

Large Regional US Bank

Customer Characteristics

Type

A large regional bank in the United States.

Engagement Objectives

The Client was seeking an on-going sales and marketing process for overdraft services to create focus and intensity while improving their customer opt-in rate for courtesy overdrafts on Regulation E transactions (ATM and one-time debit card transactions).

ENGAGEMENT HIGHLIGHTS

The PROFIT INSIGHT® team worked side by side with internal business intelligence group to construct data extracts, analyze data and build customer segmentation models. They worked with the marketing team to re-engineer an overall multi-channel contact strategy. They also worked with Sales to develop revised training and scripting for sales efforts through branches and call centers.

Customers were segmented and ranked based on a number of factors including past overdraft usage, responses to past marketing, relationship, and bank affinity indicators. PROFIT INSIGHT® also reconstructed messaging across multiple channels, including customer letters and post cards, outbound and in-bound calling scripts and personalized URL's.

PROFIT INSIGHT® transitioned segmentation modeling and marketing framework to internal bank team members to continue efforts in the future. PROFIT INSIGHT® continues to offer guidance on target modeling efforts.

OBSTACLES/CHALLENGES

All banks were required to default existing customers to opt-out for Reg E transactions if the customer had not opted in by August 15, 2010. Client had limited success with initial efforts and internal Reg E campaign due to limited targeting and use of broad-based messages.

Client had limited budget for marketing efforts as Reg E was not considered a focus by senior management.

RESULTS

PROFIT INSIGHT® Reg E campaign exceeded the response rate and financial goals of the client. More importantly, it created the foundation for future efforts and continued success.

PROFIT INSIGHT® is the

CLEAR CHOICE

to help you achieve your financial goals.

Cumulative financial benefits with solutions that are
Legal and compliant focusing on revenue
Enhancement, revenue
Assurance and cost
Reduction.

Our customized solutions go right to your bottom line



Infinite Self-Funding Opportunities

Our revenue enhancement and cost savings opportunities are guaranteed to improve your bottom line. In no time, these opportunities become self-funding from the infinite benefits they deliver.

Our customized solutions are yours

We develop a broad array of solutions to address your specific needs and customize them to your specific business climate. We work with you to implement these new ideas and instill them as best practices into your organization's culture.

Our customized solutions are highly transparent

We are sensitive to your current clients and prospects. Our cost saving and revenue enhancement programs help you better understand not only your operations, but your market and customer base.

Our engagements are quick, quiet & efficient

Our engagement teams are small and operate quickly without disrupting your daily operations. They require little of your internal resources and work as part of your team in a collaborative approach.

Part of:

INSIGHT
360

Our holistic approach to finding your financial opportunities.

40•6•40

YEARS • CONTINENTS • \$BILLION

For over **forty** years, our customers on **six** continents, have realized over **forty** billion dollars of incremental financial opportunity!



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