

Today, banks have to deal with uncertain geopolitical environment, interlinked financial markets, tough regulatory requirements, ever demanding customers and rapidly changing technology. Banks that anticipate well, can not only mitigate risks better but can also build competitive differentiation. Globally, banks are making increased investments in analytics to be able to predict customer behavior and simulate business outcomes.

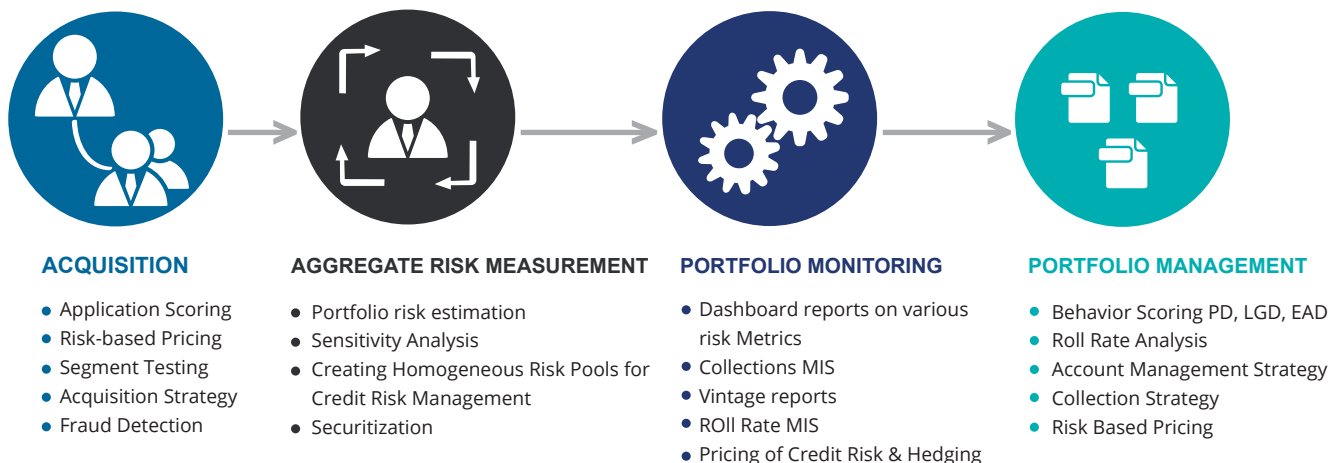
However, building analytical models requires specialized skills including business knowledge, modeling techniques, analytical tools, data management and awareness of local factors. D&B, for the last 170 years, has been helping its clients in more than 230 countries take smarter decisions based on scientific evidence.

D&B's global standard models - FSS™, CCS™, Paydex™ are the 'Gold Standard' for risk assessment. Same expertise is used for building custom models for banks.

Analytics Solutions from D&B

Our analytical solutions & services help banks in identifying high value prospects & existing customer segments and predicting future credit behavior to improve profitability and optimize capital disbursement. With deep insights into local market conditions, we offer analytical interpretations even when there is paucity of data.

Risk Analytics



Solution Overview

Analyze customers based on their characteristics and behavior to quantify their risk profile at application stage and during their life cycle to mitigate risk and reduce losses.

Acquisition: Assess the risk of taking in the prospective customer based on predicted likelihood of future default. Help formulate acquisition strategies through credit limit setting, charging appropriate service fees and devising risk-based pricing plans.

Portfolio Management: Behavioral Scoring Models predict

the risk, payment behavior and profitability of existing customers by using their credit history.

Aggregate Risk Measurement: Manage ongoing customer risk by segregating your retail portfolio into segments where the risk characteristic for one segment is distinct from that of other segments.

Portfolio Monitoring: Provide dashboards and KPIs on risk metrics, roll rates and collection metrics.

Marketing Analytics



ACQUISITION

- Market Analysis
- Response Modeling
- Campaign Design and Optimization
- Offer Testing
- Sales & Channel
- Analysis



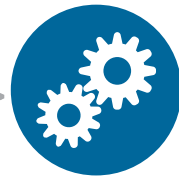
DEVELOPMENT

- Activation
- Cross Sell / Up Sell
- Account Profitability
- Campaign Management
- Risk / Relationship Based Pricing
- Segmentation



RETENTION

- Churn Prediction
- Reactivation
- Retention
- Customer Loyalty



OTHER SOLUTIONS

- MIS Suite
- CLTV
- Survey Analysis
- Sales Analytics

Solution Overview

Identify right customer segments, offer right products and increase customer life-time value through cutting edge analytical solutions across customer life-cycle.

Acquisition: Help you acquire right customers, increase the efficiency of marketing campaigns, predict likely revenue.

Services

Design & Development

Comprehensive services for marketing and risk management models across customer life-cycle using advanced statistical techniques. Also provides expert and hybrid models, when there is paucity of data at the bank.

Audit, Validation & Recalibration

Independent audit services for your existing models to validate them for the stated

D&B Advantage

- Quality metrics driven by World Wide Scoring Panel (WWSP)
- Global expertise combined with local experience
- Managing risk analytics for several credit bureaus in the region
- Deliver in all data maturity situations
- Off the shelf, region specific risk models
- BASEL II compliant analytical modeling

Customer Development: Improve activation & product penetration, offer risk-based pricing, customer segmentation, improve account profitability.

Retention: Predict churn, enhance loyalty, facilitate reactivation.

Other Models: Analyze CLTV, market mix, MIS.

business purpose and if they are supported by data. We can also help you in recalibration and redevelopment of the existing models.

Analytics Centre of Excellence

We provide dedicated teams comprising analytical professionals with expertise in building banking models to work exclusively on your ongoing requirements, helping your bank use analytics as a proactive strategy rather than a one-time model development exercise.

Engagement Model

Our Analytics Solutions Group works as your 'trusted advisor' to provide end to end services including consulting, data availability analysis, data preparation, model development, model implementation, training and ongoing model monitoring. Bank also benefits from D&B's experience of managing the largest commercial database globally and several credit bureaus in the region.

About D&B

D&B is a leading provider of global business information and insights. Our clients leverage the world's largest data library and extensive market & technical expertise to mitigate risks, reduce costs, and increase profitability. With a global presence in over 200 countries and a thorough knowledge of local markets and regulatory environments, we provide our clients with the necessary insights to **Decide with Confidence®**.

To learn more, please write to us at info@dnbtechnology.com or call us on any of the following numbers.

Africa: +234 9 460 29127

Middle East: +971 4 3695700

South Asia: +91 44 66 77 9990