



BankAccel™ for Retail Banking

Accelerate sales, align goals and
improve performance

Now you can drive revenue and improve the customer experience by planning and executing in a more unified, customer-centric manner. Link location intelligence, customer analytics and communication workflows to align sales and marketing with clear goals and targeted campaigns.

Increase the profitability of your branch network

The growth in online and mobile banking has made it more difficult for retail bankers to improve branch sales performance. Aging Customer Relationship Management (CRM) and Branch Automation solutions can no longer address the entire sales process, which has become increasingly complex. Today, financial institutions need to streamline and coordinate efforts, from measuring opportunity and establishing appropriate sales goals, to targeting the right prospects and personalizing the customer onboarding process.

Overcome the challenges you face today

Banks attempting to align branch revenue goals with actual market opportunities often face significant roadblocks:

- Branch goals based solely on historical performance, resulting in inequitable and unrealistic objectives
- Marketing campaigns focused solely on corporate goals and objectives, rather than local opportunities.
- Lack of collaboration between sales and marketing, hampering unified efforts to successfully achieve branch goals

Give your institution the BankAccel™ advantage

Retail bankers can now use BankAccel to manage all the key components of sales, marketing, and onboarding in one integrated platform. This new solution establishes branch sales goals based on customer-driven data and provides a consistent, shared analytical framework for sales and marketing—which enables aligned efforts. BankAccel from Pitney Bowes Software is the first and only solution that drives decisions and actions throughout the entire sales cycle based on shared data and a powerful predictive analytic framework.

“With Pitney Bowes Software, we can treat all 11 million customers as individuals, and are well placed to better meet their needs and thus do more business with more people for longer than we did before.”

Simon Baines,
Head of Customer Insight,
Nationwide Building Society

All-in-one Solution

This all-in-one solution helps you measure opportunity, establish sales goals, align marketing and sales enablement, target the right prospects, and personalize the onboarding experience.



Establish precise branch level goals across your network that reflect the true local opportunity.



Break down silos and collaborate across functions to drive increased revenue.



Equip front-line staff with real-time intelligence, enabling them to better serve individual customers.

Set precise opportunity-based goals

Branch networks may account for half of a retail bank's annual operating expenses, and each branch must deliver revenue to justify its existence. But every market is unique, so individual branches won't deliver the same rate of return on investments. Opportunity-based goal setting considers the demographics of each block in your market—along with product potential, marketing activity and competition—to establish household-based share-of-wallet goals. BankAccel provides the tools and analysis that makes it clear where a bank should invest to best capture new revenues.

Achieve complete sales and marketing alignment

Internal departments must communicate with one another in order to plan effectively. Today, many banks set sales goals independent of marketing plans. BankAccel makes it easier to break down silos, increasing collaboration so marketing campaigns are aligned against specific opportunity-based goals. Branch teams are kept abreast of the product mix, marketing mix and overall sales targets. And, in return, the branch network can help set expectations and manage growth based on their local market knowledge.

Attain goals with personalized marketing and onboarding

Onboarding presents a unique opportunity to cross-sell, upsell and grow relationships. To realize these opportunities, front-line staff must have the insight to connect customer needs with the best offers and promotions available—including all marketing campaigns. The integrated BankAccel platform delivers an easy-to-use dashboard that provides timely information to front line staff in a simple and straightforward manner. With real-time access to the rich data your bank has compiled for each customer, sales reps can create more intimate onboarding experiences.

“Results have surpassed expectations for our campaigns, and seeing the effectiveness of modeling on incremental gains rather than all responses, we are constantly expanding our use of Pitney Bowes Software to other areas of the business.”

Jane Muelhaupt,
Vice President of Consumer Direct,
U.S. Bank

Understand and Act

Use one common understanding of the customers and prospects needs to link all customer interactions.

