

### Analytics Services

## Harness Your Data to Drive Revenue, Mitigate Risk and Improve Service

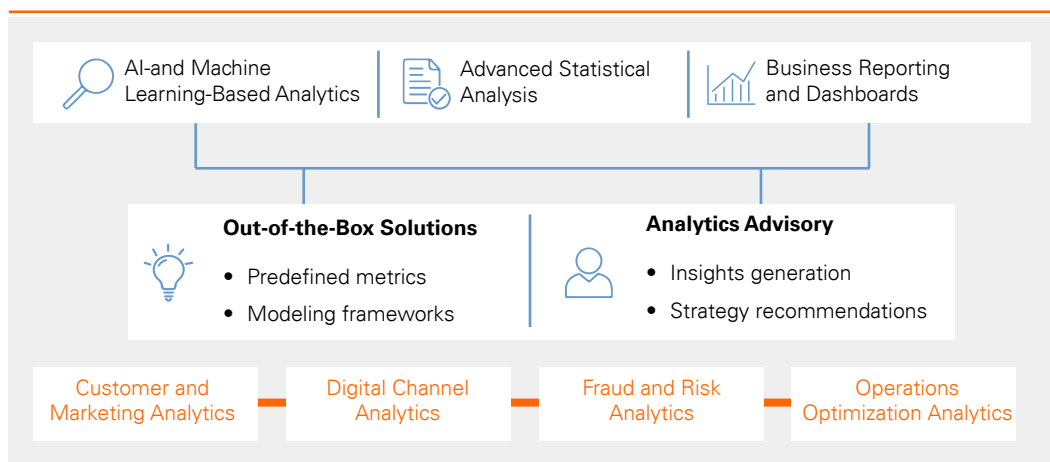
Evolving technologies, regulations, customer behaviors and competitors are creating new market realities for your institution. Fiserv combines best practices in data science, machine learning and artificial intelligence (AI) to help you compete in an increasingly dynamic environment.



Effective business strategies require a deep understanding of consumer needs and preferences. Armed with new insights based on advanced analytics practices, your institution can uncover new opportunities to drive revenue, reduce risk, manage costs and improve customer satisfaction.

Analytics Services from Fiserv transforms your existing data into critical business insights for improved business decisions. Our team of analysts and data science professionals offers a global data analytics experience you can leverage to advance performance in payments processing, card services, lending, digital channels, risk management and regulatory compliance. Services include statistical analysis, predictive modelling, advanced data visualization and dashboard development.

**Analytics Services enables your institution to adapt quickly to market dynamics, anticipate risk and meet changing consumer demands**



## **Customer Analytics**

Maximize your customer relationship value and profitability by infusing analytics at various stages of the customer life cycle:

- Acquisition
- Customer management
- Cross-selling
- Retention

Fiserv delivers value through advanced statistical models and deep domain understanding. Our comprehensive solutions include initial data analysis, development of machine learning models, campaign design and results tracking.

## **Marketing Analytics**

We help you transition from conventional marketing campaign approaches to highly targeted, event-based campaigns across multiple channels. Fiserv marketing analytics allows you to run more cost-effective and profitable campaigns throughout the marketing life cycle:

- Campaign strategy development
- Post-campaign performance tracking
- Campaign adjustments based on results

Whether you need to strengthen an existing marketing initiative or launch a new product, Fiserv can design and implement a data-driven, life cycle marketing campaign from customer acquisition to attrition.

## **Digital Channel Analytics**

Your customers expect a seamless digital experience across multiple devices. Analytics Services helps you understand consumer preferences, predict their banking behaviours and create targeted, personalized campaigns that reach customers where they work and live. Solutions include:

- Digital segmentation and adoption
- Digital migration and migration campaigns
- Web-based channel analytics
- Digital customer retention

## **Fraud Analytics**

According to the 2017 Identity Fraud study by Javelin Strategy & Research, fraud losses including identity theft and check fraud have topped \$16 billion annually in the U.S., affecting more than 15 million consumers. Our fraud analytics framework enables continuous improvement in real-time fraud detection and prevention while helping you reduce false positives and ensure customer satisfaction. Solutions include:

- AML scenario and model optimization
- Fraud rules threshold dynamic calibration
- Fraud analytics dashboard development, focusing on key metrics required by management and investigators
- Scenario testing for determining rules and modeling thresholds and calibrating fraud technology

## **Risk Analytics**

Your operations face greater external threats and more complex regulations than ever before. Fiserv offers a full range of analytics services to assist you with development, deployment and maintenance of models for risk management, collections, and financial and regulatory reporting. We deliver comprehensive analytics and model development expertise across the credit risk life cycle:

- Acquisition scoring
- Prepayment analytics
- Delinquency and default analytics
- Collections analytics

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](http://fiserv.com) to learn more.

## Operations Optimization Analytics

Overstaffing at contact centers leads to excess costs, while understaffing impacts customer satisfaction. Both lack of cash and excess cash impact ATM profitability. Analytics Services helps optimize your ATM and contact center operations for enhanced efficiency and service. Solutions include:

- Optimization algorithms
- Forecasting solutions

## Key Benefits

- Measurable business impact
- End-to-end advisory from descriptive to AI- and machine learning-driven solutions
- Predefined analytical solutions providing a jumpstart to your analytics programs

## Analytics Services: Fiserv Client Results

### Marketing Analytics

New card activation strategy increased card activations by

**19%**



### Customer Analytics

Captured

**60%**

of customer attrition risk by creating a model that identified transaction frequency, fees, tenure and change in balance as attrition drivers



### Digital Channel Analytics

Web analytics helped us understand the profile of

**62%**

of the visitors who reached final stage of bill pay conversion.



### Fraud Analytics

Developed risk model that captured

**\$2.6** million in

attempted fraud, an increase of

**\$0.8** million over the

previous model



### Digital Channel Analytics

New digital channel rollout improved digital user revenue by

**10.7%**

reduced attrition and increased adoption of loan and deposit products



## Connect With Us

For more information about Analytics Services, call 800-872-7882, email: [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

**fiserv.**

### Fiserv, Inc.

255 Fiserv Drive  
Brookfield, WI 53045

800-872-7882  
262-879-5322  
[getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
[www.fiserv.com](http://www.fiserv.com)