

When a financial consultant has rejected a page (i.e. by pressing the "unavailable" key), the beeping from his paging device will end, while of course, the beeping on the other paging devices of other financial consultant will still continue. However, when all the financial consultants have rejected the page and indicated that they are all not available, a message will be displayed on the referrer device informing the specific referrer that the page she sent out has been rejected by all the financial consultants. Then, the process will be automatically concluded, and the interface of the referrer terminal will be reset automatically.

One or more sales leads may be detected at almost the same instance and one or more pages may be sent out to the financial consultants at almost the same instance, again only differing by fractions of seconds. When this happens, the logic of FIFO (First In, First Out) will apply. For example, two pages, page #001 and page #002 are sent out from teller 1 and teller 2 respectively at almost the same instance; however page #001 was still sent out slightly earlier by fraction of a second. In this case, a message indicating page #001 from teller 1 will be displayed at all receivers' pagers. This message will be flashing until a financial consultant accepts the page (or when all financial consultants have indicated that they are all not available). However, if no consultant acknowledges the page, the flashing message indicating the page #001 from teller 1 will expire in 10 seconds, instead of the normal beeping period of 30 seconds (as described above). In conclusion, when there is only one page being sent out in the system, this page will last for 30 seconds before expiring. However, when there is more than one page being sent out in the system in a short period of time, the beeping period of the first page will be cut short from 30 seconds to 10 seconds, which will

subsequently allow the second page to be displayed and beep on the receivers' pagers.

The embodiments described provide an improved system for recognising and managing potential sales leads which is more efficient for both tellers and financial consultants. The system allows the sales potential of customers to be fully tapped by the teller and consultant. The customers will be targeted prospects as opposed to random prospects, which will achieve a higher success rate in sales canvassing and presentation. This may result in a boost in morale and motivation of the consultants. Tellers are also provided with a much easier and simpler way to notify consultants on sales leads.

Reference throughout this specification to "one embodiment" or "an embodiment" means that a particular feature, structure, or characteristic described in connection with the embodiment is included in at least one embodiment of the present invention. Thus, the appearance of the phrases "in one embodiment" or "in an embodiment" in various places throughout this specification are not necessarily all referring to the same embodiment.

Furthermore, the particular features, structures, or characteristics may be combined in any suitable manner in one or more combinations. It will be appreciated that persons skilled in the art could implement the present invention in different ways to the one described above, and variations may be produced without departing from its spirit and scope.

Any discussion of documents, devices, acts or knowledge in this specification is included to explain the context of the invention. It should not be taken as an admission that any of the material forms part of the prior art base or the common general knowledge in the relevant art, in any country, on or before the filing date of the patent application to which the present specification pertains.

Identification	Explanation	Remarks
10	Sales Leads Analysis and Management System	
20	Processor	Processor for the Management System, controlling the data tranmission flow, process management flow, network communication flow and logical algorithm for the data transactions from the referrers/ tellers and receivers/financial consultants
30	Referrer	User of the referrer terminal; tellers at the counter serving the customers; a plurality of referrers (T1, T2, T3...TN)
40	Receiver	User of the receiver terminal; financial consultant; a plurality of referrers (R1, R2, R3...RN)
50	Customer	a plurality of customer (C1, C2, C3...CN)
101	Referrer Terminal	A terminal; user interactive device used by the referrer for input to and visual display from the management system; may contain a processor to process data input and output as well as communication with the network for the management system
102	Referrer Terminal User interface	Graphical user interface; man-

		machine interface of the referrer terminal
103	Referrer Terminal ID	Unique referrer terminal identification associated with the individual terminal used by the respective referrer
104	Referrer Communication	Communication module of the referrer terminal; for the purpose of data communication between the terminal and the management system network
105	Lead categorisation button	A plurality of category buttons (P1, P2 to PN) to which the referrer can select the intended lead categorisation data;
106	Referrer Terminal Memory	Memory used by the referrer terminal, either volatile or non-volatile;
107	Referrer Terminal processor	Processor for the referrer terminal, controlling the data tranmission flow, process management flow, network communication flow and logical algorithm for the data transactions in and out of the referrer terminal
108	Referrer Lead Categorisation Data	A section on the user interface that contains information and selection for the lead categorisation data; that may or may not contain a plurality of

