



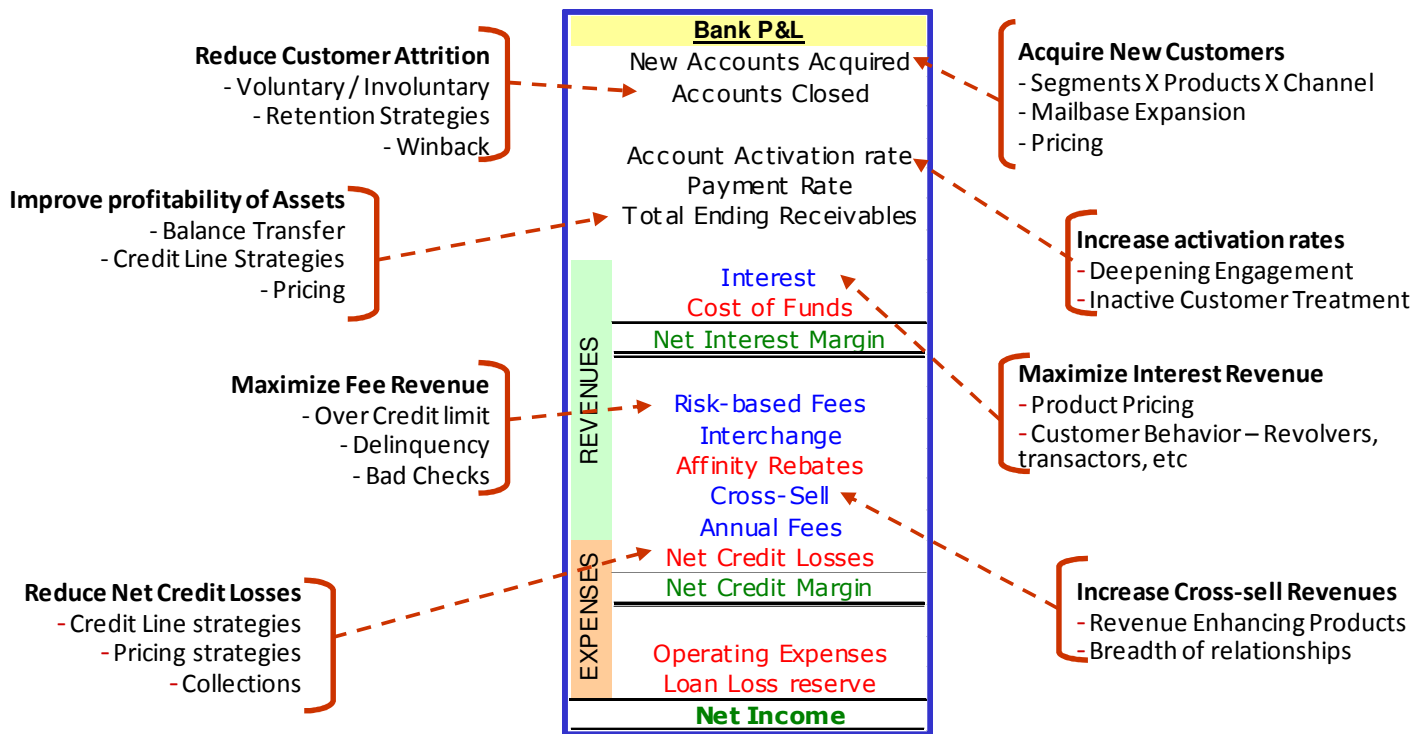
RETAIL BANKING ANALYTICS

Marketelligent is in the business of providing analytic services that help you make smarter business decisions. With deep expertise in Credit Risk and Marketing across asset- and

liability-based Products, we offer an affordable global delivery model leveraging the best of domain expertise and analytic capabilities.

