



Using insights to drive better business decisions

High-performing organizations are using analytics to better understand their customers' needs and behaviors to create a competitive edge.

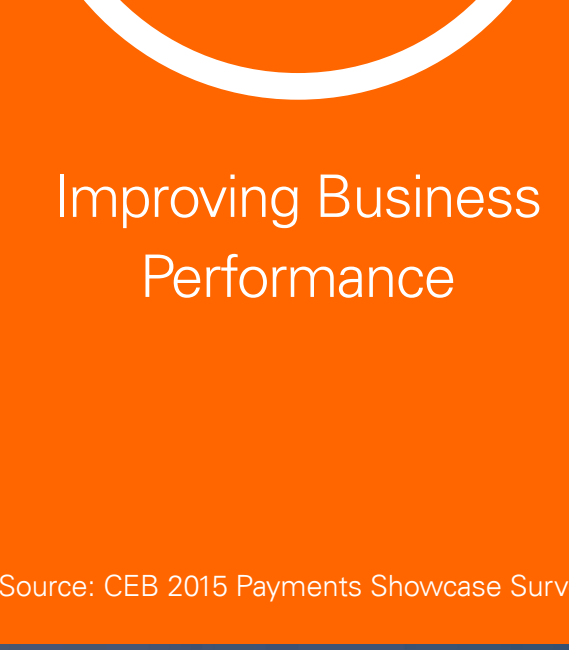
What business goals are truly important to your financial institution?

100%



Meeting Customer Needs

81%



Improving Business Performance

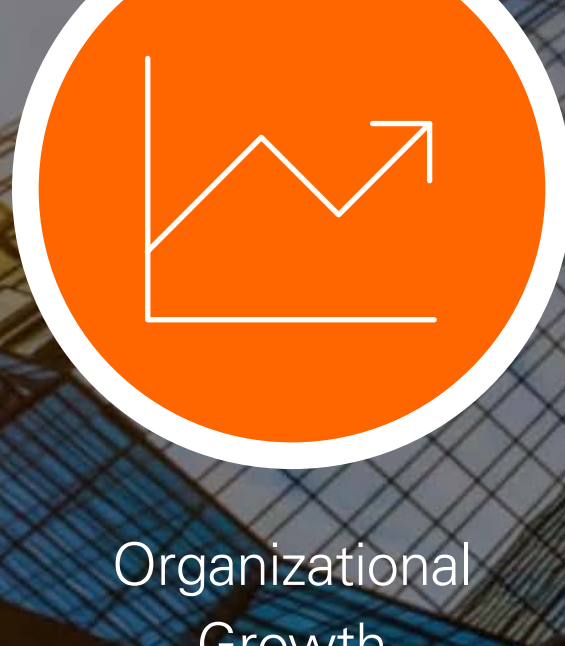
77%



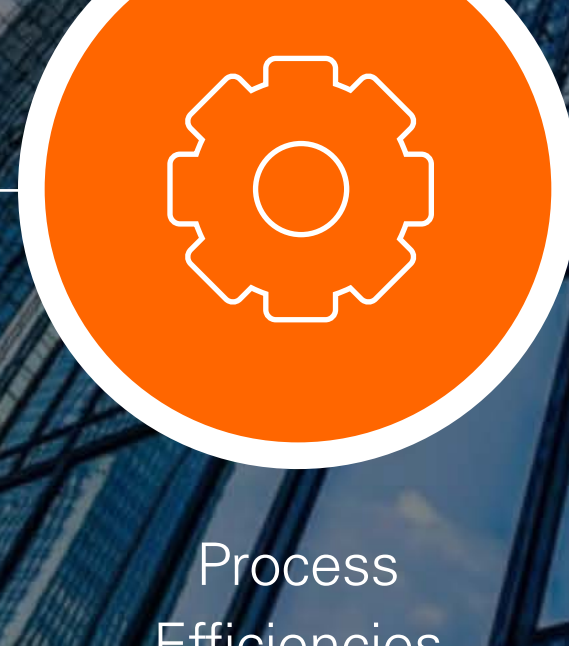
Addressing Regulatory Requirements

Source: CEB 2016 Payments Showcase Survey

A strong data analytics program helps you achieve those goals through:



