

SMART BANKING SOLUTION

EFFECTIVELY MANAGING VALUABLE ASSETS

ATi's SMART Banking Solution helps retail banks and financial organizations use their rich data resources to better understand and manage their most valuable asset—the customer. Utilizing advanced predictive analytics and sophisticated technologies, ATi provides actionable intelligence to assess risks and define opportunities.

The ATi data-driven predictive analytics SMART Banking Solution combines state-of-the-art science and technology to create dynamic, real-time customer profiles and behavioral predictions to empower bank leaders and employees with smart decision-making capabilities. We enable banks to create greater efficiencies in risk management, effective marketing and relationship management.

SMART BANKING MAXIMIZES MARKET OPPORTUNITIES

ATi provides the ability to enhance the quality of every customer interaction while dramatically improving efficiency in banking. Organizations benefit from the ATi Smart Banking Solution by maximizing the value of their assets and capitalizing on the profitable opportunities that deliver the right products at the right time to the right customer.

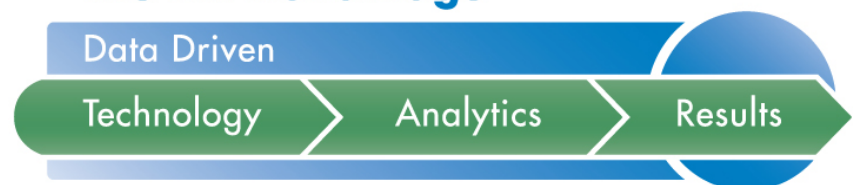
We understand the dynamics of retail banking and the intricacies of a sophisticated market. The consumer demands, economics, service and product availability combined with individual needs and choices are all driving forces that factor into daily decision-making. Understanding the vast variables and how they impact the bottom-line can be quite complex and often require more than human insight and simple analysis to manage the “unseen” implications. It is not uncommon for institutions to use market indicators, basic analytics and assumptions to guide their business in the best way possible. There is a better way. Imagine if your institution had the answers to:

- Who are our most valuable customers?
- What defines a profitable customer relationship?
- Does the data we collect instantaneously drive our customer interactions?
- Do marketing and customer-facing employees know how to improve relationships?
- Do we have access to real-time intelligence that mitigates risk?

These questions and others require immediate and accessible business intelligence to develop confidence in making smart decisions. ATi provides actionable Intelligent InformationSM. The impact of SMART Banking is recognized through proven increases in customer loyalty, customer satisfaction, reduced risk and lucrative relationship management.

ATi's data-driven technology and predictive analytics enable retail banks and financial organizations to effectively maintain a true competitive advantage. For more information about ATi's SMART Banking, call (602) 923-4200.

The ATi Advantage



SMART BANKING TRANSFORMS RELATIONSHIPS

Decisions that define relationships are made every day. These decisions are often based on assumptive data or “best fit” business practices. ATi moves retail banks forward by providing one-to-one intelligent marketing and risk management power. Banks are able to understand the attributes of their customers and prospects at the granular level and use effective, targeted marketing and relationship management that produce results.

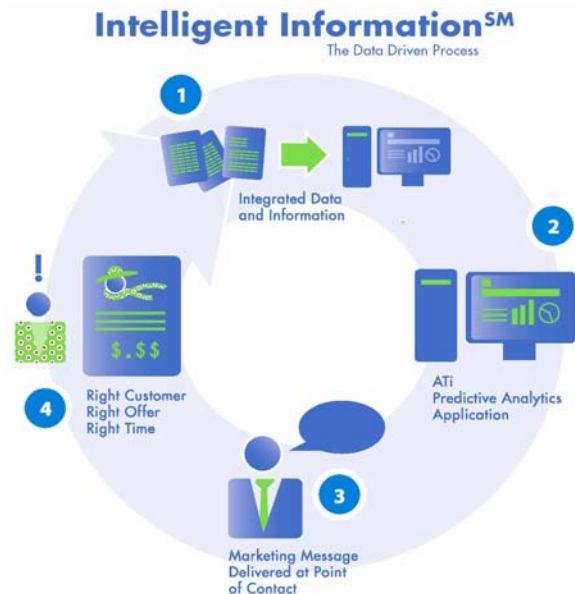
Banking consumers have many attributes that influence their behaviors, from lifestyle to buying patterns, product choices and spending habits. ATi’s proprietary technology transforms large volumes of behavioral, attitudinal and transactional data into Intelligent InformationSM. By integrating the data across the enterprise, everyone in the retail bank has actionable information for a view into the future—what to say, what to offer, how to offer it and how it impacts the bank.

SMART Banking helps organizations create personalized relationships through insight into their customer behaviors and preferences. We provide customized predictive analytics to automate performance-related activities, guiding employees to increase responsiveness, reduce errors, shorten cycle times and maximize every interaction with the most relevant offers.

The accuracy of actionable intelligence is more precise and insightful than anything available today. It is easily understood, dynamic and up-to-date with customer profiles and marketplace predictions. Our outputs are rational and always in the context of our client’s business. Different from other service providers, ATi’s proprietary technologies “learn” from constantly changing data and adapts predictions and intelligence accordingly to make effective, profitable, just-in-time business decisions to maintain a competitive advantage.

ATi’s Banking Solution Overview:

- We integrate all your valuable data resources
- We use advanced predictive analytics to produce actionable criteria from all your data
- We provide a decision support system
- Our solution supports specific banking goals
- We deliver real-time, single views of customers for personalized relationship management
- Vital business decisions are driven by Intelligent InformationSM
- We provide real-time alerts, trends and customer relationship opportunities
- The entire organization can access visual resources and customized reports for smart decisions to make the right offer at the right time to the right customer!



Adaptive Technologies, Inc., (ATi) helps business leaders make better decisions. We provide organizations with tailored business intelligence and advanced predictive analytics solutions turning cross-enterprise data into intelligent, actionable information. We empower leaders with Intelligent InformationSM that improves performance, reduces costs and optimizes relationships. ATi helps you **Decide. With Confidence.**