		category buttons (P1, P2 to PN) to which the referrer can select the intended lead categorisation data; a feedback indicators to which the selected categorisation data is highlighted to the referrer;
109	Response/ Receiver ID List	A plurality of receiver identifier indicators (R1, R2, R3 to RN); a section of the user interface on the referrer terminal; highlighted to the referrer which receiver has responded to the requests form the various lead categorisation data
110	Availability Indication Data	A plurality of receiver availability indicators; a section of the user interface on the referrer terminal to highlighted to which receiver is available to respond to the requests form the various lead categorisation data
111	Referrer Location ID	Unique referrer terminal location information associated with the individual terminal used by the respective referrer
112	Reset Button or cancel current page	A button on the referrer terminal; The button allows the referrer to conclude the process or to cancel a current page and have the system

		ready for the next customer
113	Send Manual Page	Only for the Second Embodiment of SLMS – AASL version. This key is used to simply send a page to all the receivers manually (when AASL did not detect any sales leads in a customer) and yet the customer requires the assistance and advices of a financial consultant.
114	More details on current page	A key to be used when a page message is too long and a full dedicated screen is required to see the whole message and full details of a page.
115	Setting	Setting Menu for various basic setting and configuration for the software or device
116	History Log	To see the previous messages sent or received, the history log of the respective sender or receiver device.
117	+	Only applicable for the Manual version where a sender need to add more than one sales lead into a page message ready to be send.
118	Send Page	Only applicable for the Manual version, a key to press once a

		page message is ready to be send
119	Non-cash transaction	Only for the Second Embodiment of SLMS – AASL version. This key is to indicate whether the transaction that is going to take place will need cash handling or not.
201	Receiver Terminal	A terminal; user interactive device used by the receiver for input to, visual display, audio and vibration from the management system; may contain a processor to process data input and output as well as communication with the network for the management system
202	Recevier Terminal User interface	Graphical user interface; man-machine interface of the receiver terminal
203	Visual Signal	A light indicator on the receiver terminal to indicate an incoming request from a referrer
204	Audio Sound	A sound or audio indicator on the receiver terminal to indicate an incoming request from a referrer
205	Receiver Terminal processor	Processor for the receiver terminal, controlling the data tranmission flow, process

		management flow, network communication flow and logical algorithm for the data transactions in and out of the receiver terminal
206	Receiver Terminal Memory	Memory used by the receiver terminal, either volatile or non-volatile;
207	Accept Button	A button or an user input interface on the receiver terminal to indicate an accept to a request from a referrer
208	Receiver Communication	Communication module of the receiver terminal; for the purpose of data communication between the terminal and the management system network
209	Receiver Lead Categorisation Data	A section on the user interface that contains information regarding the requests from the various referrer based on the selected lead categorisation data; that may or may not contain a plurality of category indicators to which the identity of the receiver is being displayed
209a	Receiver Lead Categorisation Data	A section on the user interface that contains information regarding the requests from the various referrer based on

		the selected lead categorisation data; that may or may not contain a plurality of category indicators to which the category of the request by the respective receiver is being displayed
210	Referrer Information List	A section on the user interface on the receiver terminal displaying or indicating the location of the referrers
211	Referrer Terminal ID	Unique receiver terminal identification associated with the individual terminal used by the respective receiver
212	Unavailable Button	A button or an user input interface on the receiver terminal to indicate not available or not ready to accept a request from a referrer
213	Receiver Lead Categorisation Data	A section on the user interface that contains information and requests from the referrer on the various lead categorisation data; that may or may not contain a plurality of category indicators to indicate the identity of the referrer and may contain a plurality of selected request for the different lead categorisation data
214	Vibration	A motor inducing a vibration as

		an alert or an indication of an incoming request from a referrer
215	Receiver Location ID	Unique receiver terminal location information associated with the individual terminal used by the respective receiver
216	Opening Slit	Opening slit on the receiver terminal for sound indicator to emits sound
217	Volume Adjustor	A user interface on the receiver terminal for the receiver to control the volume of the sound indicator
301	Communication Network	The communication network for the management system, preferably a wireless network (301), for example WIFI®, 3G or the Internet, however a wired network could be used
401	Shared Receiver Terminal	A shared receiver terminal which is used by a plurality of receivers

CLAIMS:

1. A sales leads analysis and management system including:

at least one referrer terminal for collecting and sending referrer identification data and lead categorisation data;

at least one receiver terminal for receiving the referrer identification data and lead categorisation data; and

a communication network for communicating the referrer identification data and lead categorisation data to the at least one receiver terminal.

