

Overview Of PowerVue Analytics



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OVERVIEW

VueLogic's PowerVue® Analytics is a cloud-based, real-time business application that enables you to understand customer behavior and predict the outcome of future interactions (monetary and non-monetary), across channels, in a confidential and secure environment. The system features:

- A cloud based, privacy compliant CRM Analytics database
- Ability to quickly understand your most valuable customers at the individual level (B2C or B2B)
- Behavioral analytics to Micro-Target offers to discrete groups of customers
- Predictive Analytics providing individual based recommendations and offers
- Real-time, online, "clear-box" monitoring and validation

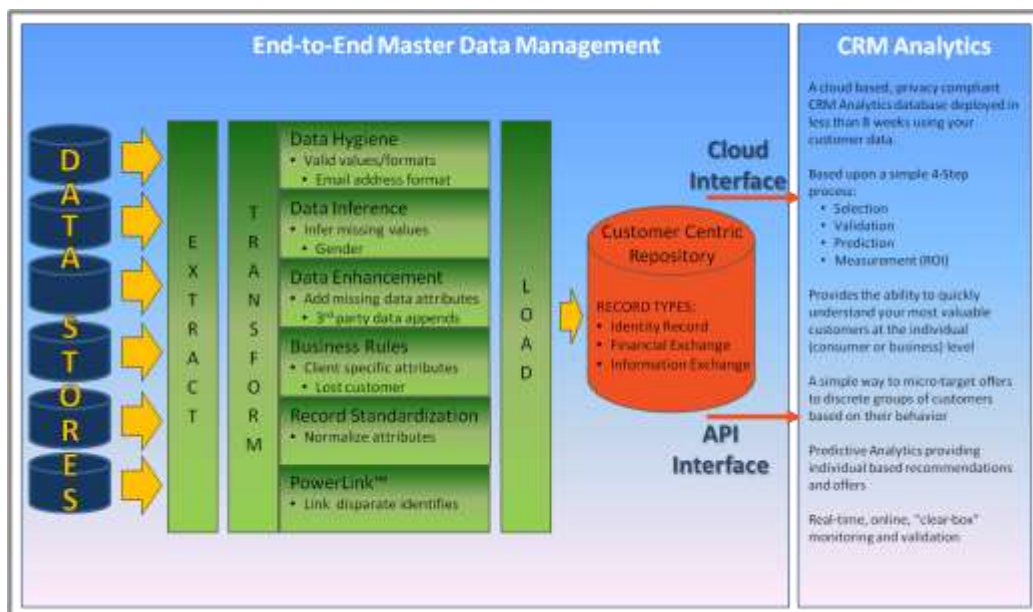
There are multiple benefits that can be realized as a result of the system implementation. Among them are:

- Increased revenues as a result of higher conversion rates on internal and external marketing campaigns
- Increased customer loyalty through relevant and timely messaging at all points of customer interaction
- Increased retention through early identification of at risk customers
- Increased decision effectiveness through broad access to actionable data across the enterprise
- Increased prospect conversion through the identification of "High Value Customer Attributes" in list select
- Increased understanding of expected results through powerful predictive models
- Increased understanding of customer behavior/performance at any level of aggregation
- Reduced labor cost required to pull customer lists for Marketing Campaigns; scalable across the enterprise
- Reduced cost associated with the execution of Marketing Campaigns (e.g. Direct Mail, Call Center) through more effective identification of target prospects
- Reduced time to evaluate campaign effectiveness (and adjust as appropriate)
- Reduced cost associated with the development and support of a customer centric data warehouse

The following sections highlight several of the key features and functions that are available.

BUILDING THE BASELINE AND CONFIGURING TO THE ENVIRONMENT

The initial step will be to configure the system to the client's environment. A joint effort is conducted with the client to perform the data mapping necessary to configure the required data feed into a Client Batch Transfer File (CBTF) format, which will result in the establishment of a Customer Centric Repository and position the delivery of analytic.



