APITURE®

Unlock the Power of Your Data

Data Intelligence Solution Guide

APITURE®

Create a Tailored Experience with the Apiture Data Intelligence Solution

Today's consumers expect personalized banking experiences like those they get online. To boost satisfaction, loyalty, and revenue, your bank or credit union must leverage data to segment customers and deliver the right solutions at the right time.

Apiture's comprehensive Data Intelligence solution offers a range of options for financial institutions, regardless of size and level of data expertise. This guide highlights three Data Intelligence tools in the Apiture Digital Banking Platform—Data Engage, Data Direct, and Data Portal—designed to help you unlock the full potential of your data to make smarter, data-driven decisions and enhance customer engagement, even without a large team of in-house data analysts.

Data Engage:
Fuel Insights and Increase Digital Banking Engagement

What It Does:

Data Engage helps financial institutions better understand how account holders interact with their digital banking solutions. This no-code tool provides valuable insights into account holder behaviors, helping institutions tailor onboarding experiences, deliver contextual in-session messages, and drive feature adoption. By leveraging analytics and behavioral insights, Data Engage enables institutions to enhance engagement and customer satisfaction.

How It Can Help You:

Provides Targeted User Engagement: Deliver personalized in-session guides, surveys, marketing notices, and tips to encourage engagement and help digital banking users navigate the platform effectively.

Enhances Adoption: Leverage behavioral insights to offer your account holders targeted walkthroughs and tutorials that drive adoption of key platform features.
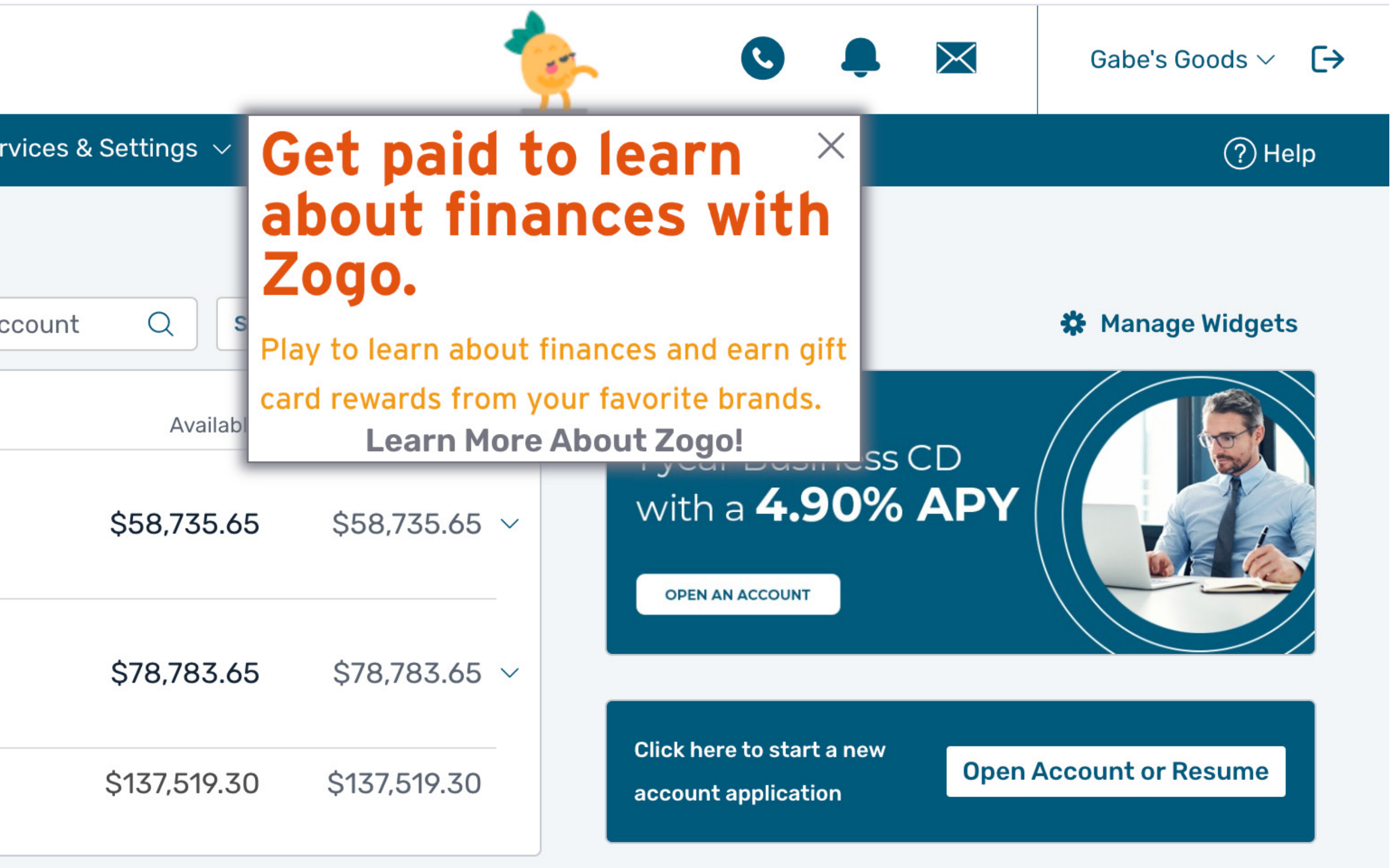
Offers Insights on User Behavior: Track user activity, identify bottlenecks, and optimize features based on real-time user data.