2. A sales leads analysis and management system according to claim 1, wherein the at least one receiver terminal is configured for sending availability indication data to the at least one referrer terminal, and the communication network is configured for communicating the availability indication data to the at least one referrer terminal.

3. A sales leads analysis and management system according to claim 1 or 2, wherein said lead categorisation data includes one or more pre-determined categories based upon characteristics of a potential sales lead.

4. A sales leads analysis and management system according to claim 3, wherein said lead categorisation data is determined by a referrer operating the at least one referrer terminal by a manual analysis of a customer's profile.

5. A sales leads analysis and management system according to claim 3, wherein said lead categorisation data is determined automatically by software installed on the at least one referrer terminal which analyses a customer's profile stored in a database.

6. A sales leads analysis and management system according to claim 3, wherein said lead categorisation data is determined prior to the customer approaching the teller based upon prior analysis undertaken behind the scenes.

7. A sales leads analysis and management system according to any one of the preceding claims, wherein the referrer identification data includes a location of a potential sales lead.

8. A sales leads analysis and management system according to any one of claims 2 to 7, wherein the availability indication data includes an indication that a receiver is available to speak to a potential sales lead.

9. A sales leads analysis and management system according to any one of the preceding claims, wherein the at least one referrer terminal is remote from the at least one receiver terminal.

10. A sales leads analysis and management system according to any one of the preceding claims, wherein the system is used in a financial services environment.

11. A sales leads analysis and management system according to any one of the preceding claims, wherein the referrer terminal is located at or near a bank teller .

12. A sales leads analysis and management system according to any one of the preceding claims, wherein the receiver terminal is located at or near a financial consultant.

13. A sales leads analysis and management system according to any one of the preceding claims, wherein the referrer terminal includes a physical electronic device having pre-programmed buttons to allow a referrer to input lead categorisation data.

14. A sales leads analysis and management system according to any one of the preceding claims, wherein the receiver terminal includes a physical electronic device having pre-programmed buttons to allow a receiver to input availability data.

15. A sales leads analysis and management system according to any one of claims 1 to 14 wherein the referrer terminal and/or said receiver terminal includes the institution's existing computer terminals of the institution having installed software for collecting and sending, the referrer identification data , lead categorisation data and/or receiver availability data.

16. A sales leads analysis and management system according to claim 15 wherein the referrer terminal automatically analyses lead categorisation data from customer's profile stored in a database

17. A sales leads analysis and management system according to claim 15 or 16 wherein said institution's existing computer terminals may include smart phones, PDAs, tablets, notebooks, laptops and personal computers.

18. A sales leads analysis and management system according to any one of the preceding claims, wherein the referrer identification data and lead categorisation data are communicated to the receiver terminal by one or more of a visible signal , an audible sound , or a vibration .

19. A sales leads analysis and management system according to claim 18 wherein said signal, sound or vibration will cease after a first predetermined time period, and where a subsequent signal, sound or vibration is required during the first predetermined time period, the first predetermined time period will be shortened to a second predetermined time period to allow said subsequent signal, sound or vibration to be communicated.

20. A sales leads analysis and management system according to any one of the preceding claims wherein said communication network operates via a wired network or wireless network, such as the Internet, WIFI or 3G.

21. A sales leads analysis and management system according to any one of the preceding claims wherein the system may operate via software installed into the background software of automated teller machines or cash deposit machines.

22. A sales leads analysis and management system including:

at least one referrer terminal for collecting and sending referrer identification data and lead categorisation data;

at least one receiver terminal for receiving the referrer identification data and lead categorisation data; and

a communication network for communicating the referrer identification data and lead categorisation data to the at least one receiver terminal;

wherein the referrer terminal and/or said receiver terminal includes a pre-installed automated analytical system for analysing the sales potentialities and recognizing sales leads for one or more particular categories of financial products for a particular customer and for determining if a signal indicating a potential sales lead should be sent to a receiver .

