

Analytics Advantage for Financial Services

Analytics is a competitive differentiator

To achieve competitive advantage, market leaders and top performing companies recognize the power of leveraging analytics, and are three times more likely to use analytics than their lower-performing peers¹. Big Data and storage technology is creating an imperative for leading companies to fully leverage and centralize analytics across their enterprise.

Achieve Scale with Centralized Analytics

Business units require continuous innovation in analytics to achieve their department objectives, placing high expectations and demand on in-house analytics teams to develop and deliver a broad set of complex analytics capabilities with service excellence.

Developing, training and maintaining a strong analytics team is often challenging and time consuming. Our team supports in-house analytics teams by providing innovative and advanced analytics driven by deep business experience to transform data into relevant and deployable business insights.

Analytics value across the customer lifecycle

We help financial services companies attract, manage and retain profitable customers by efficiently and effectively applying a wide range of advanced analytics capabilities tailored to each business need.

Capabilities	Acquisitions	Account Management	Operations & Compliance
Marketing	Campaign & Response Management	Revenue Enhancement	Campaign & Promotions Optimization
	Activation & On-boarding	Retention Programs	Price Gaps, Optimization
	Segmentation Analysis	Media Effectiveness	Spend and Value Profiles
	Marketing Mix Management	Customer Lifetime Value	Business Diagnostics
	Marketing ROI Analysis	Enterprise Revenue Drivers	Business Dashboard
	Broker Performance		Brand Performance
Risk Management	Credit Scoring	Customer Lifetime Value	Credit Risk Dashboard
	Deposit Scoring	Enterprise Loss Drivers	Portfolio Risk Management
	Target Segmentation	Loss Forecasting	Payment Quality Analysis
	Merchant Risk	Stress Testing	Independent Model Validations

¹ According to MIT Sloan Management Review Research Report "Analytics: The new path to value", Fall 2010.

MARKETING

Drive Higher Profit and Loyalty with Integrated Customer Insights

- ▶ Target profitable customer segments for cross-sell, up-sell, retention and loyalty programs
- ▶ Allocate marketing spend to increase response rates and offer uptake
- ▶ Enhance customer experience offers and messaging across channels to increase brand loyalty and social promotion

RISK MANAGEMENT

Take Greater Control over Portfolio Quality, Pricing and Loss

- ▶ Attract and grow lower-risk highly profitable customer segments
- ▶ Tighten controls over credit quality, loss, pricing and exposure relative to reserve and funding requirements
- ▶ Expand and strengthen the range of risk factors to refine and reduce errors in loss forecasting

COLLECTIONS

Increase Returns on Collection Expense

- ▶ Identify customers with temporary setbacks where refinancing can reduce losses and build loyalty
- ▶ Assign treatment approaches and resource allocation relative to repayment potential
- ▶ Determine which customers to negotiate settlement or refer to agencies before expending precious resources on unproductive collection attempts

OPERATIONS & COMPLIANCE

Increase Model Efficacy and Breeze through Compliance Audits

- ▶ Independent review of model performance and audit packaging to support regulatory requirements
- ▶ Model comparison analysis for performance and efficacy in business decision context

Analytics Center of Excellence (ACE)

Our engagement approach provides a dedicated team to augment in-house analytics staff to quickly and easily support the needs of multiple business units. We scale our team of trained and experienced scientists, analysts, consultants and project leaders to keep up with demanding business needs.

We guide the implementation of data-driven decisions to ensure success is measured and achieved against key performance drivers and business user satisfaction.

Fractal delivers analytics excellence at unparalleled value. To find out how analytics can scale your business visit www.fractalanalytics.com.



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