



# BankAccel™ for Retail Banking

ALIGN

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ACCELERATE

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ACHIEVE

# 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 identifying achievement problems faster and enabling corrective action, to making the most of every customer interaction.

## 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
- Too few resources to develop and update best next action models across the entire customer base

## Give your institution the BankAccel™ advantage

Retail bankers can now use BankAccel to manage all the key components of sales planning, inbound marketing, and outbound marketing. 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

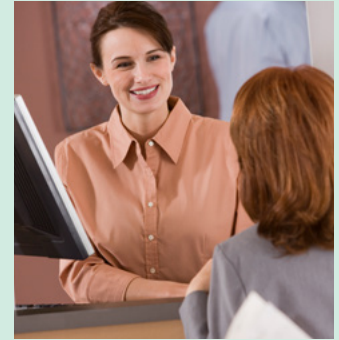
This all-in-one solution helps you measure opportunity, establish sales goals, align marketing and sales enablement and target the right customers.



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. Marketing has access to which branches and goals need the most support and can action faster than ever before. And, in return, the branch network can help set expectations and manage growth based on their local market knowledge.

### **Personalized interactions informed with powerful analytics**

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 right offers. BankAccel's "always-on" scoring system can be made available at every interaction—ensuring relevant conversations and higher share of wallet.

*“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.”*

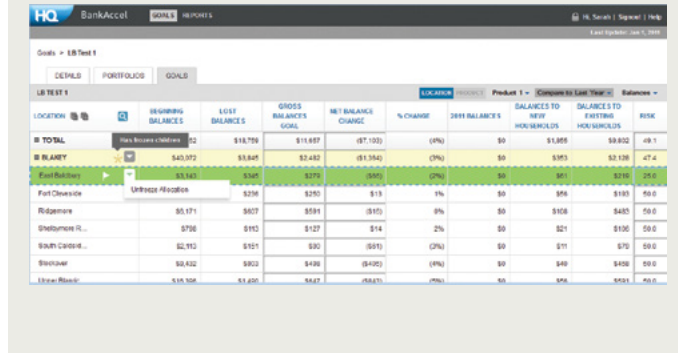
**Jane Muelhaupt,**  
Vice President of Consumer Direct,  
U.S. Bank

# Understand and Act

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

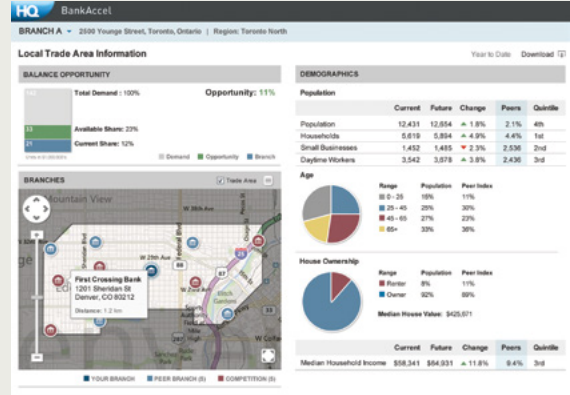
## 1 Set the Right Goals and Incentives

Align your branches goals with the needs of the customers.



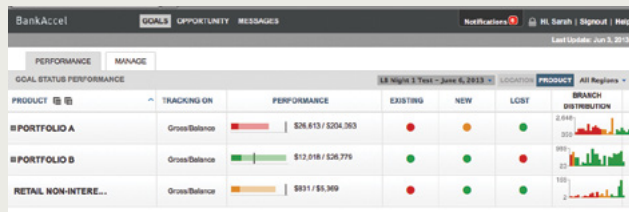
## 2 Prospect the Best Customers

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



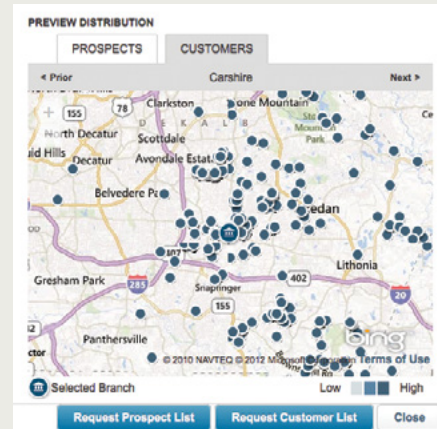
## 3 Identify Performance Problems Faster

Detect problems and take corrective actions to stay on target.



## 4 Deliver Impactful Campaigns

Initiate campaigns that drive incremental changes in customer behavior.



## 5 Guide Customer Interactions

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



## 6



# 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 community bank in the Midwest.
- The company serves 12 states: Michigan, Indiana, Ohio, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Arkansas, Louisiana, and Texas.
- It has 1,000 branches, serving 1.5 million customers.
- It is a member of the FDIC and an Equal Housing Lender.