Presents Tailored Messaging: Segment account holders based on their behavior, then deliver tailored messaging that aligns with their needs, increasing customer satisfaction and retention.

Data Engage

Example of an icon pop-up promoting a third-party financial education partner, Zogo.

Use Case: Customize with Icons and Tooltips

· Add customizable icons and tooltips for on-demand user support

· Align support features with your institution's branding by strategically placing visual cues to offer guidance, without overwhelming the user experience

Example: Use icons to link to third-party financial wellness services like Zogo or Greenpath, offering users access to financial education directly within digital banking.

Data Engage

Use Case: Add Guides and Walkthroughs for Seamless Onboarding Experience

· Provide targeted walkthroughs to help account holders navigate a new digital banking platform

· Help users during a digital banking conversion when the new platform may look different and users feel unsure about navigating it

· Tailor guides to new or advanced users to ensure they fully understand key features
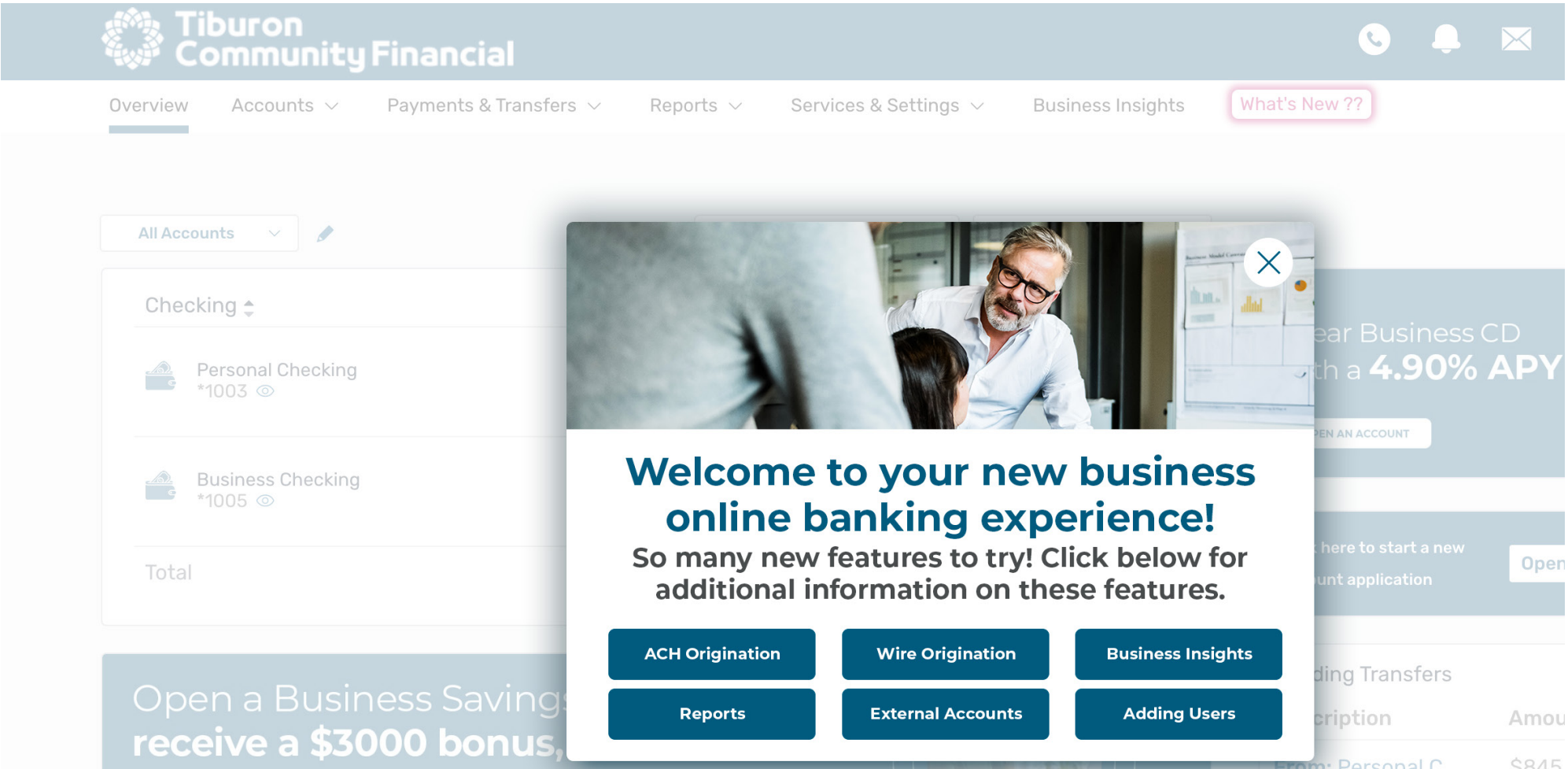
Example:
A "Welcome" pop-up encouraging new users to explore key features of the platform.

