

Raddon Predictive Analytics

Understand and Anticipate Consumer Needs Through Data-Driven Marketing



Predictive Analytics from Raddon effortlessly combines the complex functions of predictive analytics, dynamic campaign management, personalized multi-channel message delivery and actual ROI measurement in a fully managed monthly subscription service tailored specifically for financial institutions.

Today's consumer demands and expects a relevant and personalized experience at every touch point, anytime. They expect their financial institution to understand and even predict their next major life event and look for help to make smart financial decisions. Raddon Predictive Analytics helps financial institutions of all sizes unlock the power and quickly decipher their first-party data, helping them predict these life events and engage in meaningful conversations with their clients during these critical moments, simplifying and enriching financial lives.

How Raddon Predictive Analytics Works

Raddon Predictive Analytics leverages transactional, lifestyle and other behavioral data (which grows smarter over time)

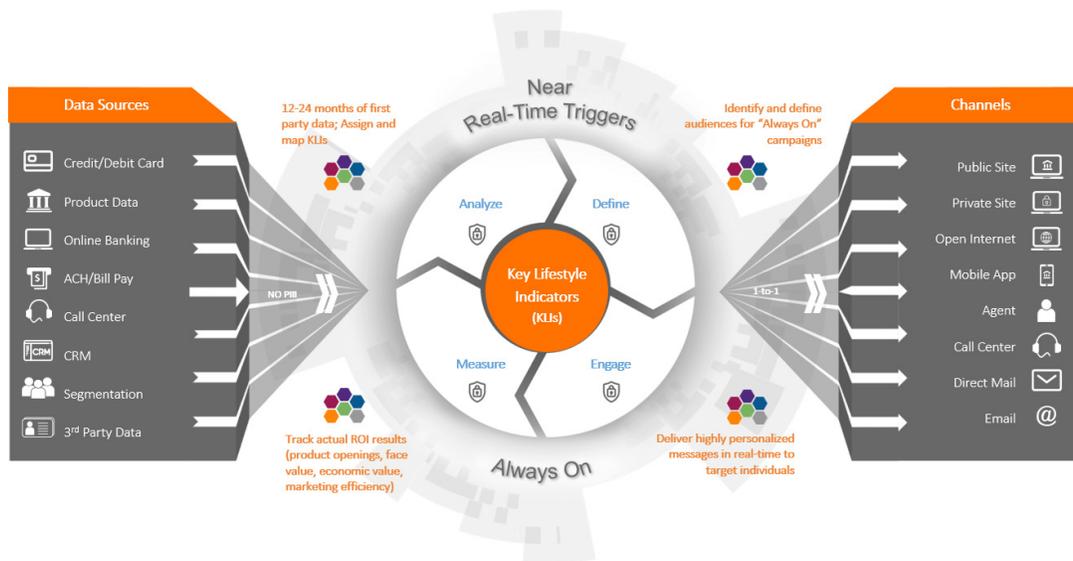
as well as predictive models to help financial institutions truly understand and even anticipate the needs of individual consumers and instantly serve them highly relevant, personalized experiences at precisely the moment they need it most.

Raddon Predictive Analytics delivers highly personalized messages in near real time to mobile, public and private web sites, and to millions of 3rd party sites via the open internet and to assisted channels (call center, branch, ATMs, direct mail, email systems, etc.) while adhering to the strictest privacy and security standards.

Raddon Predictive Analytics also provides control group and A/B testing capabilities, allowing financial institutions to measure the effectiveness of KLI-targeted campaigns in near real time versus traditional marketing campaigns.

Key Lifestyle Indicators ® (KLIs)

Raddon Predictive Analytics uses Key Lifestyle Indicators ® (KLIs) to activate all of your consumer data to deliver personalized experiences to individual consumers triggered in near real time across both digital and physical channels. Raddon Predictive Analytics' "Always On" technology enables financial institutions to drive the highest levels of client engagement and retention, new product openings and new client acquisition while seamlessly maximizing marketing efficiency and orchestrating campaigns across all channels.