Organizational Growth



Process Efficiencies



Risk Mitigation



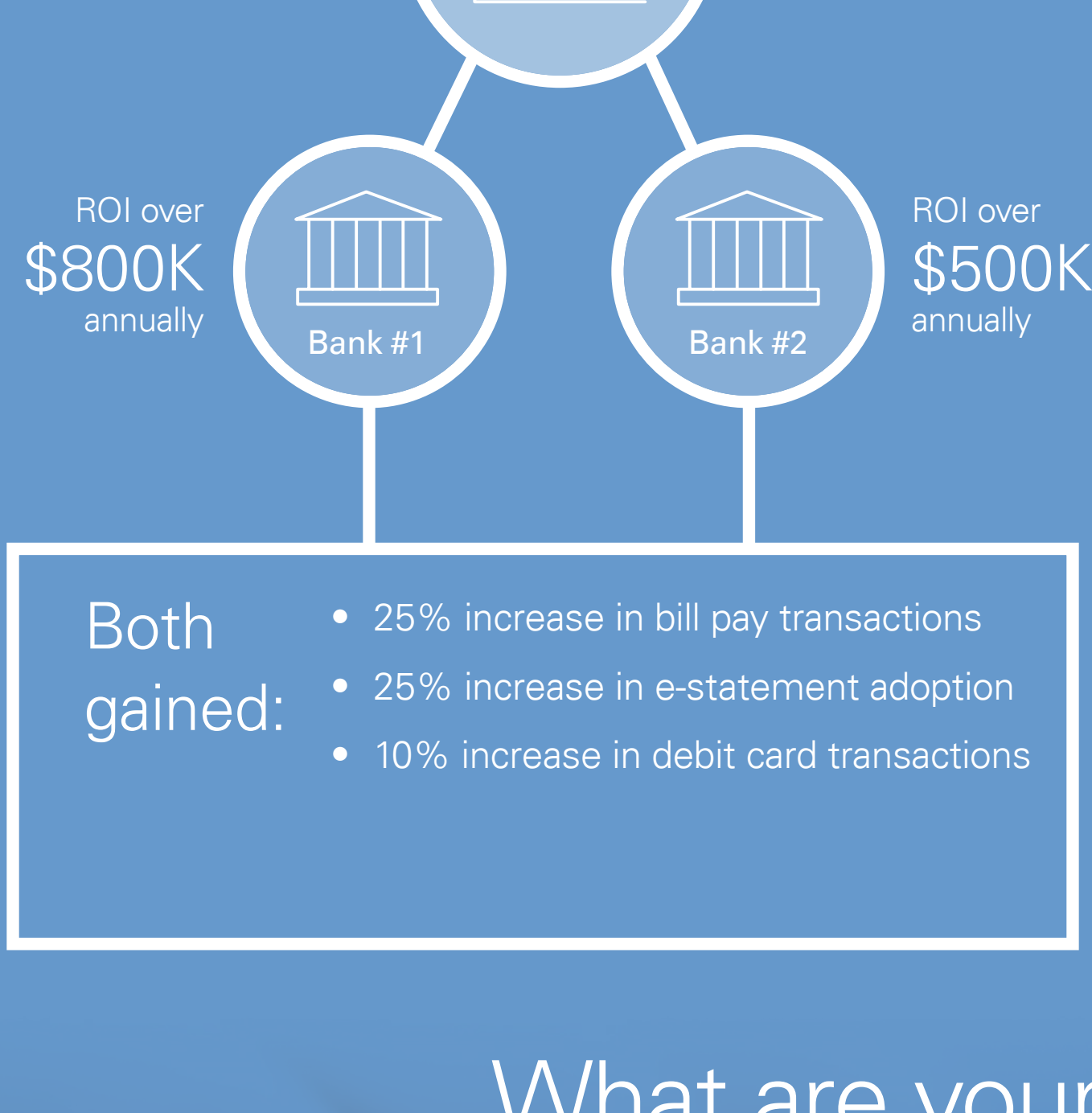
Organizational Growth

Data-driven organizations outperform their peers

3 to 1

Is your organization on a path to long-term value?

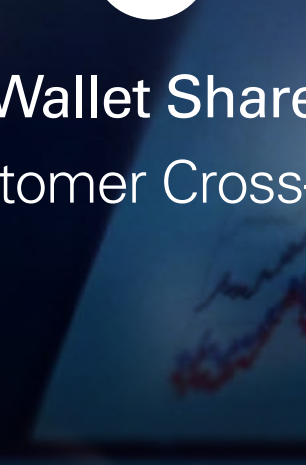
Product Portfolio Optimization



Strategic Insights Fuel Growth



What are your top priorities for increasing profitability?