Example of a "Welcome" guide encouraging users to explore different features in the platform.
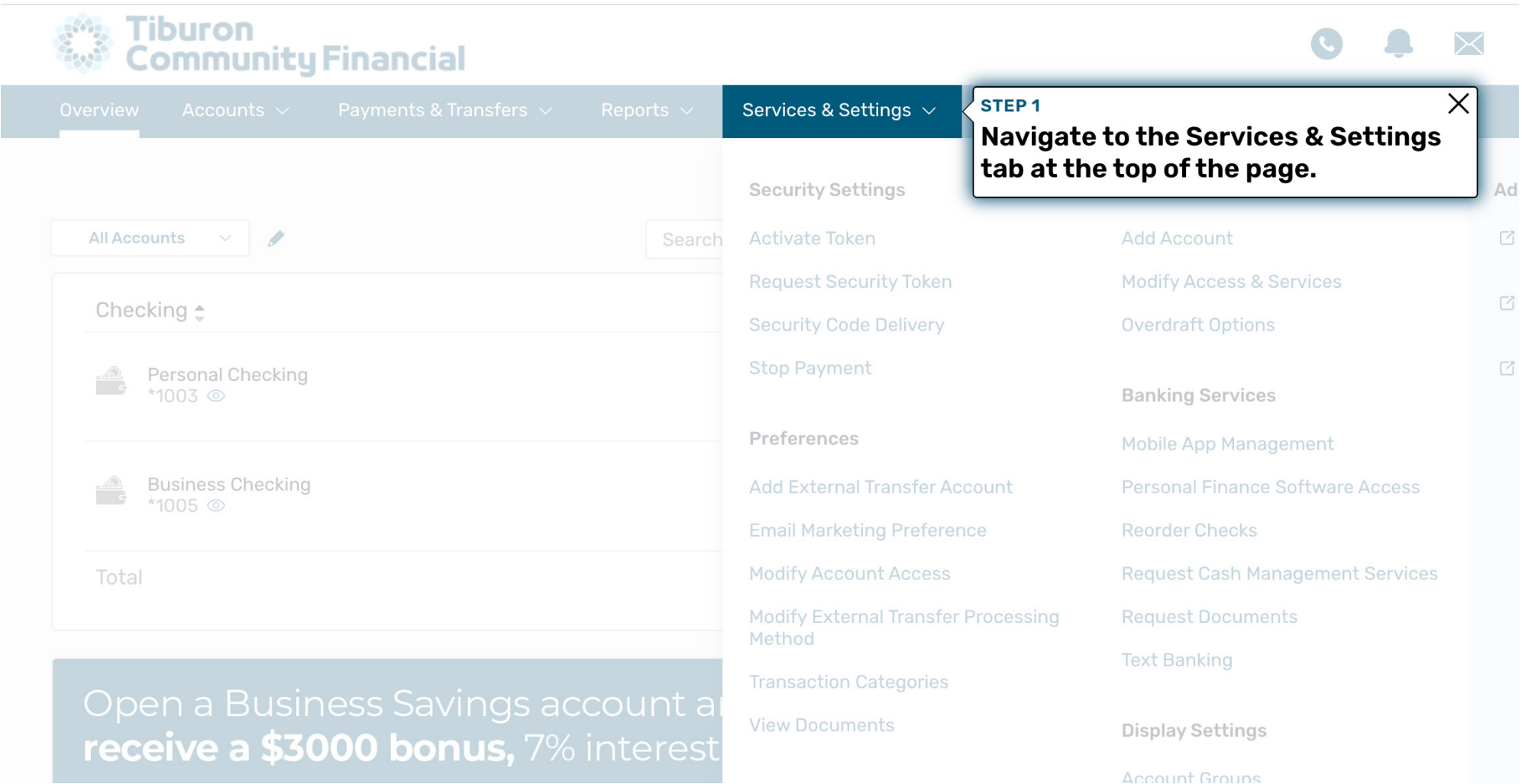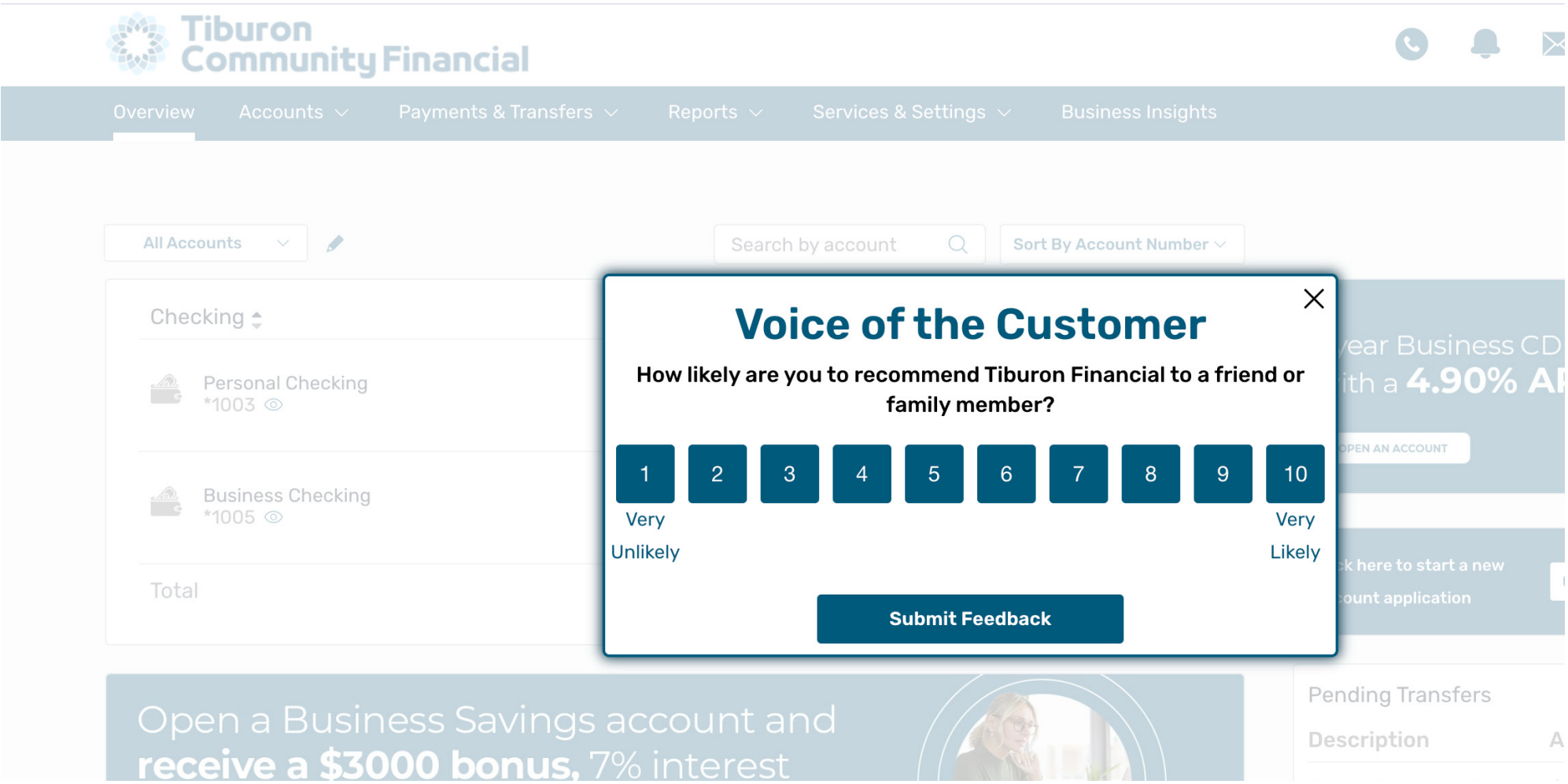

