

# Accuracy and precision you can bank on

Smart ways to optimize revenue growth and compliance in financial services





## When you know your customers better, you get better results.

Banks and financial services organizations must comply with a growing list of regulatory measures aimed at preventing financial crime. They're also seeking growth opportunities in a highly competitive market. With every interaction, they need to increase customer lifetime value by providing a more personalized, satisfying experience.

Compliance and growth are often seen as disparate objectives, but with Pitney Bowes, they don't have to be. We can help you know more about your customers, so you can achieve more. You can then apply this information to improve business results across your strategic initiatives.

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**Our tools make it easy to more accurately identify every customer, and provide clear context for their environment, relationships and behaviors.**

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**Achieve compliance at a lower cost.**

Minimize false positives and increase investigator productivity.

**Increase customer acquisition and deepen relationships.**

Use analytics to make better channel decisions and set strategy and goals.

**Enhance customer lifetime value and experience.**

Enrich engagement with personalized, highly relevant interactions via low-cost channels.

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# Optimize regulatory compliance.

The stakes are high. Compliance is more challenging than ever. You face an exponential rise in transaction volume, coupled with new, more stringent regulations. Organizations that fall short face harsh penalties, damaged reputations and loss of customer trust.



We make due diligence less daunting.

Pitney Bowes offers a more intelligent, efficient approach to your compliance challenges. Our solutions build on your existing systems and workflows to automate the collection and synthesis of financial relationship data across the full compliance lifecycle. From Know Your Customer and Anti Money Laundering to customer due diligence and sanctions screening, you can achieve regulatory compliance without endangering legitimate relationships or incurring excessive expense.

## 01. Find

Clarify financial relationships by confirming the identities of all parties to each transaction. Sophisticated software helps standardize and validate your customer data to identify matches using advanced algorithms. More accurately resolve identities by comparing millions of name variations, including nicknames and different spellings, across 143 cultures worldwide. Solve complex consumer address issues. Use the corrected data to create precise customer profiles that let you recognize your customers, improve compliance and lower costs.

## 02. Link

Make the right connections across parties, accounts and transactions. Easily correlate, link and store data from multiple sources to improve match confidence and insight. Create unique identifiers to connect the dots across complex relationships and investigations. Capture feedback to minimize false positives and update customer risk profiles.

## 03. Visualize

Use rapid data modeling to create a knowledge graph that makes it easy to detect complex relationships across roles, processes and interactions. Reveal non-obvious links between entities and identify hidden risks. Benchmark activities against trends in your exception records, and identify key performance indicators. Expedite workflows with customer-centric rules that consolidate, assign and prioritize alerts. Improve productivity by eliminating time spent toggling between multiple systems, and achieve better outcomes at lower cost.

# Grow profitably.

## Optimize your investment in bricks and clicks.

Customers demand the convenience and simplicity of online banking but still seek a personal touch for more complex interactions. With accurate customer data and advanced analytics, you can direct low-value activities to lower cost channels, while supporting high-touch interactions as needed at physical locations.

## Locate potential.

To compete and win market share, you need to know where your market is and where it's going. Branches are expensive to operate, so selecting the best location is important. When you combine geographic, demographic and behavioral data, you can understand your markets in detail.



Know before  
you grow.

Fine-tune your customer acquisition and channel optimization strategies with location-based insights from Pitney Bowes. Add precision to your planning with our unique demographic, economic and lifestyle datasets that help you assess the variables that will influence performance. Quickly create layered, thematic maps to visualize market potential, analyze the competitive environment and identify the emerging trends that can provide a competitive advantage.

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## Pinpoint the most promising opportunities for growth.

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Analyze market composition.

Define consumer characteristics.

Assess the competition.

Forecast growth rates.

Quantify opportunity.

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## Maximize performance.

Despite their high cost, branches are still vital to customer acquisition. Branches are where new accounts are opened, and where relationships are formed. Analytics can help you determine the right mix of products and services to offer at each location. Then you can align performance goals and resources with opportunity, and target high-value customers in the area with personalized, relevant communications.

## Onboard and keep high-value customers.

Make a positive impression in the crucial first days of the relationship. Start with a highly personalized digital approach such as interactive personalized video, and set the tone for long-term success. Next, reach out via multiple channels with personalized follow-up communications that build trust and prove you appreciate their business. Collect new insights that will help you solidify and grow the relationship with offers that complement current accounts and lifestyle.

# Enrich customer relationships.

## Create value with more meaningful engagements.

Increase satisfaction and lifetime value with every interaction, while employing lower cost digital channels. Use data-driven insights to transform everyday communications and deliver contextual, personalized customer experiences. Anticipate customer needs, and present next best actions in real time, across multiple channels.



## Unlock new engagement opportunities.

Tap into the power of interactive personalized video to elevate your communications into experiences that matter, across the entire customer journey. Dynamic, rules-based content creates unique, self-directed interactions that customers can access at their convenience across multiple channels. You benefit from the ability to capture data that leads to greater insights and opportunities.

## Welcome new customers aboard.

Guide them through the crucial period immediately after signup, efficiently and cost effectively. Greet them by name, give them a tour of services. Show them how to use digital tools and resources to manage their accounts. Help them plan for the future and reach their goals. Provide answers to specific questions.

## Make your statements explain themselves.

Boost satisfaction with personalized statement explainers that help customers understand their statements, find important information, and learn about related products and services that are likely to be of interest.