The data load includes the following capabilities as part of the Master Data Management (MDM) Process:

- Secure FTP Process
- Data Cleansing
- Address Standardization
- Data Inference
- Application of Business Rules (proper representation of data)
- Identity Linkage Across Data Stores
- Privacy Enablement
- Data Organization
 - Client Families
 - Intermediate Roll-up

Once the baseline system is established, the client will then have the ability to perform internal customer analytics and support the execution of multiple marketing campaigns. The online system will provide:

- Seven by twenty-four (7x24) Availability
- Backup
- Archival
- Data Storage that includes:
 - Identity Records
 - Financial Exchange Records
 - Information Exchange Records
- Individual Security Access Privileges
- Unlimited Query Access
- Unlimited List Pulls returned to certified email or FTP site
- Application Program Interface (API) - Unlimited Query Access (Client Data Only)



Some of the key additional value-add functions in support of internal customer analytics and marketing campaigns included in the monthly service are:

CAMPAIGN DESIGN

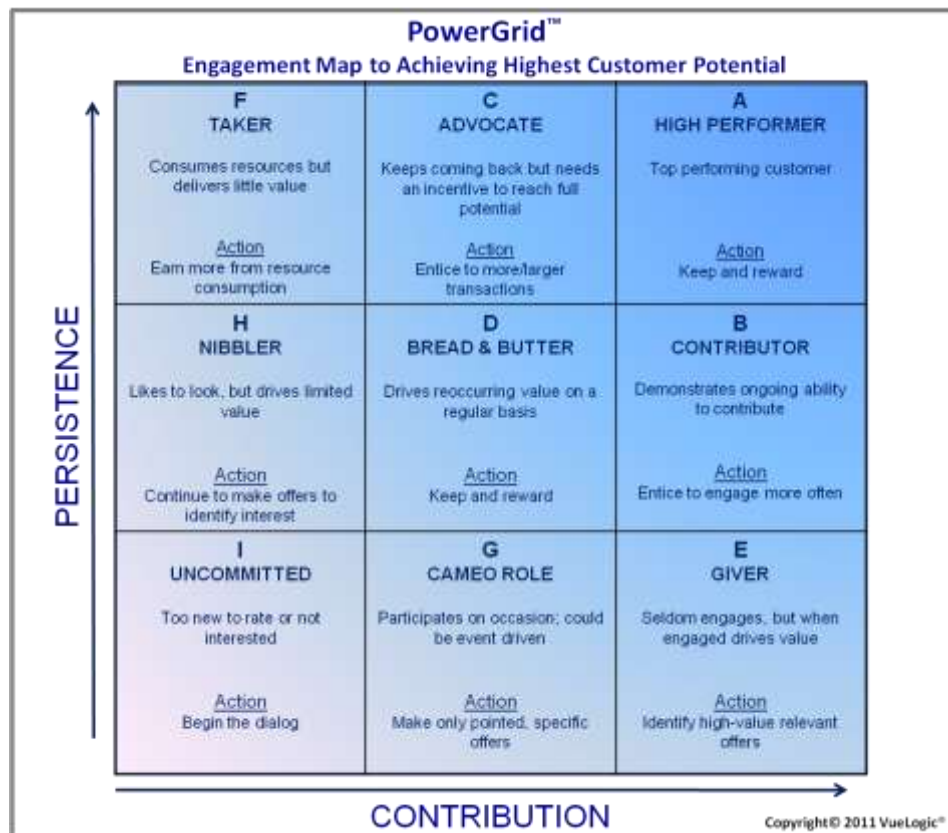
CUSTOMER VALUE SCORE AND COMMUNITIES

Initially, and with each data load, a Customer Value Score is created. Similar to FICO scores in their detail (a scale of 0-999) rather than a simple “profitable vs. unprofitable,” the score indicates the current value of the customer to the institution. Because current value is a significant but insufficient indicator of potential value, the analytics further segment customers on a combination of their financial contribution and “persistence.” Persistence captures the customer’s frequency of use, engagement, and transactions. It reveals what everyone knows but has often been overlooked by analytics: A customer relationship is not defined solely by a “buy” or “don’t buy” decision, but also by every touch-point such as calling the call center, swiping a debit card, accessing a safety deposit box, or visiting the client’s web site.

The score can be linked to the client’s customer segmentation system to allow you to understand at a glance the most valuable customer segments through the Communities application.