**Executive Summary**

Central Bancompany is a leading community bank in the Midwest. It has 1,000 branches, serving 1.5 million customers. It is a member of the FDIC and an Equal Housing Lender. The company serves 12 states: Michigan, Indiana, Ohio, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Arkansas, Louisiana, and Texas.

**Business Challenge**

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**Pitney Bowes Software**

## 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**

[Read the complete case study](#)



**CASE STUDY**

**US Bank**

**CUSTOMER PROFILE**

- US Bank is a leading financial institution in the U.S.
- The company serves 12 states: Michigan, Indiana, Ohio, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Arkansas, Louisiana, and Texas.
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**Pitney Bowes Software**

## 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**

[Read the complete case study](#)



**CASE STUDY**

**Nationwide**

**CUSTOMER PROFILE**

- Nationwide is a leading Building Society in the world.
- The company serves 11 million members across 870 retail outlets.
- It is a member of the FDIC and an Equal Housing Lender.

**Executive Summary**

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**Pitney Bowes Software**

## 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**

[Read the complete case study](#)

# 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 informs and establishes sales goals with market-based reality—at the customer level. Meet your financial objectives by aligning your plans with the products and services most desired by the markets you are serving. BankAccel has powerful analytic functionality to properly weigh the most important factors, and to quantify each branch's opportunity by evaluating customer and prospect needs, relative competitive strength, and branch characteristics. 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

Knowing what to cross-sell at the time of onboarding is critical to developing stronger, more meaningful customer relationships. This is a vulnerable time during the relationship and often the best time to becoming the customer's primary financial services provider. BankAccel makes it easier to maximize these opportunities by delivering up to date, best next sell guidance. The solution leverages an enormous industry dataset of consumer and small business behaviors to understand what's most relevant to your customers and prospects.

## 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 GOALS OPPORTUNITY MESSAGES Notifications 6 Hi, Sarah | Signout | Help  
 Last Update: Jun 3, 2013

PERFORMANCE MANAGE

GOAL STATUS PERFORMANCE LB Night 1 Test - June 6, 2013 LOCATION PRODUCT Portfolio A

LOCATION	TRACKING ON	PERFORMANCE	EXISTING	NEW	LOST	BRANCH DISTRIBUTION
<b>TOTAL</b>	Gross/Balance	\$26,613 / \$204,093	<span style="color: red;">●</span>	<span style="color: orange;">●</span>	<span style="color: green;">●</span>	2,648 359
<b>BLAKEY</b>		\$7,309 / \$47,955	<span style="color: red;">●</span>	<span style="color: green;">●</span>	<span style="color: green;">●</span>	1,454 617
<b>BONHAM</b>		\$6,174 / \$38,870	<span style="color: red;">●</span>	<span style="color: orange;">●</span>	<span style="color: green;">●</span>	1,202 359
Carshire		\$1,086 / \$2,540	<span style="color: green;">●</span>	<span style="color: green;">●</span>	<span style="color: orange;">●</span>	
Fort Kingrich		\$1,202 / \$8,419	<span style="color: red;">●</span>	<span style="color: orange;">●</span>	<span style="color: green;">●</span>	
Fredericksford Springs		\$762 / \$2,596	<span style="color: green;">●</span>	<span style="color: green;">●</span>	<span style="color: green;">●</span>	
Johnsville		\$1,133 / \$9,290	<span style="color: green;">●</span>	<span style="color: red;">●</span>	<span style="color: green;">●</span>	
Lake Brookshire		\$479 / \$1,937	<span style="color: orange;">●</span>	<span style="color: green;">●</span>	<span style="color: green;">●</span>	
Oxpark Park		\$936 / \$11,021	<span style="color: red;">●</span>	<span style="color: orange;">●</span>	<span style="color: green;">●</span>	
Upper Lyndfax Woods		\$576 / \$3,069	<span style="color: red;">●</span>	<span style="color: green;">●</span>	<span style="color: red;">●</span>	
<b>PEART</b>		\$12,363 / \$110,445	<span style="color: red;">●</span>	<span style="color: red;">●</span>	<span style="color: green;">●</span>	2,648 810

### Customer analytics drive increased response

BankAccel identifies targeted offers for individual customers, available at the specific moment of interaction. With powerful modeling automation, every customer interaction becomes a revenue and retention opportunity. Pitney Bowes makes it easy to automatically prompt the “best-next-action” using your bank’s data, business rules and real-time predictive analytics. We can also enable analysts to discover valuable data relationships at the click of a button via our browser-based data exploration platform to uncover new avenues of revenue opportunity.

### Shared insights provide for connected, two-way dialogues

BankAccel’s built-in tools can be combined with orchestrated communication processes to 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 multi-channel banking environment BankAccel’s insights can be leveraged with our powerful Interaction Optimizer™ solutions to connect 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](http://www.pb.com/software)

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Every connection is a new opportunity™



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