

CHANGE IS HERE

Adapt | Survive | Thrive



SRM'S ACCOUNT BOOST PROGRAMS

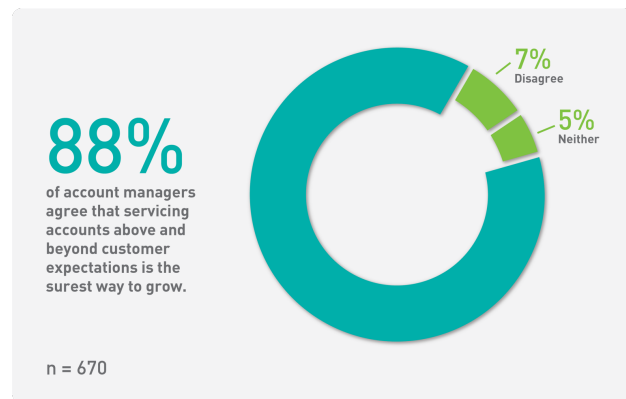
DATA DRIVEN, POWERFUL, AND TAILORED TO ANTICIPATE THE CLIENT'S NEEDS

HITTING A MOVING TARGET

Consumers and businesses have a variety of financial requirements which change and evolve over time, in both scope and priority. This constantly evolving set of requirements is what banks and credit unions must use to shape the products and services they offer. It isn't easy under normal conditions, but the challenge becomes even greater when operating in the midst of economic crises, the digital revolution, and an ever-changing regulatory environment. SRM Boost is a data-driven, set of proven programs – Activate, Relate and Acquire – which helps financial institutions establish and deepen their client relationships while gaining billions in deposits at the same time.

ACTIVATE helps banks and credit unions develop products and services for their target demographic that improve retention. **ACTIVATE** utilizes a combination of constantly updated external (income and assets) and internal (product type and balance) data and analytics to accurately identify the financial needs of new households and their corresponding profit potential.

Based on this data, households are assigned to proprietary segments indicating the potential for transaction, credit, and/or deposit growth. **ACTIVATE** utilizes a series of monthly omnichannel and cross-sell messages, designed to optimize both profit and retention during the first 180 days of the client's relationship with the institution.



Source: Gartner, Inc.
© 2019 Gartner, Inc. and/or its affiliates. All rights reserved.

SRM ACTIVATE FOR HOUSEHOLDS

When a customer or member opens their first account, a financial institution is presented with a unique, time-sensitive growth opportunity. Personalized, timely, and relevant direct marketing — particularly targeted digital messages, emails, and even, in some cases, direct mail is uniquely suited for unlocking this opportunity.

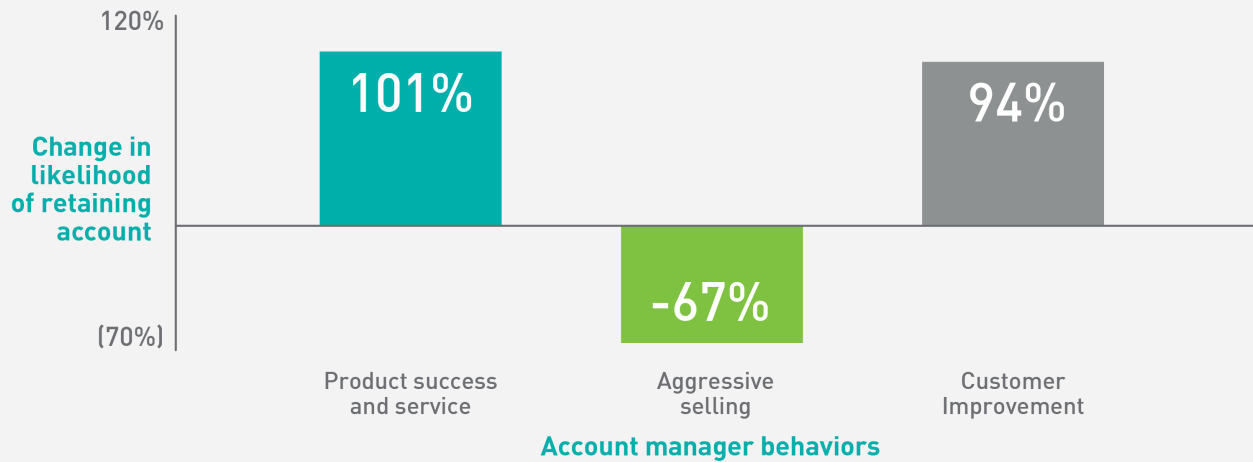
SRM RELATE FOR HOUSEHOLDS AND BUSINESSES

The **RELATE** offering is designed to unlock the new sales opportunities created by the evolving financial needs of households and businesses. Taking advantage of these opportunities requires regular and consistent analysis of data files combined with a set of proven omnichannel marketing tactics.

A Peer to Peer Statistical Normative data analysis is performed, comparing your core statistical data to data from peer financial institutions. This information is used to carefully and efficiently target those households and businesses that have indicators favorable to the establishment of long term, mutually beneficial relationships. This data is used to create omnichannel marketing campaigns that promote personalized offers for those products and services which match the identified needs within the household or business.

RELATE can be used to promote any type of banking service, from loans to deposit accounts to transactional services. Campaign production, including graphic design and

IMPACT OF SELLER ACTIONS ON LIKELIHOOD OF RETAINING ACCOUNT



n = 745

Source: Gartner, Inc.
© 2019 Gartner, Inc. and/or its affiliates. All rights reserved.

copywriting, and full-service project management is paid for by SRM. Detailed tracking reports are provided for each campaign, allowing the institution to track their effectiveness and fine tune as needed, e.g., to create an offer for households and businesses that is unique to their interest in a particular product.

SRM ACQUIRE FOR HOUSEHOLDS AND BUSINESSES

There is a unique, time-sensitive opportunity for building a mutually beneficial relationship with a client during the onboarding process. Attracting new households and businesses requires a consistent, methodical focus on client acquisition which, over time, sustains growth and increases profits. SRM's **ACQUIRE** offering uses predictive analytics and a proprietary targeting methodology to deliver new consumers at predictable costs.

ACQUIRE is metric-driven and omnichannel. SRM does the heavy lifting, identifying and targeting those households and businesses that have attributes which indicate a capacity for additional services (i.e., "share of wallet" opportunities) and a propensity to buy those services through the institution.

The **ACQUIRE** features very competitive pay for performance pricing. Institutions receive everything they need to define the opportunity and capitalize on it. **ACQUIRE** provides the institution with data analysis, strategic targeting recommendations, digital marketing execution, call lists (where available), graphic design, copywriting, full-service production, project management, and detailed campaign tracking reports.

SRM'S BOOST PROGRAMS IMAGINE WHAT WE CAN DO FOR YOU

For banks and credit unions to profitably manage client relationships and product portfolios they must offer personalized, value-added products and services from the moment a consumer or business opens an account or applies for a loan. As a client's household financial needs evolve, this same approach will allow an institution to harvest new sales opportunities. [Contact us to see what we can do to help you attract and retain profitable client relationships that will help sustain the growth of your financial institution.](#)