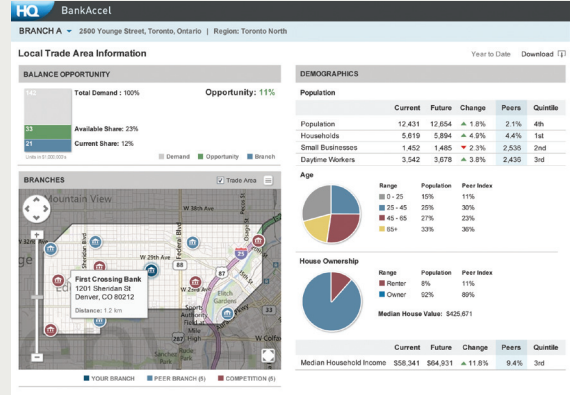
1 Set the Right Goals and Incentives

Align your branches goals with the needs of the customers.

LOCATION	REVENUE BALANCES	LOST BALANCES	GROSS BALANCES GOAL	NET BALANCE CHANGE	% CHANGE	2011 BALANCES	BALANCES TO NEW HOUSEHOLDS	BALANCES TO EXISTING HOUSEHOLDS	RISK
TOTAL	\$18,759	\$11,007	\$7,752	(\$1,354)	(4%)	\$0	\$1,895	\$8,802	48.1
BLAKELY	\$43,072	\$3,845	\$2,482	(\$1,354)	(7%)	\$0	\$353	\$2,129	47.4
East Highbury	\$3,143	\$342	\$279	(\$66)	(2%)	\$0	\$61	\$219	25.9
Fort Coveseide	\$236	\$250	\$13	\$13	1%	\$0	\$56	\$193	50.0
Ridgmore	\$6,171	\$607	\$591	(\$16)	0%	\$0	\$108	\$483	50.0
Shelburne R...	\$788	\$113	\$127	\$14	2%	\$0	\$28	\$106	50.0
South Calabid...	\$2,113	\$151	\$90	(\$61)	(3%)	\$0	\$11	\$79	50.0
Blockover	\$9,432	\$903	\$498	(\$405)	(4%)	\$0	\$40	\$458	50.0
Linear Blonic	\$14,385	\$1,480	\$547	(\$543)	(4%)	\$0	\$56	\$514	40.0

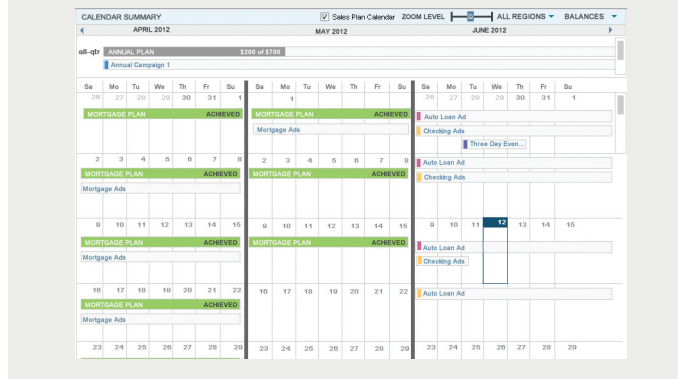
2 Prospect the Best Customers

Find new prospects that are like your best customers and likely to respond.



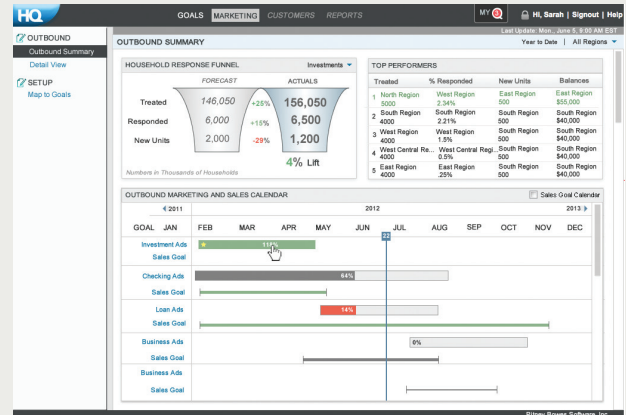
3 Deliver Impactful Campaigns

Initiate campaigns that drive incremental changes in customer behavior.



