

AMERICAN BANKER

On Focus and In Depth

American Banker | Tuesday, March 11, 2008

By Steve Bills

First Horizon National Corp. plans to expand its use of software from XSell LLC of Jacksonville, Fla., in its call centers and elsewhere to increase cross-sales to customers of the Memphis company's First Tennessee Bank.

Howard Graham, First Horizon's executive vice president of digital sales and marketing, said in an interview late last month that it originally licensed XSell's referral management software to support its national mortgage lending business, but now that his company is retrenching in the slumping mortgage market, it plans to use the software to serve First Tennessee customers.

"We're going to integrate it for all products in our First Tennessee banking footprint," Mr. Graham said. First Horizon conducted several tests over the last year, starting with mortgage and home equity line customers. Now it plans to introduce referral management more broadly, starting with its call centers and moving this year to its branch network and online, even potentially marketing through automated teller machines, he said.

"We had plans to do exactly what they said we could do with their software," Mr. Graham said.

First Horizon had not used a referral management system previously to help employees make the most appropriate pitch to customers or prospects, he said. "The difference was how easy it was to implement. It made plans that we had executable."

After the initial rollout, First Horizon plans to use propensity modeling based on demographic and social factors and behavioral modeling, Mr. Graham said.