



## ***Market Insight Best Practices***

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### ***Financial Services***

#### **Protect Campaign**

***Are your customers only using your Bank for Secured Financing/ Leasing needs?***

***Opportunity:***

Identify corporate family members of your customers that are not using your bank for their leasing needs.

Perhaps the family member locations are not aware of the services that your bank has to offer,

Capitalize on this missed opportunity.

***Results:***

In Market Insight you can visually see your customer(s) and all of their family members.

***How can I get to this information in Market Insight?***

*DUNS Transformation Wizard*: provides the ability to look at multiple customers and their family members at one time.

Display UCC data in reports to use for analysis and leads.

## Disruption Campaign

### *What can I do when a Bank merges with another Bank?*

***Opportunity:***

Lead opportunity to show a business what offerings you have to offer.

***Results:***

When a bank has merged with another bank you can search for companies that have UCC filings with that merged bank in Market Insight.

***How can I get to this information in Market Insight?***

Create a targeted selection of the merged bank

Create a report with the demographic and UCC information.

## Know who your customers are banking with

*Do your customers only have UCC's with your bank?*

*Do your customers have UCC's with another bank?*

*Do your customers have UCC's your bank AND other banks?*

### ***Opportunity:***

Customer Service call to determine why they went with another bank offering. Or were they not aware of your banks offerings?

### ***Results:***

Visually see through Market Insight, those customers that have UCC's with your bank and other banks.

### ***How can I get to this information in Market Insight?***

Create a crosstab report to summarize the name of the secured party in Market Insight.

Also within Market Insight you can create a Venn diagram to look at the top 3 banks and see which of your customers have UCC's with your bank and 2 other banks or 1 other bank.

## Terminated UCC's

Do you have any customers where their UCC's have been terminated?

**Opportunity:**

**Results:**

***How can I get to this information in Market Insight?***

**Opportunity:**

With a lease being terminated, could there be additional opportunity for a new lease?

**Results:**

When a UCC is terminated, a business has successfully paid their UCC. What business are they?

***How can I get to this information in Market Insight?***

In Market Insight you can create a targeted selection of UCC's that have been terminated.

Within Market Insight you create a report of the terminated UCC's from your bank and other banks with demographic information as well as UCC information.

## What Customers have a DDA account, Line of Credit and Commercial Loan with your Bank?

*Using the Venn Diagram in Market Insight you can quickly see the overlap of your customers that have all three, or just two or only one of the services that you offer.*

### ***Opportunity:***

Generate a Customer Loyalty campaign to those customers that have all your services.  
If a Customer has two out of three of your services or just 1 of your services, perhaps they are not aware of all of the services that your bank has to offer.

### ***Results:***

Find cross-sell and up-sell opportunities by visualizing the opportunity in a Venn diagram, when you supply your DDA, Line of Credit and Commercial Loans accounts are in Market Insight.

### ***How can I get to this information in Market Insight?***

Using the Venn diagram tool in Market Insight, you would simply drop onto the Venn a selection for your DDA customers, another one for your Line of Credit customers and one for your Commercial Loans.

### ***Best Demonstrated Practices?***

Think about how you would define a Customer. For example would you define a DDA account for a customer that has \$1 or would it be X dollars.

### ***Additional Thought?***

Those customers that have all three services could be considered your best customers. You can use this subset in a profile to create a model to find prospects that look like this subset you're your customers.

**How can I get all of the Prospects within a Radius of my Bank?**  
*When you want to conduct a marketing campaign within certain office locations you have the ability to capture those leads within Market Insight.*

***Opportunity:***

Create a targeted list for sales rep that consists of off banking relationships within a certain distance from your bank locations.

***Results:***

By providing D&B with your office locations and the furthest number of miles that you would want your sales rep to drive.

***How can I get to this information in Market Insight?***

By providing D&B with your office locations and determining what is the furthest that you want a sales rep to travel, you can use Market Insight to create this type of targeted list.

A rule of thumb that has been used is 100 miles as it would be a 2 hour drive for a sales rep.

***Additional Thought***

Utilize competitor locations along with and their Latitude and Longitude. Also the furthest number of miles that you would want your sales rep to drive. Add this information to your Market Insight.

## Comparison Profile

Did you know what similarities your DDA accounts have with your Commercial Loan accounts?

### ***Opportunity:***

You can visually see are the firmagraphics of your DDA accounts vs your Commercial Loan accounts. Are you having successes in certain firmagraphics? Adding

### ***Results:***

Ability to view the similarities between the Commercial Loan Accounts and the DDA Accounts.

### ***How can I get to this information in Market Insight?***

By providing D&B with your DDA accounts and your Commercial Loan accounts, you can create a comparison profile of your these two types of accounts within Market Insight, using the Profile tool. By adding intelligence elements to your profile and transfer the results to excel to visually see and analyze the results.

# Do you know your *Risk* within a Family?

*Do you know which of your customers are related?*

**Opportunity:**

What is your level of risk exposure within a family?  
Are you leveraging your customer relationships to reach family members where you do not have a relationship?  
D&B intelligence provides insight to where you are successful and should focus your resources.

**Results:**

Providing insight as to what customers are related as a way to identify your total financial exposure risk. Also who are off banking relationships that are related to your customers within a family.

***How can I get to this information in Market Insight?***

Through Market Insight you can create family trees on one customer or multiple customers using the Linkage Tool or using DUNS Transformation.



**What Customers or Prospects are growing? What customers are not growing but are contracting?**

**In looking at your customers, do you have the insight to show whether a customer’s business grown or decreased?**

**What sales channel are they in or should they be in? Are they in the right sales channel?**

**Do I have opportunities of customers that have grown?**

***Opportunity:***  
Customer service call for those customers with growth or a decline in their business. For those with positive growth, are they aware of all of the services that we have to offer? Are there incentives that we can offer them? Are they in the right sales channel? For those with negative growth, what is my risk exposure? Are they in the right sales channel?

***Results:***  
If a customer or prospect have negative growth, what is my risk exposure and should they be moved to another sales channel? If a customer or prospect have positive growth, are these customers aware of all of the service my bank has to offer?

***How can I get to this information in Market Insight?***  
Within Market Insight you can pull a list of your customers, create a crosstab report using data elements called Percent Growth Sales 3 yr or 5 yr OR Percent Growth Employee 3 yr or 5 yr.

**Note:** we do not collect this data on all customers, but it gives you a starting point.

## Secret Pipeline – Former Customers

*Did you ever wish that you had a secret pipeline that you could draw from to increase sales?*

### ***Opportunity:***

Leverage a past relationship to grow your business

### ***Results:***

By loading former customers to Market Insight you can gain current insight on these customers with D&B data intelligence.

### ***How can I get to this information in Market Insight?***

View data elements such as employee size, sales, year over year growth percentage and other data elements that are specific to the situation for.