4 Guide Customer Interactions

Ask the right questions, provide exemplary advice, engage the customer in a meaningful way.



5 Onboard Customers

Lay groundwork for a lifetime customer relationship by ensuring mutual value.

MESSAGING

- Peart Retail Brokerage Accounts Goal Reached**
Peart 2012 sales goal of \$7,117,143 for Retail Brokerage Accounts has been reached.
- Peart Retail Mutual Funds Goal Reached**
Peart 2012 sales goal of \$6,400,852 for Retail Mutual Funds has been reached.
- Peart Business Credit Cards Goal Reached**
Peart 2012 sales goal of \$29,484 for Business Credit Cards has been reached.
- Peart Business Loans Goal Reached**
Peart 2012 sales goal of \$2,805,282 for Business Loans has been reached.
- Peart Retail Other Revolving Credit Goal Reached**
Peart 2012 sales goal of \$154,452 for Retail Other Revolving Credit.

SALES PERFORMANCE BY PORTFOLIO

Portfolio	Balances	% of goal
Investments	\$24,147	87%
Deposits	\$124,831	84%
Loans	\$190,111	84%

GOAL PERFORMANCE BY REGION

Region	Balances	% of goal
Start	\$42,788	84%
Bonham	\$25,423	84%
Peart	\$58,309	87%
Blakely	\$55,610	87%



Proven Capabilities

While BankAccel is new, many retail banks have already taken advantage of specific point-level solutions that support goal setting, analytics and communication management. The capabilities outlined in these case studies are now offered in one, robust solution powered by a single view of your customers.



CASE STUDY

Central Bancompany

CUSTOMER PROFILE

- Central Bancompany is a leading financial institution in the Midwest.
- The company serves 12 banks in Michigan, Indiana, Ohio, and Wisconsin.
- It offers a wide range of services, including personal and business banking, credit cards, and investment services.

Executive Summary

Central Bancompany is a leading financial institution in the Midwest. The company serves 12 banks in Michigan, Indiana, Ohio, and Wisconsin. It offers a wide range of services, including personal and business banking, credit cards, and investment services.

Business Challenge

Central Bancompany is a leading financial institution in the Midwest. The company serves 12 banks in Michigan, Indiana, Ohio, and Wisconsin. It offers a wide range of services, including personal and business banking, credit cards, and investment services.

Pitney Bowes Software

[Read the complete case study](#)

Central Bancompany Drives Growth

Central Bancompany evaluated branch environments, micro markets and customer data to group branches into peer segments for comparison of performance without the bias of extraneous, uncontrollable environmental factors. The model created by Pitney Bowes Software established baseline performance expectations with the ability to rationally assign goals based on profitability, attainment cost and risk of failing. Within two years, the bank experienced double digit overall growth and a 50 percent increase in total retail product sales.

“Pitney Bowes Software allows us to take an objective and scientific approach to our goal setting process.”

Kelly Loring, Vice President, Retail Sales Manager, Central Bancompany



CASE STUDY

US Bank

CUSTOMER PROFILE

- US Bank is a leading financial institution in the United States.
- The company serves a wide range of customers, including individuals and businesses.

Executive Summary

US Bank is a leading financial institution in the United States. The company serves a wide range of customers, including individuals and businesses.

Business Challenge

US Bank is a leading financial institution in the United States. The company serves a wide range of customers, including individuals and businesses.

Pitney Bowes Software

[Read the complete case study](#)

US Bank Energizes Performance

The Consumer Direct division of U.S. Bank found that its marketing campaigns were underperforming, and relative to a control population, failed to effectively target customers with the most relevant message. U.S. Bank looked for a solution that would allow them to boost customer response—incremental models that could be easily refreshed and updated to optimize campaign performance. Since applying uplift modeling to their marketing campaigns they have increased cross-sell revenue by over 300%, generating over \$1 million in incremental revenue from just two campaigns.

“It used to take weeks for our internal team to create a new model. Now it takes days, and this allows us to use the technique on many more campaigns.”