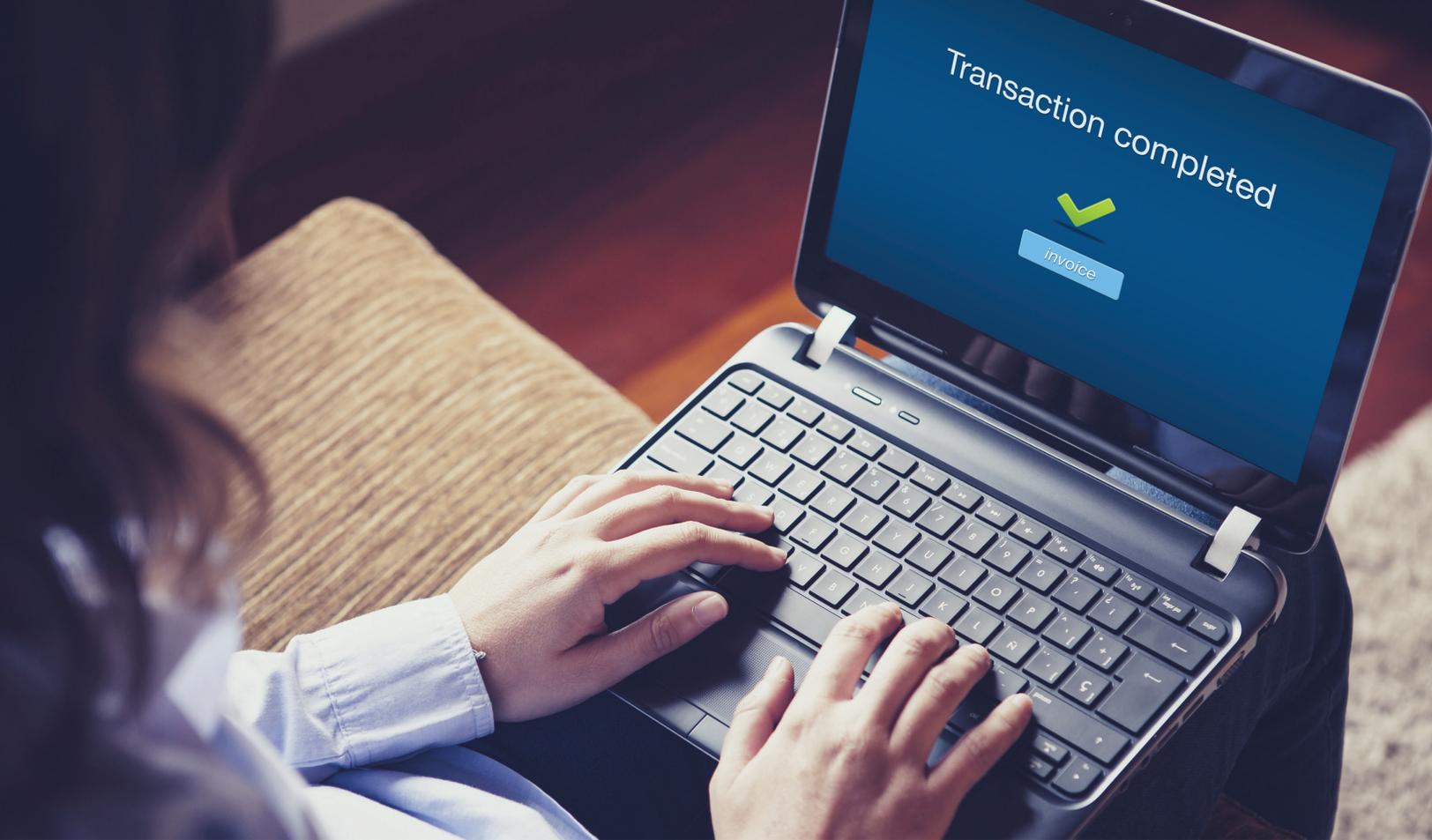


Turn customer experience into a lasting competitive advantage.

Let Pitney Bowes show you how data-driven differentiation can help you increase engagement and stand out in a highly competitive marketplace. Our EngageOne® solutions enhance your existing channel investments to create more consistent and uniquely compelling customer experiences. They use insights and analytics to prioritize interactions and help you grow wallet share.



It's time to link all your customer data, uncover key relationships, reveal new growth opportunities and deliver a more satisfying customer experience.



## More profitable relationships start with a single view.

### Capitalize on all your data assets.

Just because your business operates in silos, doesn't mean your data has to. Our Single View solution pulls data from disparate systems for centralized, cross-platform access. Tools that integrate easily with your existing infrastructure work together to let you capitalize on customer data and insights like never before. You can deliver more personalized, appropriate and relevant customer communications, even as your operations become more streamlined, automated and laser-focused on customer needs.

### Experience counts.

Pitney Bowes provides an integrated approach to the business challenges financial services companies face.

Work with our service delivery team or one of the partners in our global network to:

- Access the right data and insights to meet your business needs.
- See results sooner with fast, flexible implementation.
- Protect your investment with solutions that integrate easily with your existing infrastructure.
- Drive more value from the resources you already have.

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Add value at every step.

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Streamline onboarding.

Engage more consistently across channels.

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Boost retention.

Bring new intelligence to cross-sell and upsell.

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Contact us to learn how a single customer view can help you drive profitable growth, ensure regulatory compliance and build more satisfying relationships.

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