

Aperio Customer Analytics for Signature™

True Insight Comes From Collaboration

You've got millions of customers— your biggest business asset—and you need to understand how best to manage them. Any business intelligence (BI) tool can tell you that 6% of them defected last month. Few can tell you which 6% will defect next month. Even fewer can help you understand why they defect, so you can take the right action today.



This is the real promise of customer analytics: giving business users— such as marketers and customer service managers— a clear picture of how to segment their customer base and how each segment is likely to behave.

The Analytics Gap

Until recently, business managers who wanted access to customer insight were caught between two extremes. They could use standard BI tools with limited scope for exploring data. Or they could turn to the sophisticated number-crunching solutions which require statistical programming to build complex queries, develop models and produce answers.

The first option is too limited for intensive customer analytics, since the cost or time taken to ask a different kind of question is so high. The second is impossibly slow and puts too many obstacles between analytic results and the people who really need to understand and act on them. They're fine for answering isolated, or non-time critical questions but can't engage business users in iterative analysis and exploration.

Business managers currently fall into the gap between these two options, preventing them

from getting the answers they need in the short timeframes the market demands.

This gap between analysts and the business managers they support (marketers, customer service directors, call center managers...) is constraining the power of customer analytics and preventing companies from exploiting one of their most valuable assets: customer data.

The companies who get the most from customer analytics are the ones who realize that real insight only happens when accurate, well-executed data models come together with intimate business understanding—and a pinch of intuition.

It's about opening up the lines of communication between analysts and business managers. It's about speeding up the iterative investigation process. Most of all, it's about collaboration.

Introducing Collaborative Customer Analytics

Collaboration adds a new dimension to customer analytics, and thereby provides a new approach to business intelligence that delivers fast, actionable insight by bridging the analytics gap.

Aperio Customer Analytics for Signature from Fiserv turns isolated analysts and dispersed line-of-business managers into dynamic analysis teams that initiate investigations, share results, compare notes, refine strategies and improve outcomes.

It starts with the powerful customer analysis tools, predictive algorithms and graphical visualization capabilities. Then adds two important layers that release the full power of these best-of-breed analytics tools: a collaborative framework and self-service analytics.

The Power to Predict... and Uplift...

Generic analytics tools can tell you how customers behaved in the past. Aperio Customer Analytics for Signature, powered by Portrait Software™, is a predictive modeling environment that helps you discover what is most likely to happen in the future.

Rather than imposing pre-determined models on to your data, the Aperio solution generates predictive models from your data. It then applies these models to show you which customer segments are most likely to defect this month; or who is most likely to take up a special offer.

Beyond this, Aperio Customer Analytics can use control groups to predict the likely behavior of different sub-segments, such as:

- Those most likely to defect no matter what you do — so you don't spend too much trying to keep them
- Those most likely to be positively affected by an offer — so you can target your efforts to them
- Those most likely to be negatively affected by an offer — so you don't inadvertently cause defections that could be avoided

We call this uplift analysis because it shows you the exact action needed for each customer in order to optimize your outcomes.

Predictive analytics can involve sophisticated modeling done by analysts or simpler queries performed by business users. In either case,

the insights gained can only add value to the business by being shared. That's where collaboration comes in.

Real-world applications

Aperio Customer Analytics for Signature is a proven solution that is being applied every day to predict profit-impacting behaviors and propensities, including:

- Customer defection/churn
- Cross-sell and up-sell opportunities
- Credit risk and fraud mitigation
- Campaign planning and segmentation
- Customer satisfaction and loyalty effects
- Cross-product or cross-channel cannibalization
- Customer lifetime value analysis

Every marketing or customer service action has a specific reaction for different customers. The trick is predicting the reactions before you act.

Collaborative Framework

The solution's collaborative framework is a web-based portal where analysts and business users can share results, initiate new strategies, structure new reports and validate analysis.

Intuitive workflow tools help decision-makers set customer treatment strategies based on predictive models, then check those strategies with the analysts who can validate their logic and the wider community of users who will implement it. Previously inefficient processes are replaced by a sound methodology.

Archiving of reports, queries and results allow users to accelerate new investigations by basing them on existing ones. Intuitive search makes it easy to find previous results. And simple permissions administration protects

sensitive data and keeps insights on a need-to-know basis.