1 Wallet Share Customer Cross-Sell

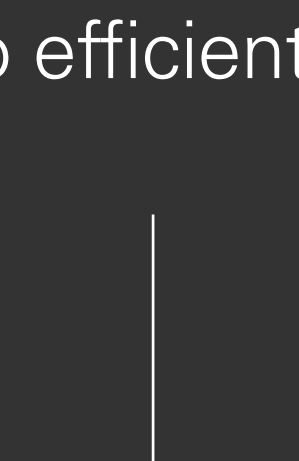


2 Revenue Enhancement Non-interest Income



3 Market Share Customer Acquisition

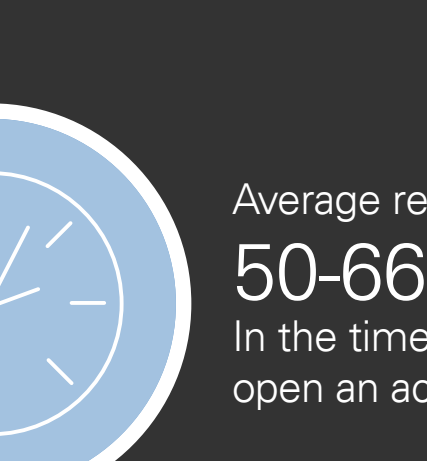
Source: Aite Group, "Rethinking and Right-Sizing the Retail Branch" 2015



Process Efficiencies

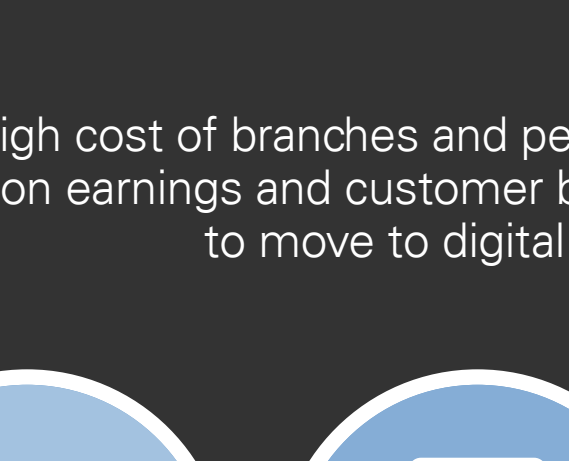
What advantages do efficient organizations have?

