



DRIVING ANALYTICAL DECISION MAKING IN FINANCIAL SERVICES

Let Elite Technology Solutions make sure you have the resources for survival and success



“The key to accurately answering questions about your customers is to be able to efficiently and successfully analyze the data that exists in your organization today.”



Understanding Your Customers

In today's financial environment, consumers with strong credit history are likely to continually look for financial products with the most attractive rates and terms. With information at their fingertips these consumers will not hesitate to switch financial products and financial institutions more often than they once did to increase their savings or portfolio success. This volatility in consumer behavior equates to additional risk exposure for the financial institution. No longer is it enough to focus solely on customer acquisition. It is also necessary to look at customer attrition and retention. Keeping your existing customers is just as important, if not more important, as gaining new customers. The customers that you do keep also fall into a number of categories. Some are certainly more profitable than others.

- *Do you know to which category each of your customers belongs?*
- *Can you identify which customers are likely to fall into a delinquent category before they do so?*
- *Can you identify which customers are likely to leave for a competitor before it occurs?*

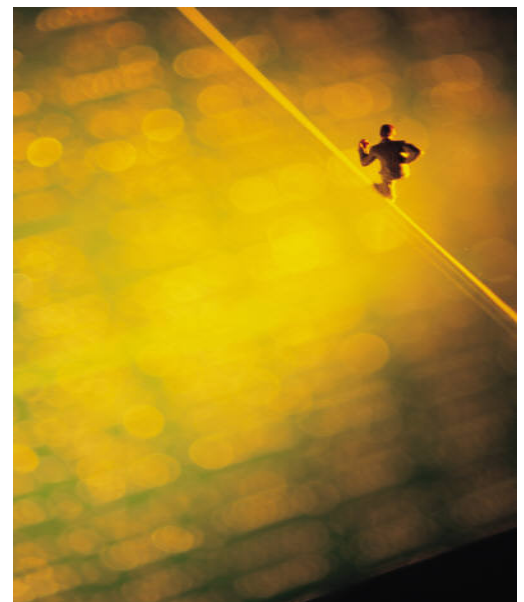
The key to accurately answering questions about your customers is to be able to efficiently and successfully analyze the data that exists in your organization today in order to manage business effectively and profitably.

Analytics for Financial Services

Credit Loss Forecasting

Accurate loss forecasting is an essential part of best in class credit risk management. Knowing the loss performance across both the short term and long term horizons is critical to maintaining a healthy, stable, and profitable portfolio.

Building on existing analytic data, a custom loss forecasting module predicts, at a portfolio level, how many accounts and/or dollars are flowing into contractual charge-off for each month for the next 24 months. A longer-term loss prediction for the lifetime of the loan also allows for better pricing and reserving decisions. Forecasts are produced at the vintage level and rolled up to a monthly, quarterly, and annual total portfolio for frequency (number of loans) and severity (dollar charge-off amount) and percentages. Forecasted balance growth or events and even economic indicators can be built in as inputs. to the model.



Attrition Prediction

Understanding and controlling for attrition is critical to customer portfolio management. Attrition modeling identifies segments of a portfolio that are likely to stop using the product over the next 6-12 months. Knowing how to identify these customers when you still have the ability to affect their behavior is the key to maintaining and improving customer profitability.

Targeting Cross-Sell

Cross-Sell models identify and rank-order existing customer prospects which are likely to respond to and book an additional product over the next 3-6 months. Using a combination of different models enables the marketer to identify the next best product to offer a customer. Integrating customer profitability, marketing campaigns can be tailored to drive the customer toward the optimal combination of products, producing the most profit for the bank.

Response Modeling

Custom response modeling produces significant improvements in program response rates and performance, whether for new account acquisition programs or existing portfolio programs. Our custom models result in better cost per account and account profitability metrics.

Optimization to Maximize Profit

Using a combination of available scoring and targeting techniques, marketing program dollars can be optimally allocated among product and prospects to produce maximum profitability. Our profit based optimization process allows for customization to your business environment, as well as takes into account any business constraints or corporate hurdles that you must meet.



Database Marketing Analytical Services

Improving marketing investment performance by leveraging data, analysis and marketing automation. Specific expertise in: Marketing database development to capture all relevant data to support analytic, measurement and marketing activity and Predictive models to improve customer acquisition direct marketing.



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