Self-Service Analytics

Self-service analytics within Aperio extend the power of predictive analytics to an even wider community of business users. For the first time, non-technical users can access customer information directly, allowing them to drill down for instant answers, perform their own ad hoc queries and generate their own reports.

Results can be easily published by all users and exported to the desktop applications business users are most comfortable with. Self-service analytics supports the three main types of user:

Executive users access data through a familiar web-search interface that turns plain English questions into reports, customer profiles and visual insights, with no training required. Answers to queries over millions of data points are returned in seconds.

Business managers and analysts use a point-and-click interface for ad-hoc queries and OLAP (Online Analytical Processing) like queries, with immediate response.

Power analysts use a 'deep dive' interface for the widest exploratory power and deep analytic results. Results are easily shared with the wider enterprise using the collaborative framework environment.

With self-service analytics, different users can access the same customer data, coming away with the appropriate depth of information and presentation. And all results are ready to be published to the widest community possible, driving insight to the front lines.

The Elements of Analytics

With millions of customers and billions of transactions, analytics can get extremely complex. Aperio Customer Analytics removes layers of complexity for business users while retaining freedom for power analysts. It then bridges the gaps between these groups while extending insight throughout the enterprise. To do this, it must be:

Interactive — Train of Thought Analysis mirrors the way people investigate issues, supporting iterative, responsive queries that can follow hunches and lead to unexpected answers.

Accessible — The web-based interface can be customized to reflect each user's preferences, with no client software to maintain and manage. Out-of-the-box configuration makes implementation fast and easy.

Flexible — Column-oriented database removes the restrictions associated with OLAP cubes, delivering high-performance without special tuning or indexing. Users can ask any questions along any dimension or attribute.

Comprehensive — Aperio Customer Analytics is based on a holistic view of the customer drawn from a wide range of databases and applications. An ETL (Extract, Transform and Load) process optimized for customer data combines information from all source systems into a homogeneous, customer-centric view.

Easy to understand — Self-service analytics must support users who have little or no experience with databases and analysis. This solution uses intuitive hierarchies, on-screen guides, plain-language queries and visual presentation to keep things clear.



Aperio Customer Analytics has emerged from hundreds of real-world deployments with every level of user. It reflects the way business users think about customers as well as the way analysts think about data. The result is a fully collaborative environment that drives the power of customer analytics to where it's most needed: the point of interaction.

Turning Insight into Action.

Aperio Customer Analytics doesn't stop at the point of insight. Insights are quickly and easily deployed as real interaction processes across all channels — whether call center, web or branch/retail.

And since Aperio solutions analyze interactions in real time, customer treatment strategies and processes are tested, validated and continuously improved. Evaluate, Engage, Evolve... Repeat.

The Bottom Line Benefits

Aperio Customer Analytics delivers on the promise of business intelligence for any B2C organization:

Increase the speed of decision-making — improving the responsiveness of the enterprise.

Seize new profit opportunities — such as cross-selling, up-selling, increased campaign response, sales-from-service, defection prevention, etc.

Drive down the cost of analysis — while increasing the number and type of questions you can ask.

Support customer-centric thinking — and drive it throughout the organization.

Free up power analysts — to add real value to the business instead of simply managing queries and reports.

Extend the power of customer data — to the largest possible universe of business managers.

Add power to existing applications and BI resources — with easy integration that releases the potential locked in closed databases.

Faster, better decisions. That's what Aperio Customer Analytics is all about.

The Aperio Difference

Aperio Customer Analytics for Signature offers best-of-breed customer analytics solutions.

Predictive Analysis — turning historical data into predictive models that sense the customer's next action.

3D Visualization — making data come alive, telling its stories with clear, compelling graphics.

True Uplift Analysis — a new modeling technique that directly models the difference in behavior between a treated group and a control group to find the people most affected by an intervention.

Process Integration — the best possible customer treatment strategies can be automatically deployed as automated interaction processes using Aperio Interaction Optimizer for Signature.

Connect With Us

For more information on Aperio Customer Analytics for Signature, please contact us at 407-357-4760 or visit www.signature.fiserv.com



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