23. A method for managing sales leads including:

collecting referrer identification data and lead categorisation data at a referrer terminal;

communicating the referrer identification data and lead categorisation data to at least one receiver terminal;

receiving the referrer identification data and lead categorisation data at the receiver terminal.

24. A method according to claim 23 further including:

communicating receiver availability data from the receiver terminal to the referrer terminal.

25. A method according to claim 23, further including:

a referrer inputting into the referrer terminal his/her referrer identification data or the system retrieving pre-programmed referrer identification data from a database; the referrer keying in the identification code of the customer so as to retrieve the records of the customer profile in the data system, providing a pre-installed analytical system in the data system, the analytical system analysing a first parameter associated with the classification of the customer,

if the customer is not in the classification, the analytical system analysing a second parameter associated with the maturity date of the existing financial products owned by the customer, and a signal is sent to the receiver if the customer has existing financial products with maturity date which is near in the future or in the past,

if the customer does not have financial products with maturity date which is near in the future or in the past, the analytical system analysing a third parameter associated with the amount of money in the account of the customer, and a signal is sent to the receiver if the quantum of money exceed a first predetermined amount,

if the quantum of money does not exceed a first predetermined amount, the analytical system analysing a fourth parameter associated with non-cash transaction, and a signal is sent to the receiver if the customer want a non-cash transaction and the quantum of money in the customer's account exceeds a second predetermined amount,

if the customer does not want a non-cash transaction and the quantum of money does not exceed a second predetermined amount, the analytical system analysing a fifth parameter associated with existing financial product owned by the customer, and a signal is sent to the receiver if the customer has an existing financial product and the quantum of money in the customer's account exceeds a third predetermined amount,

if the customer does not have an existing financial product and the quantum of money does not exceed a third predetermined amount, analytical system analysing a sixth parameter associated with prior experience of the customer with the Bank's financial product, and a signal is sent to the receiver if the customer had pleasant prior experience with the bank's financial product,

if the customer has not had pleasant prior experience with the bank's financial product, the analytical system analysing a seventh signal associated with credit limit of the customer, and a signal is sent to the receiver if the credit limit exceeds a predetermined amount,

if the credit limit does not exceed a predetermined amount, the analytical system analysing an eighth parameter associated with an existing

housing/term/unsecured loan with the bank, and a signal is sent to the receiver if the customer does have an existing housing/term/unsecured loan with the bank;

if the customer does not have an existing housing/term/unsecured loan with the bank, the analytic system analysing a ninth parameter associated with an existing type of product the customer has with the bank, and a signal is sent to the receiver if the customer does have the existing type of product with the bank,

if the customer does not have the existing type of product with the bank, the analytical system analysing a tenth parameter associated with whether the customer falls into a certain demographic profile that the bank is targeting, and if so, a signal is sent to the receiver,

if the customer does not fall within a certain demographic profile that the bank is targeting, the analytic system analysing an eleventh parameter associated with a particular financial product which the bank is selling, and a signal is sent to the receiver if the customer do not has the particular financial product, the referrer terminal sending the referrer identification data and signal to a receiver terminal; and

displaying the referrer identification data and the signal to a receiver via a receiver terminal.

26. A method according to claim 23 further including inputting into the receiver terminal availability indication data of the receiver.

27. A method according to one of claims 23 to 26, wherein the referrer identification data includes a location of a potential sales lead.

28. A method according to claim 24, wherein the availability indication data includes an indication that a receiver is available to speak to a potential sales lead.

29. A method according to one of claims 23 to 28, wherein the at least one referrer terminal is remote from the at least one receiver terminal .

30. A method according to one of claims 23 to 29, wherein the method is used in a financial services environment.

31. A method according to any one of claims 23 to 30, wherein said referrer terminal is located at or near a teller .

32. A method according to any one of claims 23 to 31, wherein the receiver terminal is located at or near a financial consultant .

33. A method according to one of claims 23 to 32, wherein the referrer terminal and/or the receiver terminal includes a portable paging device having pre-programmed buttons for displaying and/or inputting and/or sending and/or receiving and/or processing data.

34. A method according to one of claims 23 to 33, wherein the identification data and the signal are communicated to the receiver terminal by one or more of a light, an audible sound , or a vibration.