Jane Muelhaupt, Vice President of Consumer Direct, U.S. Bank



CASE STUDY

Nationwide

CUSTOMER PROFILE

- Nationwide is a leading financial institution in the United Kingdom.
- The company serves a wide range of customers, including individuals and businesses.

Executive Summary

Nationwide is a leading financial institution in the United Kingdom. The company serves a wide range of customers, including individuals and businesses.

Business Challenge

Nationwide is a leading financial institution in the United Kingdom. The company serves a wide range of customers, including individuals and businesses.

Pitney Bowes Software

[Read the complete case study](#)

Nationwide Optimizes Customer Interactions

Nationwide is the largest Building Society in the world providing services to its 11 million members in the UK across 870 retail outlets. Nationwide knew that the key to increasing its market share was to deliver highly personalized service that offered members long-term value. Nationwide selected Pitney Bowes Software as its core customer interaction management platform and gained the ability to present a single view of each customer—including details of each interaction—and intelligent, actionable prompts to help employees make the most of each customer interaction. By optimizing customer interactions Nationwide achieved incremental sales over 200% of original targets.

“Pitney Bowes Software helps us to sell more through inbound service conversations than we do through traditional outbound direct marketing.”

Simon Baines, Head of Customer Insight, Nationwide Building Society

BankAccel is the world's first branch revenue optimization solution that offers retail banks a consistent, data-driven view of opportunities from goal setting through onboarding.

Align goals with revenue opportunity

BankAccel delivers the ability to align branch revenue goal setting with market-based reality. By considering the market environment, product potential, competitive environment, and facility characteristics of a branch, you can develop opportunity-based goals and benchmark against your peers. BankAccel has powerful analytic functionality to properly weigh those factors, and to set each branch's revenue opportunity by evaluating trade area penetration, customer incidence rates, attrition and average balance versus branches in similar situations. With this powerful solution, you gain valuable insight into the market potential, competitive intensity and individual performance of each branch in your network.

Accelerate the growth of customer relationships

Customer data capture is a key part of the onboarding process, and when done correctly, it leads to further customer intimacy and stronger relationships. This is of mutual value to both banks and customers during and after onboarding, as it informs the decision-making process of the front-line staff as they seek to offer customers the right products at the right times of their lives. BankAccel adds a unique dimension to this data capture with innovative geodemographic segmentation solutions that allow banks to create customer profiles that compare and analyze lifestyles and purchase behaviors to optimize marketing strategies and increase sales.

Achieve improved branch performance

To drive sales management and revenue generation, banks must provide front-line staff with the tools to execute on a common understanding of the customer. BankAccel provides one analytic framework that can establish equitable sales goals, drive local marketing campaigns, provide intelligent customer-centric prompts, and personalize the onboarding efforts. With its ability to score customer households with best-next-action algorithms, and the application of product propensity data to target specific customers most likely to be interested in a new product, BankAccel enables front-line staff to take specific actions that deliver higher cross-sell, higher retention rates, and increased customer lifetime value.

“We've experienced double digit overall growth—about a 50 percent increase in total retail product sales.”

Kelly Loring,
Retail Sales Manager,
Central Banccompany

Increased Integration

BankAccel drives increased integration across all functional areas: this unprecedented level of integration spans network decisions, goals, targeted marketing, inbound communications, and onboarding relevance.

BankAccel HOME GOALS MARKETING ONBOARDING MESSAGES Hi, Sarah | Signout | Help Last Update: Jan 1, 2011

Performance | Manage

GOAL STATUS PERFORMANCE LOCATION PRODUCT Business Loans Year to Date Compare to Last Year Balances