Near Real-Time Predictive Analytics

Without ever receiving Personally Identifiable Information (PII), Raddon Predictive Analytics will unify and ingest 13 to 24 months of your financial institution’s siloed first party data in near real-time to make it immediately actionable. Our solution leverages deposits, loans, mortgages, bill pay, credit card, debit card and other anonymized transactional data as well as data from customer information systems. Appended third party data is also ingested as well for your financial institution to leverage in your campaigns. Raddon Predictive Analytics is both FFIEC and GLBA compliant.

This patented technology will analyze your financial institution’s near real-time transactional data and behavioral data to determine consumer interest and intent by assigning KLIs ® to every consumer. An individual consumer may have anywhere from 50 to more than 400 KLIs ® assigned to them at any given time. As new data is received about an individual, the KLI ® mix will update dynamically based on that individual’s transactional behavior, life events and other lifestyle behaviors,

all in near real-time. As a result, individual consumers move in and out of campaign audiences based on their transactional behavior, using consumer data as an added value with highly personalized messages – never intrusive or irrelevant messaging.

Multichannel Message Delivery

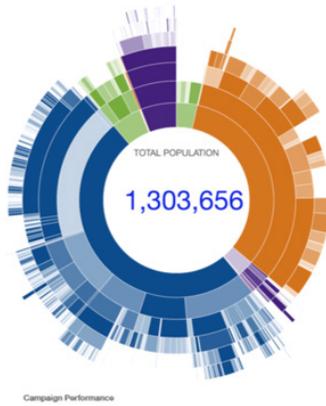
Raddon Predictive Analytics’ “Always On” delivery will continuously serve targeted messages to only those individuals with the right KLI ® set, determined in partnership with your financial institution’s overall strategy. Campaigns typically have no end date and, as a result, are left on continuously delivering targeted messages to targeted individuals based on when a KLI ® match is triggered in near real-time.

ROI Measurement and Dashboards

Raddon Predictive Analytics provides detailed and comprehensive measurements that instantly highlights in dashboards tailored to new product openings, Face Value of all aggregated products opened and the Economic Value of each product opened as well as marketing efficiency, client engagement and new client acquisition.



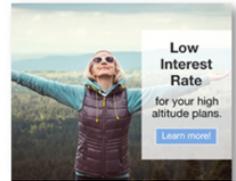
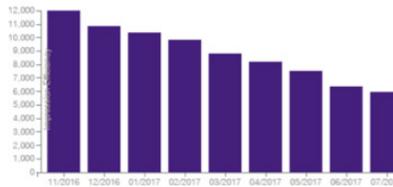
Raddon has been providing financial institutions with research-based solutions since 1983. Because we work exclusively with financial institutions, we understand the industry and can apply our practical know-how to the unique challenges and opportunities financial institutions face. We combine best practices in research and analysis with consulting and technology solutions to help institutions achieve sustainable growth and improve financial performance.



Lifetime Customers Influenced 226	Lifetime Impressions 477,039	Lifetime Impression Efficiency 2,110
Lifetime Goals Achieved 219	Total Face Value \$432,829	Total Economic Value \$-11,512

CAMPAIGN NAME	ROI RESULTS	STATUS
Mortgage (Wedding)	45 (Mortgages)	Live
Auto Loan (Competitive)	78 (Auto Loans)	Live
Card Offer (Traveler)	103 (Cards)	Live
HELOC (Home Improver)	0 (HELOCs)	Pending
Savings (College)	0 (Savings Accts)	Pending

Cumulative Impression Efficiency Performance



Connect With Us

For more information about Raddon Predictive Analytics, please contact us at 800-827-3500 or visit www.raddon.com.

Does Raddon Predictive Analytics Work?

Some institutions have increased cross sell by 397% and increased overall engagement by 4X to 5X by leveraging the power of this KLI targeted approach across all channels, including the open internet channel engaging directly with individuals wherever they are. At the same time, institutions have also reduced the cost of product sales by 53% using this approach.



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