Example:
Creating specific step-by-step walkthroughs explaining how to navigate the platform to new users to understand its basic functionality.

Example of Step 1 of a walkthrough explaining how to navigate the platform as a new user.

Data Engage

Use Case: Collect Feedback and NPS Scores to Improve User Experience

- Use Data Engage to gather actionable insights from account holders through NPS surveys to measure satisfaction and loyalty

- Quickly deploy surveys to assess how users perceive their experience with your digital banking experience

- Collect feedback on specific features or recent product updates to improve functionality and user experience

Example: Launch an NPS survey after a user completes a task in digital banking to discover overall user satisfaction with the platform.

Example of an NPS survey displayed to collect user feedback.
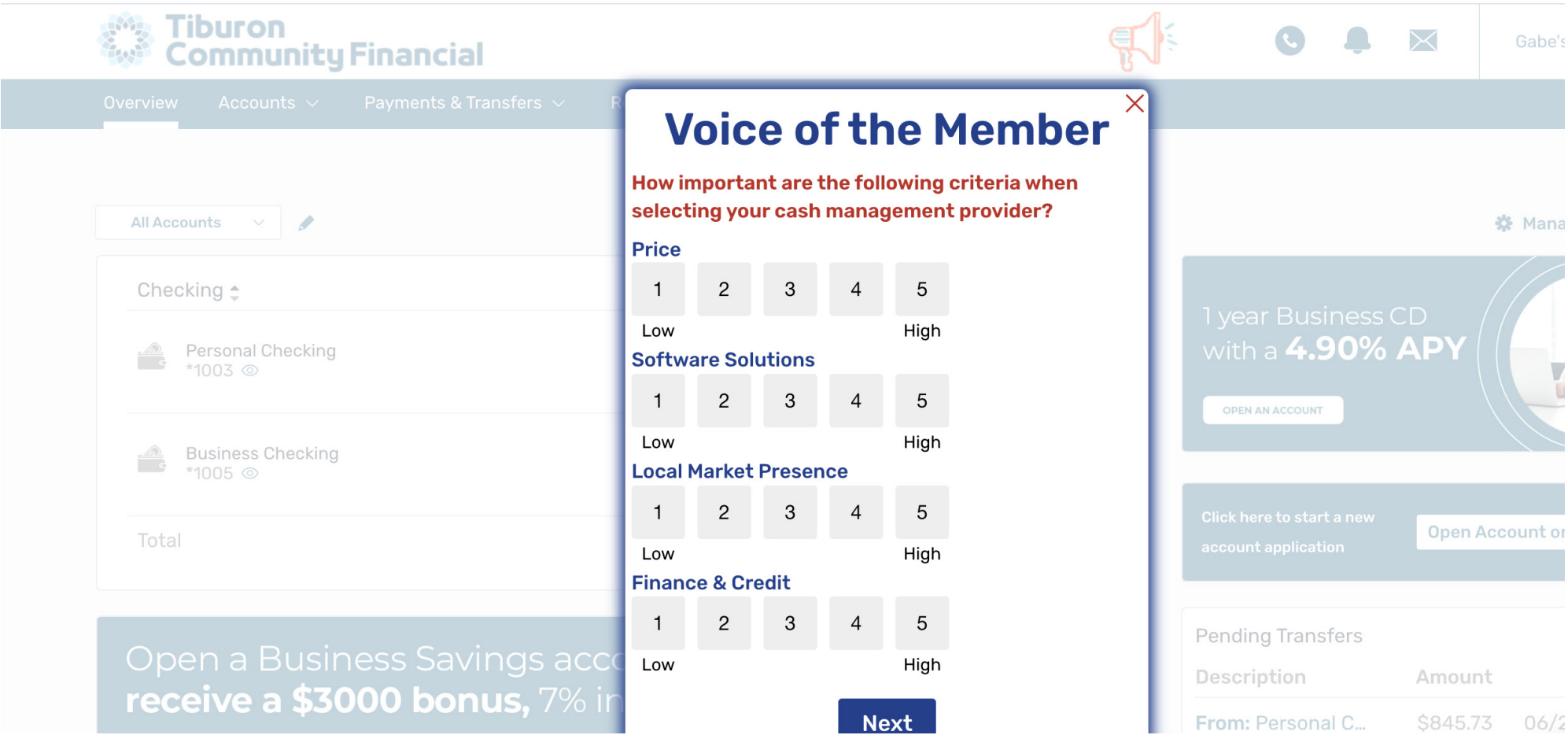
Example: Deploy a targeted survey to gauge user reactions to a newly launched feature or product update.

