



THE FUTURE OF  
FINANCE IS OPEN

RETAIL BANKING

FUSION ANALYTICS

**PERSONALIZE SERVICES AND INCREASE  
PROFITABILITY BY HARNESSING DATA**

# When it Comes to Business Analytics, Where Do You Stand Today?

The key to overcoming today's challenges in financial services marketing is access to holistic information about your accountholder relationships, behaviors, propensities and performance.

In fact, insight-driven marketing was found to be the number one marketing trend for financial institutions in the 2016 State of Financial Marketing by Financial Brand.

According to the report, new tools and technologies make advanced analytics available for all sized organizations, while digital channels and the desire for personalized offers make the investment in data analytics mandatory for success. Now is the time for marketing to embrace insights about consumers in order to be more relevant to individuals and audiences.

## Analyzing What You Already Know About Your Accountholders

You must also analyze the role that analytics already play in your marketing program. What products and services are most attractive to accountholders? How can you leverage data to identify accountholder needs and gain share of wallet? Does your current software—or third party provider—provide you with the tools needed to analyze your accountholder base thoroughly and predict with accuracy which products should be marketed to them?

## Personalizing the Message for Profitability

The Financial Brand stated, "Mapping your customer's financial product purchase journey is key to knowing where, when, and how to market to them. It is therefore important to understand how your customers are thinking and feeling, as well as what they are doing when something triggers the need or desire for financial services."

Data analytics isn't just about statistical correlations. It's about teasing out real insight that can be used to personalize everything from products to communications, and ultimately, successfully increasing revenues and profits from upsell, cross-sell, and attaining new accountholders.

 Hover over image to enlarge



47%

of FIs over \$10B Ranked "improving data analytics" within their top three priorities.



8%

of community banks and credit unions saw analytics as top priority.



# Automate Information for Actionable Data

Fusion Analytics gathers and aggregates your accountholders' current relationships, behaviors and lifestyle attributes to help you more clearly see where opportunities for growth and profitability lie.

More importantly, Fusion Analytics makes this information actionable by expanding access across the enterprise—from the executive suite to the branch management.

## Fusion Analytics Gives You a Holistic View

It also gives you a holistic view other key relationship performance indicators amassed by individuals, households, employee, or by branch and region so that your leadership can make logical and strategic decisions:

- Aggregates and delivers information you need to positively affect retention and cross-sell
- Helps executives better understand and track opportunities for market expansion
- Provides a basis for where the best opportunities for deposit and loan acquisition lie
- Identifies performance objectives by branch and region
- Gives a view of which products are performing and underperforming

## Capture the Entire Household

The rate of your success is directly tied to accountholder satisfaction and retention. Having a grasp of your entire relationship with the accountholder ensures that you are anticipating their needs and beating the competition before they steal your accountholders. Fusion Analytics directly impacts strengthening relationships by providing tools for you to understand your accountholders, anticipate their needs, and manage channel interactions and preferences with key performance metrics, sophisticated and actionable segmentation, purchase propensities, and share of wallet



**37%**

of accountholders say that personalized service from tellers or other employees at a bank is an important factor in their banking decisions<sup>1</sup>



**\$140 Million**

expected additional annual revenue for a \$1B financial institution if they could successfully offer individualized services<sup>2</sup>



**\$7.19 Billion**

value of global big data analytics in banking in 2017, and expected to reach a value of USD 14.83 billion by 2023<sup>3</sup>

1. Salesforce: Why Retail Banking Calls for Personalized Marketing, Jan 2018

2. Financial Brand Individual Experiences : Your Multi-Million Dollar Opportunity, May 6, 2016

3. Global Big Data Analytics in Banking Market - Segmented by Type of Deployment, Application and Region - Growth, Trends and Forecast (2018-2023)\* report, May 2018



# Use Your Marketing Data for Decision Making

With Fusion Analytics, your accountholder data is compiled in one area from multiple systems to give you depth of knowledge.

This provides the ability to identify and approach your target market for specific marketing campaigns, profitability, and strategic planning. Whether it's the president of the financial institution or a marketing team looking to promote a new product, Fusion Analytics has the data needed to give a comprehensive and detailed view.