Analytics that impact all items of the portfolio P&L

Example: Credit Cards



Credit Risk Analytics

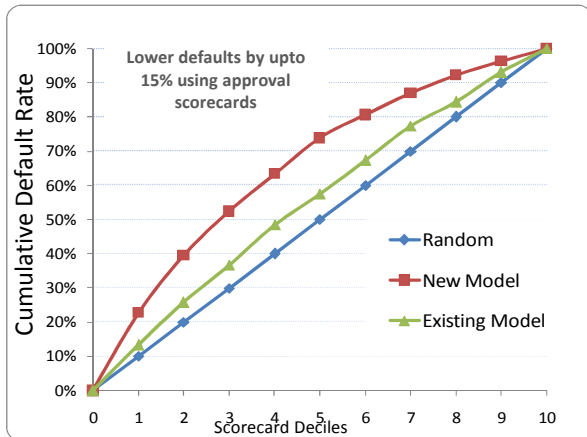
- Credit Delinquency Scorecards
- Customer Approval and Conversion Scorecards
- Optimal Loan Amount, Pricing and loan duration
- Mortgage Portfolio Optimization
- Collections Analytics
- Fraud Analytics
- Basel II Analytics

Marketing Analytics

- Profit-based Customer Acquisition Strategy
- Revenue Scorecards; eg Total 180 days revenue
- Campaign Management
- Cross-sell Scorecards
- Retention and Activation
- Loan Prepayments
- Loyalty and Winback
- Pricing Analytics

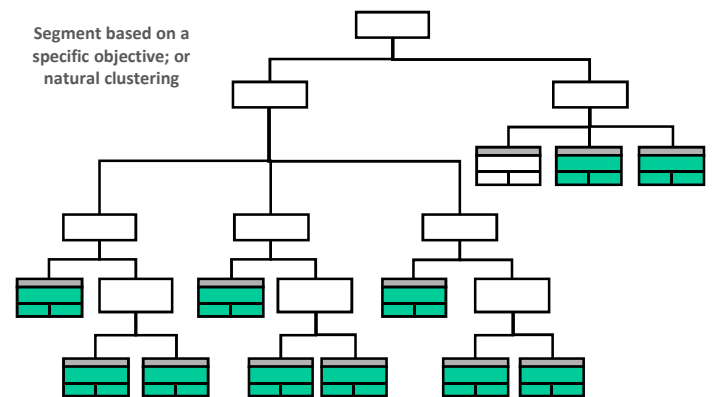
RETAIL BANKING - CREDIT RISK & MARKETING ANALYTICS

PREDICT USING SCORECARDS



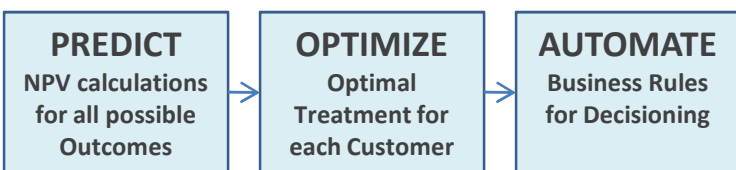
Design, develop and implement predictive scorecards across functions: response, approvals, delinquencies, collections, cross-sell, etc

SEGMENT YOUR CUSTOMERS



Segment Customers to better understand their needs and wants; their sensitivities to various factors, etc.

MORTGAGE PORTFOLIO OPTIMIZATION



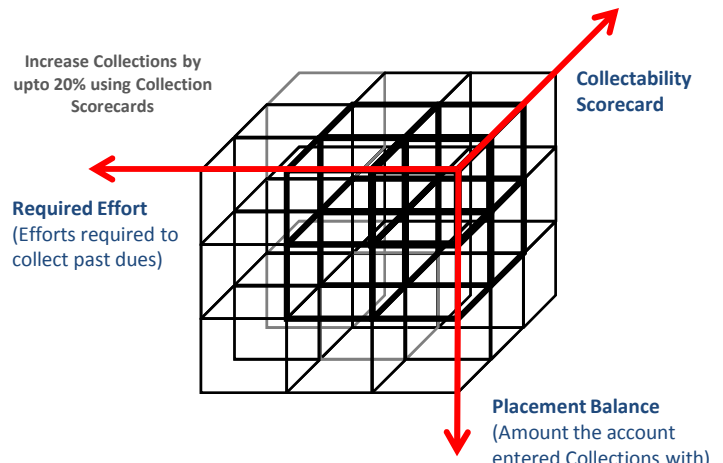
Identify likely outcomes of different actions for different customer profiles, and the overall effect on the NPV of portfolio

Optimization analytics using action-effect models to select the best action for each customer, given business objectives and constraints

Build rules that can be deployed through your business rules management system

Develop Scenarios and optimal treatment for each Customer so as to maximize NPV given business constraints

MAXIMIZE COLLECTIONS



Develop & implement holistic strategies to collect efficiently; thereby reducing cost/dollar collected

CONTACT

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