Example of a survey deployed to gather specific feedback around a potential new feature.

Data Portal:
Transform your Marketing Strategies With Powerful Insights

What It Does:

Data Portal supports financial institutions' marketing efforts, enabling them to explore and analyze data with interactive dashboards, charts, and graphs. This tool aggregates data from the digital banking platform, an institution's core, and other third parties to provide visual insights across key areas, including customer behavior, transactions, accounts, and operations. By integrating machine learning and predictive analytics, Data Portal empowers decision makers to drive strategic initiatives and marketing campaigns.

How It Can Help You:

Allows Data Visualization: Unlock the full potential of your institution's data through clean, interactive charts and graphs that make complex data easy to understand.

Gain Actionable Insights: With prebuilt insights and audiences based on job roles and user functions, use interactive dashboards to analyze trends, spot opportunities, and uncover actionable insights across multiple dimensions of your business.
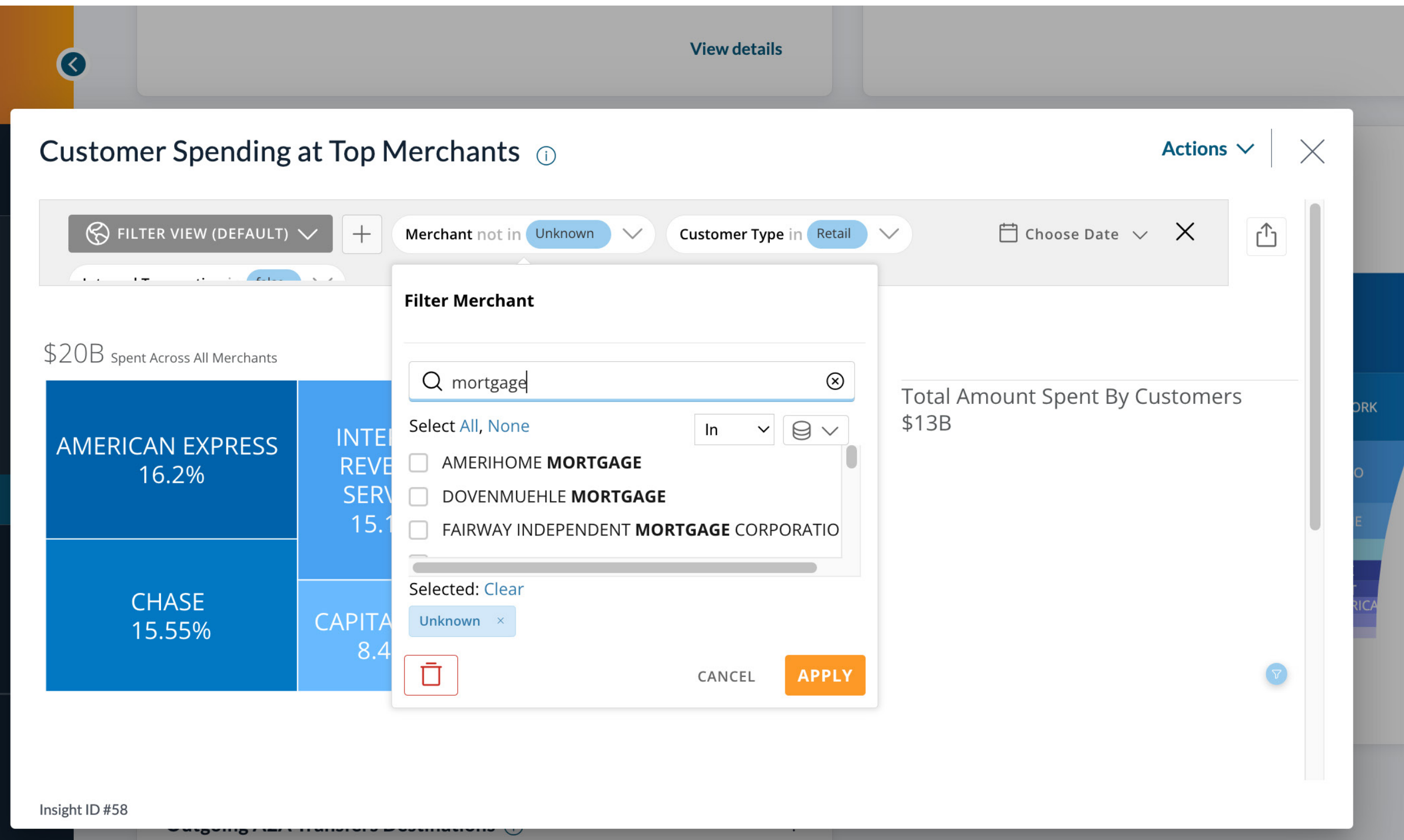
Run Informed Campaigns: Launch more effective marketing campaigns and initiatives with data-backed insights, improving targeting and overall campaign performance.

Build Custom Reports: Use reports to provide a deep dive into specific business areas, empowering teams to take action based on the most relevant data.

Data Portal

Example of a segment based on searching keywords such as "mortgage" to track account holders who are potentially applying for mortgages outside your institution.

Use Case: Granular Segmentation

- Detect and track account holders who may be engaging with competitors, such as those individuals using loans, credit cards, or mortgages at other institutions

- Leverage transaction and money movement data to identify customers shifting funds, indicating potential interest in competing services