## **Pull Data from Multiple Silos**

Fusion Analytics pulls data from many account and accountholder information silos to create a comprehensive and clear picture of each person in the entire household, allowing a true 360-degree view of checking and savings, loans, credit cards, mortgages—all the products and services you offer. With this information, financial institutions can proactively and effectively target the cross-sell to individuals under one roof to gain share of wallet.

## **Win Over the Accountholder**

Consumers overwhelmingly state that they want their financial institution to recommend products and promote offers to suit their needs. Upsell, cross-sell, and gaining market share are more attainable when targeting people based on data. Fusion Analytics gives you the tools you need to create targeted campaigns that make sense, and provides you and your teams a system that is easy to navigate, comprehensive, and intuitive, with remarkable drilldown capabilities so you analyze data from a macro or micro standpoint.

Segmentation Details



# Features and Functionalities that Ensure You Get What You Want, When You Need It

Built specifically for community banks and credit unions, Fusion Analytics is dynamic, intuitive, and in-depth for instant availability to current data.

Ensure that decisions are made utilizing only the most comprehensive, current data available with Fusion Analytics. Its features and functionality were built specifically for the needs of professional marketers and leaders at community banks and credit unions with easy navigation, intuitive design, and dynamic visual snapshots and reporting.

## SaaS Based

Access directly from any Internet browser, no special hardware or software needed, and future releases are included and seamless.

## Modern, Easy Navigation

Search and gain insights quickly in a user-friendly, intuitive environment.

## Integration

Pull data into one centralized location from your core system and third party vendors (credit cards, insurance, trusts, investments, etc.).

## Daily Data Updates

Refresh core data on a daily basis to ensure your information is the most current.

## Performance Indicators

Easily access and graphically view information with a click of the mouse

## Reporting

Standard and advanced report outputs controlled by variables of your choosing.

## Data Analysis

Conduct ad-hoc research on current and historical time periods, aggregated by the variables of your choice. Advanced capabilities include trending, comparative assessments and cross-data analysis

## Segmentation

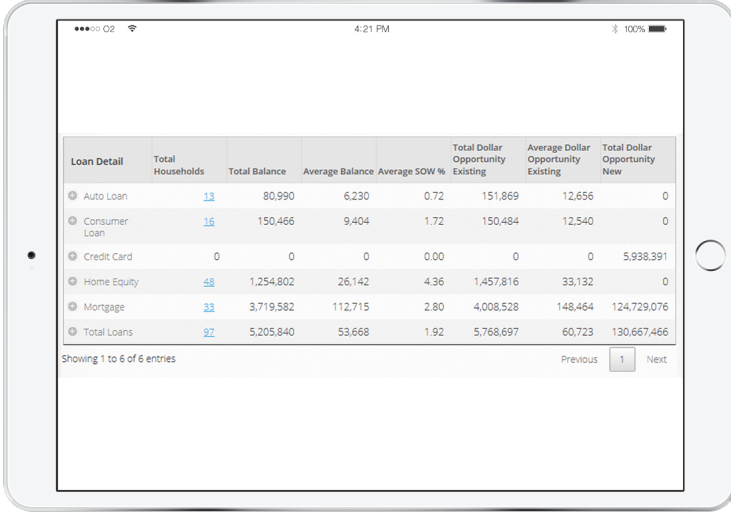
Group like accountholders together to get a better understanding of how behaviors and relationships affect future purchasing.

## Campaign and Channel Management

Research, contact and measure targeted one-off or serialized campaigns across multiple channels. Refine your delivery channel strategy based on response feedback from campaigns in order to refine future campaigns and accountholder channel preferences.

## Compliant

Finastra data centers are held to the strictest security compliance standards and hold all mandated audit certifications.



Loan Detail	Total Households	Total Balance	Average Balance	Average SOW %	Total Dollar Opportunity Existing	Average Dollar Opportunity Existing	Total Dollar Opportunity New
Auto Loan	13	80,990	6,230	0.72	151,869	12,656	0
Consumer Loan	16	150,466	9,404	1.72	150,484	12,540	0
Credit Card	0	0	0	0.00	0	0	5,938,391
Home Equity	48	1,254,802	26,142	4.36	1,457,816	33,132	0
Mortgage	33	3,719,582	112,715	2.80	4,008,528	148,464	124,729,076
Total Loans	100	5,205,840	53,668	1.92	5,768,697	60,723	130,667,466

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### About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today –spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers.

48 of the world's top 50 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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