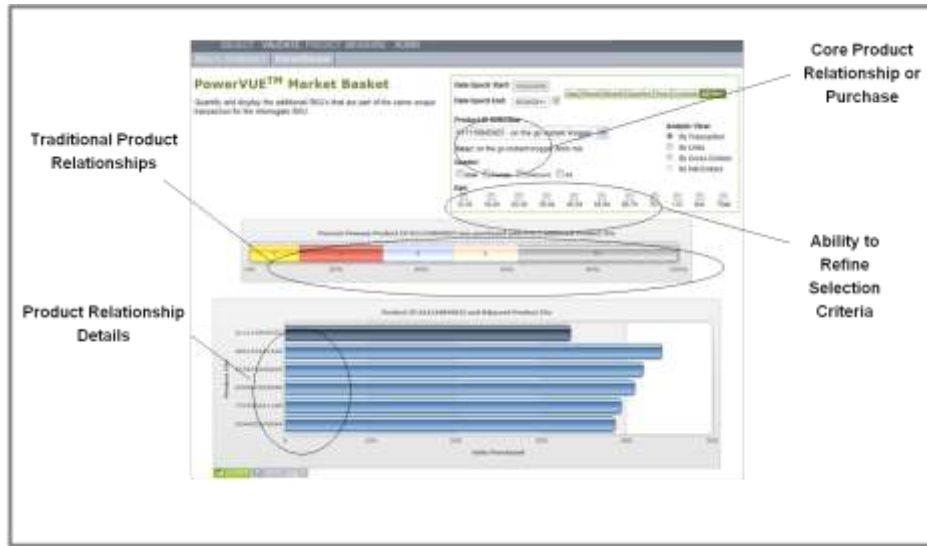
<p>Score</p> <ul style="list-style-type: none"> • Recomputed with each data load • Self-weighting (adjusts to changes in business) • Reflects relevance of Customers Engagement with the business • Two-dimensional model based on Contribution and Persistence • Unique and Patent Pending 	
<p>Communities</p> <ul style="list-style-type: none"> • Overlays customer segmentation code with Score Blocks to show value of each segmentation group • Displays key data attributes about each segment 	

The PowerGrid™ below is a further example of such a segmentation strategy and potential marketing tactics to deploy.



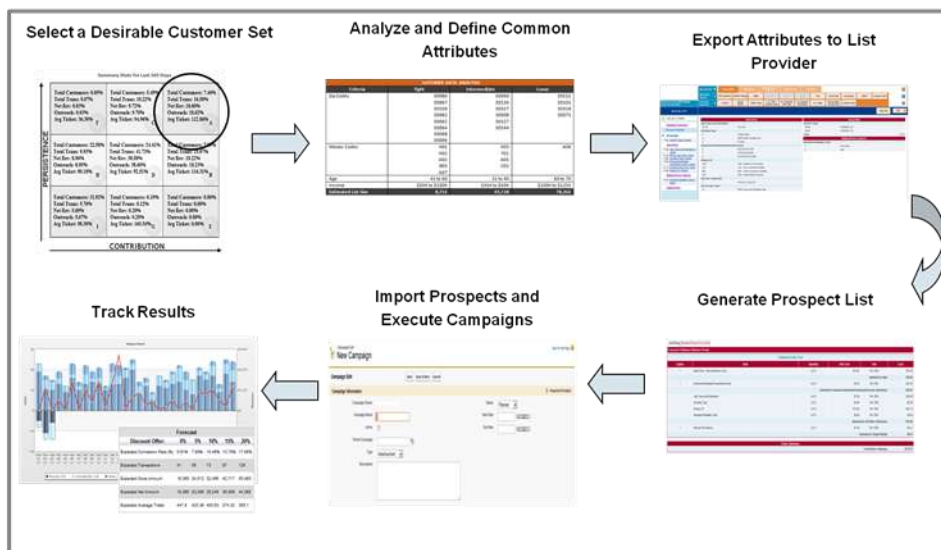
MARKETBASKET

Further customer sales strategies can be defined through the PowerVue Market Basket. This feature creates a view by transaction type of the historical product relationships associated with each product sale. This data can be used to identify potential cross-sell opportunities at the unique customer level.



NEW CUSTOMER TARGET MARKETING

External campaigns become more effective as the client can, for example, export the attributes of customers that are identified as High Value, that have responded well to a marketing campaign, or have purchased certain products and use these common attributes as criteria to select new prospects.



INTERNAL CROSS-SELL CAMPAIGN SUPPORT

This rich, insightful customer scoring process reveals the actions to which each segment will most likely respond, and enables the client to create highly targeted campaigns for each group and generate target lists with little or no IT intervention. As target customer profiles are defined and pulled, the system provides an end-to-end solution to support the execution of internal customer cross-sell campaigns, tracking and understanding results to refine and optimize future campaigns.