32%



Greater Return on Assets

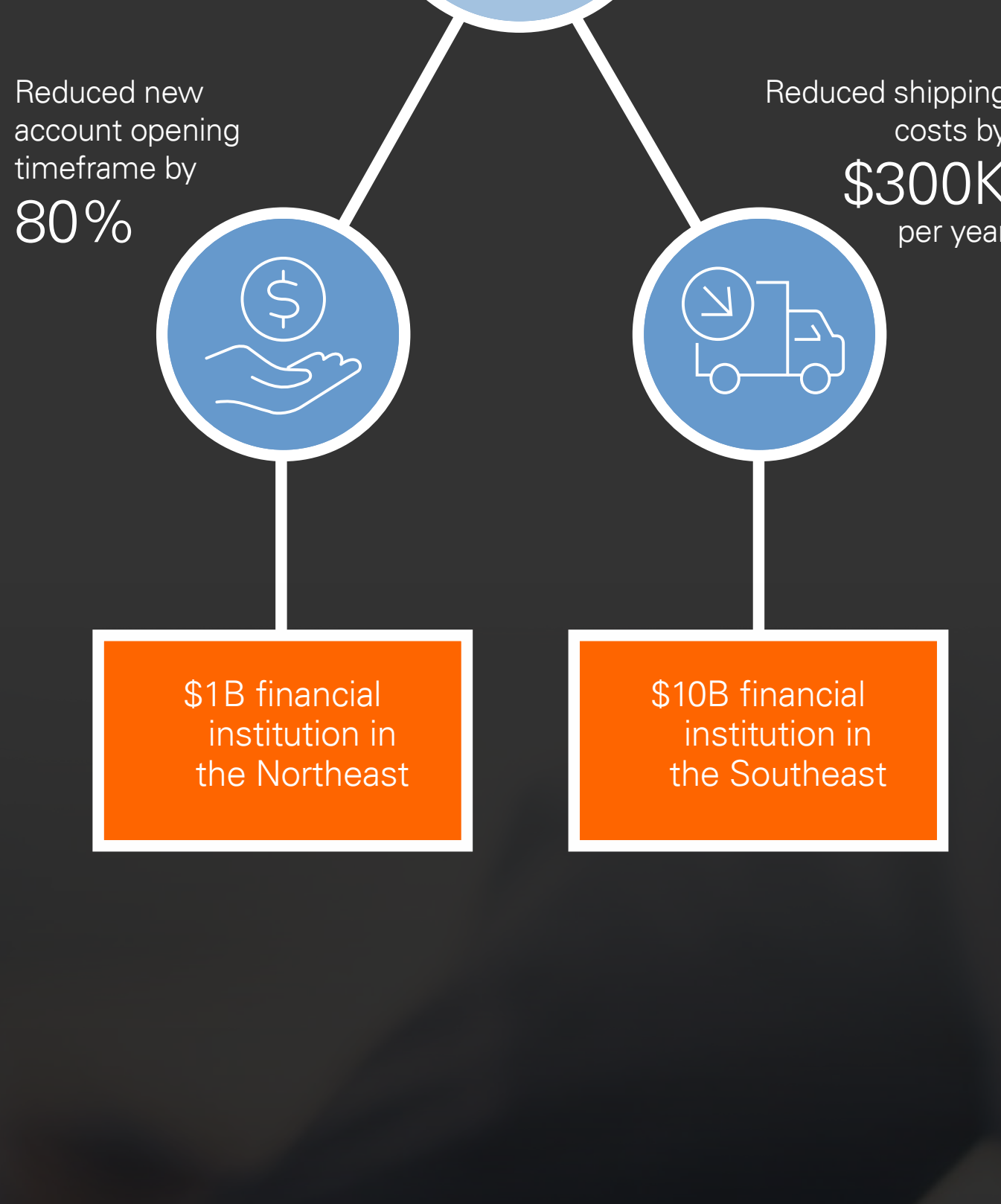
79%



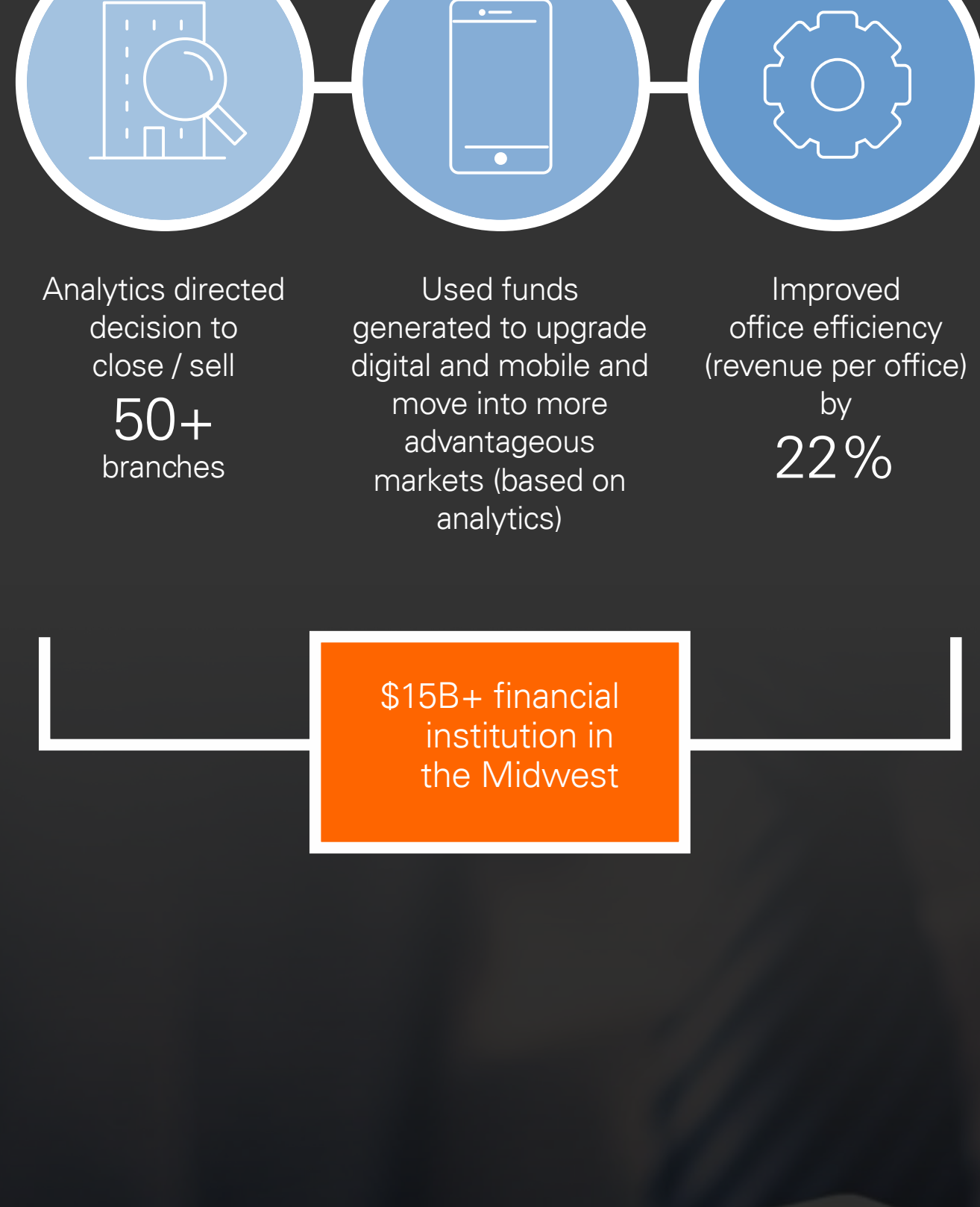
Better Return on R&D

Source: CEB 2016 Payments Showcase Survey

Business Process Improvement



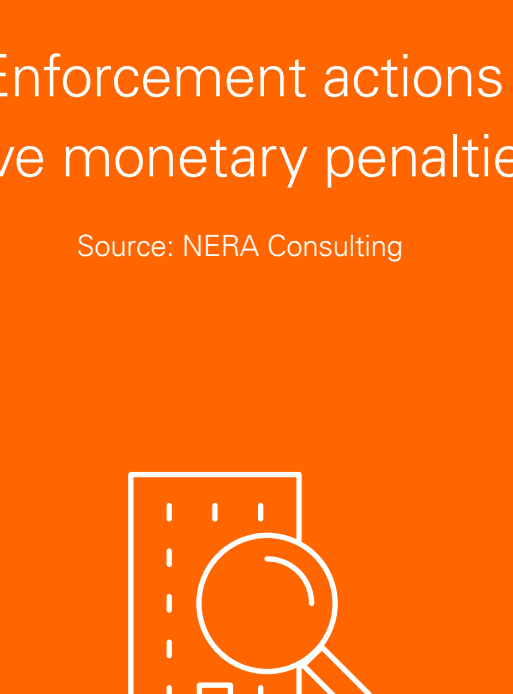
Bank Performance Optimization



Risk Mitigation

Compliance and fraud are becoming more complex and costly

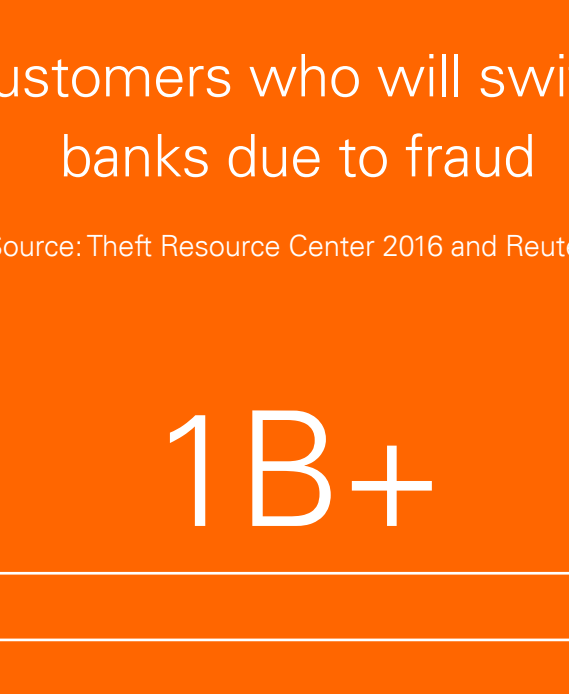
+66%



Enforcement actions have monetary penalties

Source: NERA Consulting

77%



Customers who will switch banks due to fraud

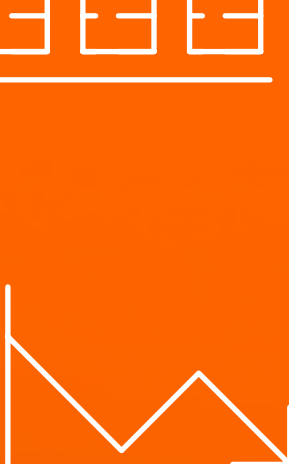
Source: Theft Resource Center 2016 and Reuters

+38%



Increase in SAR filings since 2006

Source: FinCEN



1B+

Financial records breached in past 10 years

Source: Theft Resource Center 2016 and Reuters



\$9B

Largest fine ever levied against a financial institution

Source: Reuters



\$40B+

Annual fraud losses estimated by end of 2017

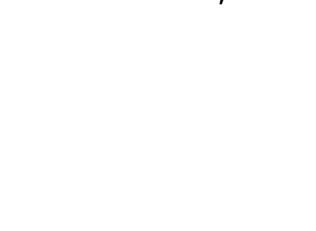
Source: Theft Resource Center 2016 and Reuters

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