

ENHANCED Branch Network Performance

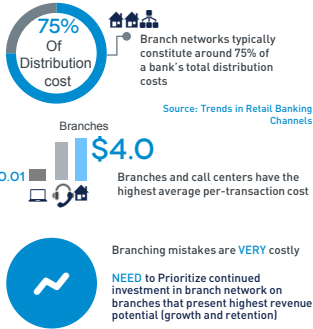
Bolster branch network profitability by aligning goals and actions with local customer needs and opportunities

I SITUATION

KEY FINDINGS

The branch is not going away - but its role is definitely changing. Banks must optimize their largest capital investment in order to compete effectively

1. Optimize Current Branch Networks for efficiency gains



2. Maximize performance from Remaining branches



3. Align resources for best growth opportunities



KEY RECOMMENDATIONS

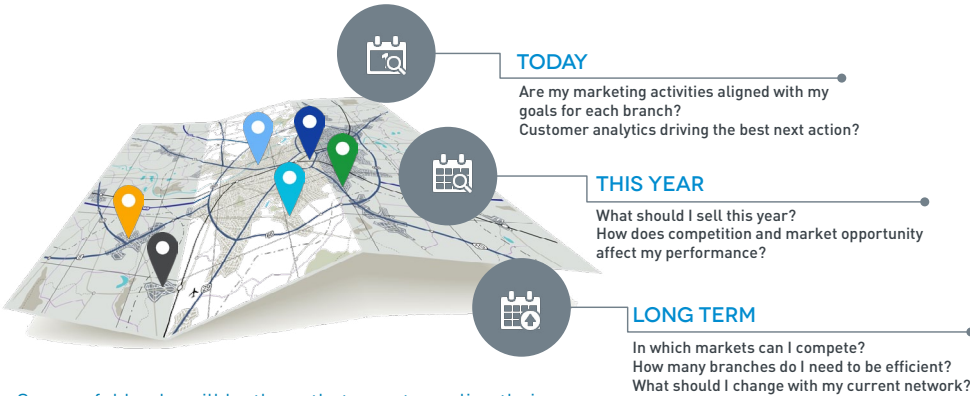


- Establish long term, actionable plan for your current network
- Set the right performance expectations for your branches and help them achieve plan
 - Use data driven models to understand the true opportunity from each customer and prospect
- Align marketing and sales to achieve goals
 - Because these goals reflect the customer and prospect household opportunity, marketing campaigns/offers can leverage real time decisioning to position the most relevant offer or action to ensure success in achieving branch goals

II ISSUE

SUCCESS REQUIRES MAKING THE RIGHT DATA DRIVEN DECISIONS THROUGHOUT THE LIFECYCLE OF YOUR BRANCH NETWORK!

Banks should leverage consistent data for driving their near and long term plans



Successful banks will be those that can streamline their branch networks while simultaneously driving higher revenues

PROOF POINTS

usbank
Five Star Service Guarantee

We increased cross-sell revenue by 300% and reduced mailing volume by 40% at the same time.
Jane Muelhaupt, VP Consumer Direct

Central Banccompany

"We've experienced double digit overall growth-about a 50 percent increase in total retail product sales"
Kelly Loring, Vice President, Retail Sales Manager, Central Banccompany

BROADWAY BANK

There are many variables that make up the Bank's expansion pro-forma, from the cost of real estate to long term leases to the many capitalized expenses. "The data received from PB makes up the foundational corners, the pillars, of the pro forma we develop."
James C. Allen, Group Executive Vice President, Director Retail Banking Group.

Gartner
MAGIC QUADRANTS

Pitney Bowes now has the complete CCM strategy. PB now has all the tools for emerging multichannel communications."

FORRESTER
WAVES

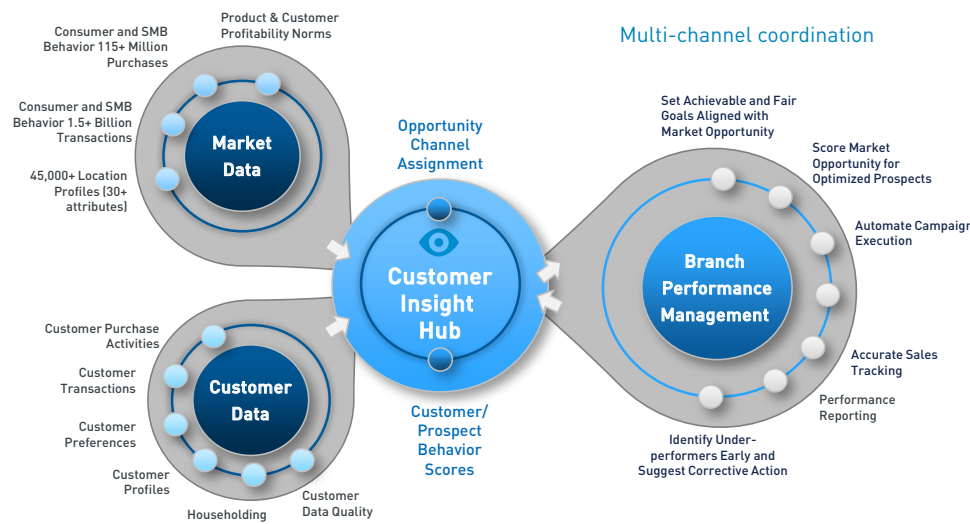
Portrait Suite offers strong performance in analytics, interaction management and inbound and outbound dialogue across a variety of channels."

III RESOLUTION

ENHANCED BRANCH NETWORK PERFORMANCE

Understanding and insights lead to better customer experiences and longer, more profitable relationships

20+ Years of Experience and 1,100+ Engagements Worldwide



SOLUTION FOCUS



FOR MORE INFORMATION



<http://www.pb.com/software/financial-services/>

IV RESULTS

OPTIMIZING BRANCH PROFITABILITY

BETTER SALES PERFORMANCE

Opportunity based Goal Setting based on each branch's unique selling opportunity

GUIDED CUSTOMER INTERACTIONS

Real Time Decisioning (RTD) of Best Next Action

ALIGN MARKETING AND SALES

Marketing utilizing the same data as sales - integrated processes

SOLUTION BENEFITS

BETTER CUSTOMER EXPERIENCES

Personalized Customer Interactions deepens customers relationships and increases sales

Cross-sell

75% 35%
With RTD Without RTD

"good at identifying customers who can be persuaded to consider new offers"

Retention

83% 55%
With RTD Without RTD

"able to make use of customer insight to retain customers we might otherwise lose"

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