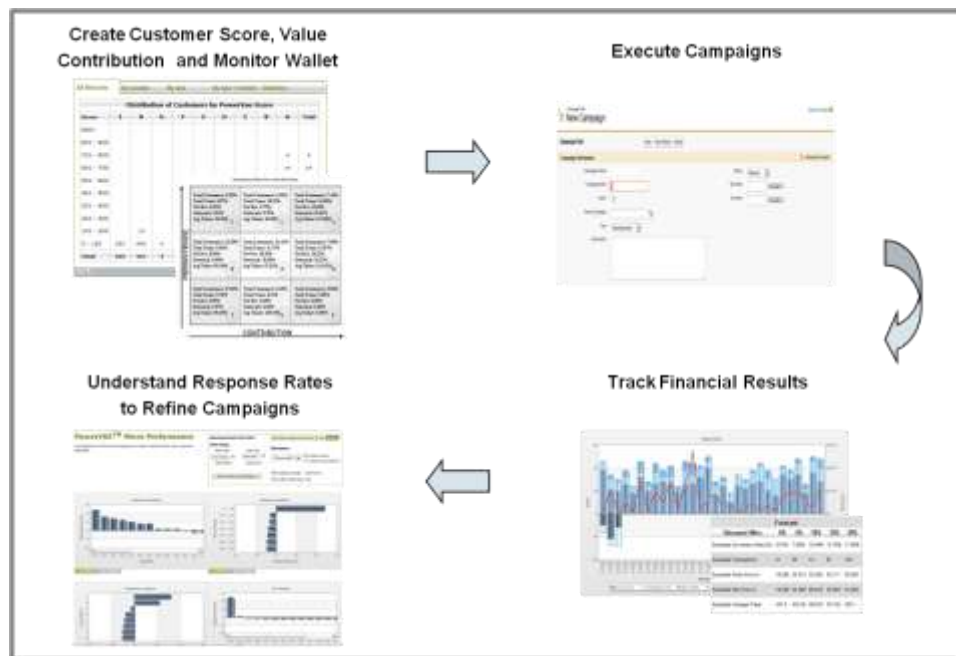
Key components of the system monitoring are:

Tracking Financial Results

- Real time campaign ROI (revenue and transactions)
- Compare actual to expected results

Campaign Refinement

- Micro Performance measures which sub-segments of the list performed best and worst
- Facilitates retargeting based on response by segment, greatly reducing expenses on future campaigns



MONITOR CUSTOMER ATTRITION

Also, with each data load, the system detects customers at risk of attrition to allow the client to proactively implement campaigns to mitigate the risk of attrition and lost accounts.

<p>Attrition</p> <ul style="list-style-type: none"> • Displays the current status for each customer • Predicts the status for the next 2 time periods 	<table border="1"> <thead> <tr> <th colspan="4">PROJECTED CUSTOMER MIGRATION</th> </tr> <tr> <th>States</th> <th>Current</th> <th>T₁</th> <th>T₂</th> </tr> </thead> <tbody> <tr> <td>Prospect</td> <td>291</td> <td>187</td> <td>124</td> </tr> <tr> <td>Active</td> <td>1,187</td> <td>1,291</td> <td>1,353</td> </tr> <tr> <td>Reactivated</td> <td>386</td> <td>412</td> <td>424</td> </tr> <tr> <td>Lost</td> <td>212</td> <td>186</td> <td>174</td> </tr> <tr> <td>Dead</td> <td>54</td> <td>54</td> <td>55</td> </tr> <tr> <td>Unknown</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>TOTAL</td> <td>2,130</td> <td>2,130</td> <td>2,130</td> </tr> </tbody> </table>	PROJECTED CUSTOMER MIGRATION				States	Current	T ₁	T ₂	Prospect	291	187	124	Active	1,187	1,291	1,353	Reactivated	386	412	424	Lost	212	186	174	Dead	54	54	55	Unknown	0	0	0	TOTAL	2,130	2,130	2,130
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SUMMARY

In summary, PowerVue Analytics is an online, real-time business application that enables the client to understand customer behavior and predict the outcome of future interactions (monetary and non-monetary), across channels, in a confidential and secure environment.

ABOUT VUELOGIC

[VueLogic](#) is the Atlanta-based CRM analytics company whose solutions are funded by the [National Science Foundation](#). Clients use VueLogic's PowerLink™ and PowerVue™, to understand prior customer behavior and predict the outcome of future interactions (monetary and non-monetary), across channels, in a confidential and secure environment to maximize revenue from existing customers.