



Retail Banking

DDA Lifecycle Management for Retail Banks

Austin Logistics' predictive analytic software solutions for Retail Banks drive a new level of precision and efficiency across the account lifecycle: from booking accounts and managing for revenue growth and risk reduction to increasing customer satisfaction and retention. Results using Austin Logistics' software include:

- Leading Retail Bank Division decreases their loss reduction by >5% through early assessment of new account risk
- Top 10 bank concerned with payment risk when entering the sub-prime market was able to identify >40% of bad payments
- Leading Financial Services Company improved roll rates in collections by 46 basis points using treatment optimization software

Providing Retail Banks the Solutions They Need

EarlyDetection System™ drives rapid scoring of new DDA accounts, decreasing the traditional assessment gap between the origination period and generation of internal behavior scores. As an industry first, this solution aggregates traditional and non-traditional data sources to determine the risk or revenue potential of new DDA accounts, as early as the first day of transactions.

Until now, companies have relied on origination data to make initial decisions; limiting account management until behavior scores were available.

Today, companies are using Austin Logistics' EarlyDetection System to gain a competitive advantage in the industry:

- For revenue management—To predict a customer's value and propensity to respond to a particular offer. Early identification of high-value, high propensity customers drives early loyalty and revenue generation through cross-sell, rewards programs, and features such as free checking.
- For risk management—To determine optimal thresholds for daily withdrawals, overdraft protection and amounts. It also provides precise information to minimize losses and identifies propensity for fraudulent accounts (e.g., check kiting) for proactive balance containment.

NSFGuard® reduces losses by identifying high-risk and fraudulent deposits and increasing the accuracy of hold versus no-hold decisioning. Traditionally, policies have been applied at the segment level. NSFGuard predictive analytic software solution decisions at the account level, according to pre-defined thresholds and business strategies, and within regulatory guidelines.

Service levels and satisfaction for deserving customers is improved as funds to them are made available faster. Losses in excess of NSF fees are reduced through proactive identification of high-risk customers. Fraud is proactively detected to mitigate losses. NSFGuard is applicable to deposits, payments to mortgage loans, car loans, HELOC's and other revolving retail bank lines of credit.

ActionSelect for Treatment Optimization—To facilitate account management by determining the best offer at the account level while satisfying business objectives and resource constraints. This solution determines the likelihood that a customer will respond to any given action in areas across the customer lifecycle:

- Early account decisions, where there are opportunities to drive account profitability, increase customer satisfaction and initiate early loyalty programs
- Account Management, in order to maximize profitability through marketing programs that precisely target offers to customers for revenue generation from up-sell and cross-sell opportunities
- Collections Operations, so customers can reduce roll rates and increase dollars collected

Austin Logistics Predictive Analytic Software Solutions

- Precise decisioning at the account level
- Speed to value-quick to integrate and deploy
- Speed to market-fast testing of new strategies

Customer Results

Examples of results customers have gained using Austin Logistics:

Challenge	Client	Sample Results	Employment to ROI
New Account Risk	Auto Finance	>5% Loss reductions	10 months
New Credit Entrants Payment Risk Sub-prime Credit Cards	Credit Card Company	>40% ID of bad payments	11 months
Sales Agent Productivity	Telemarketing in Financial Services	>19% Increase in sales/hour	9 months



About Austin Logistics

Austin Logistics is a leading provider of analytic software and custom modeling solutions that use predictive intelligence to drive more profit from every customer interaction.

Austin Logistics determines the optimal treatment for each transaction by collecting disparate data from multiple sources and applying advanced modeling techniques. All Austin Logistics products are designed to deliver a six-month Return On Investment.

Austin Logistics, established in 1992, is headquartered in Austin, Texas. The company maintains business and development offices throughout the United States and in Asia.

Contact Us

www.AustinLogistics.com

Headquarters

Phone: 512.328.8215

E-mail: info@AustinLogistics.com

Asia Pacific

Phone: 65 6327-5263

E-mail: AsiaPacific@AustinLogistics.com

UK & Europe

Phone: +44 (0)870 803 1983

E-mail: UKEurope@AustinLogistics.com