LOCATION	STATUS	ADVICE	PACE	ACTUAL	% OF GOAL	GROSS BALANCES GOAL	2011 BALANCES	GAIN	LOSS	NET CHANGE	% CHANGE
■ TOTAL	AT RISK		115%	\$5,108	84%	\$6,045	\$0	\$5,108	(\$851)	\$4,256	8%
■ STARR	AT RISK		115%	\$280	84%	\$332	\$0	\$280	(\$47)	\$234	20%
■ BLAKEY	AT RISK		115%	\$1,079	84%	\$1,277	\$0	\$1,079	(\$180)	\$899	9%
■ BONHAM	AT RISK		115%	\$1,378	84%	\$1,631	\$0	\$1,378	(\$230)	\$1,149	9%
Upper Lyndfax ...	AT RISK		115%	\$56	84%	\$66	\$0	\$56	(\$9)	\$47	5%
Fredericksford...	AT RISK		115%	\$78	84%	\$92	\$0	\$78	(\$13)	\$65	4%
Carshire	AT RISK		115%	\$97	84%	\$115	\$0	\$97	(\$16)	\$81	10%
Lake Brookshire	AT RISK		115%	\$110	84%	\$130	\$0	\$110	(\$18)	\$91	39%
Oxpark Park	AT RISK		115%	\$290	84%	\$343	\$0	\$290	(\$48)	\$242	5%
Johnsville	AT RISK		115%	\$311	84%	\$369	\$0	\$311	(\$52)	\$259	55%
Fort Kingrich	AT RISK		115%	\$436	84%	\$516	\$0	\$436	(\$73)	\$363	8%
■ PEART	AT RISK		115%	\$2,370	84%	\$2,805	\$0	\$2,370	(\$395)	\$1,975	7%

All Balances are in USD 1,000s Pitney Bowes Software, Inc.

Customer analytics drive increased response

BankAccel provides targeted offers for individual customers, at the specific moment of interaction. With powerful modeling automation, every customer interaction becomes a revenue and retention opportunity—automatically prompting the “best-next-action” using your bank’s data, business rules and real-time predictive analytics. The rapid automated functions allow users to discover data relationships at the click of a button, and the browser-based data exploration capability uncovers new avenues of revenue opportunity.

Shared insights provide for connected, two-way dialogues

BankAccel’s built-in tools and processes supercharge your customer engagements in a number of ways. Through data and analysis-driven customer engagement capabilities, your front-line teams can convert campaigns into engaging customer dialogues. By choreographing customer lifecycle best practices and eliminating manual processes, you can achieve individualized communication with each customer more efficiently and effectively than ever before. These capabilities allow quick and efficient development and execution of the provisioning and fulfillment processes that result from marketing and CRM activity.

Interaction management heightens marketing impact

BankAccel is an easy-to-use, predictive analytics solution which extends existing marketing and analytic environments, but its capabilities stretch far beyond those limits. In a multichannel retail banking environment, it connects data from all channels without duplication, enabling monitoring of activity across channels in a single view. BankAccel also has an “inbound/outbound fusion” feature, enabling you to connect your outbound direct marketing campaigns with inbound customer interactions—providing a more true picture of how successful your campaigns are.

The all-in-one solution, only from Pitney Bowes Software

As the only organization that combines location intelligence, data management, customer analytics and communication management software, Pitney Bowes Software is uniquely positioned to help retail banks align sales and marketing. Banks around the world rely on these capabilities to gain insight, set actionable goals and coordinate customer interactions across the enterprise—the initiatives that enable lifetime customer relationships. To discover how BankAccel can drive sales performance for your branches, call us at 1 800-327-8627.

For more information call 800.327.8627 or visit us online: www.pb.com/software

UNITED STATES

800.327.8627

pbsoftware.sales@pb.com

CANADA

800.268.3282

pbsoftware.canada.sales@pb.com

EUROPE/UNITED KINGDOM

+44.800.840.0001

pbsoftware.emea@pb.com

ASIA PACIFIC/AUSTRALIA

+61.2.9437.6255

pbsoftware.australia@pb.com

pbsoftware.singapore@pb.com



Every connection is a new opportunity™



Pitney Bowes Software Inc. is a wholly-owned subsidiary of Pitney Bowes Inc. Pitney Bowes and the Corporate logo are registered trademarks of Pitney Bowes Inc. or a subsidiary. All other trademarks are the property of their respective owners. © 2012 Pitney Bowes Software Inc. All rights reserved.

93369 AMER 1209