- Create targeted marketing campaigns based on these behaviors

Example: Detect mortgage application with competitors such as Rocket Mortgage.

Data Portal

Start from a template

FILTERS	Topics ⌄	Customer reach ⌄	Customer type ⌄			Sort: Recommended ⌄

High income earners

Individuals with high annual deposits, potential targets for investment and wealth management products. This audience may also be interested in premium banking services.

→ Moderate customer reach

High-liability customers

Customers with high liability values and may benefit from debt consolidation and financial counseling. These could also be customers who use external institutions to manage their paychecks and savings.

↓ Focused customer reach

Young professionals

Customers who are young and have a moderate level of account activity. This audience may benefit from targeted financial products and services.

↓ Focused customer reach

Digital banking natives

Customers who frequently use digital banking features and have a high level of engagement.

→ Moderate customer reach

High-value customers

Customers with high asset values and frequent account activity. This audience may be eligible for premium services and personalized attention.

→ Moderate customer reach

Low engagement users

Customers who have not logged in to digital banking recently and may need re-engagement.

→ Moderate customer reach

Example of various pre-built audience templates in Data Portal. These are constantly updated as new users join your institution.

Use Case: Advanced Audience Creation with Insights from Multiple Data Sources

• Build targeted customer audiences by combining insights from your core banking system, Hubspot, Salesforce, or even Apiture's digital banking analytics

• Combine multiple data sources to identify account holders interested in new products, such as loans or savings accounts, or use pre-built audience templates

Example: Use pre-defined audience templates for quick campaign creation, targeting groups like new account holders or high-net-worth individuals.
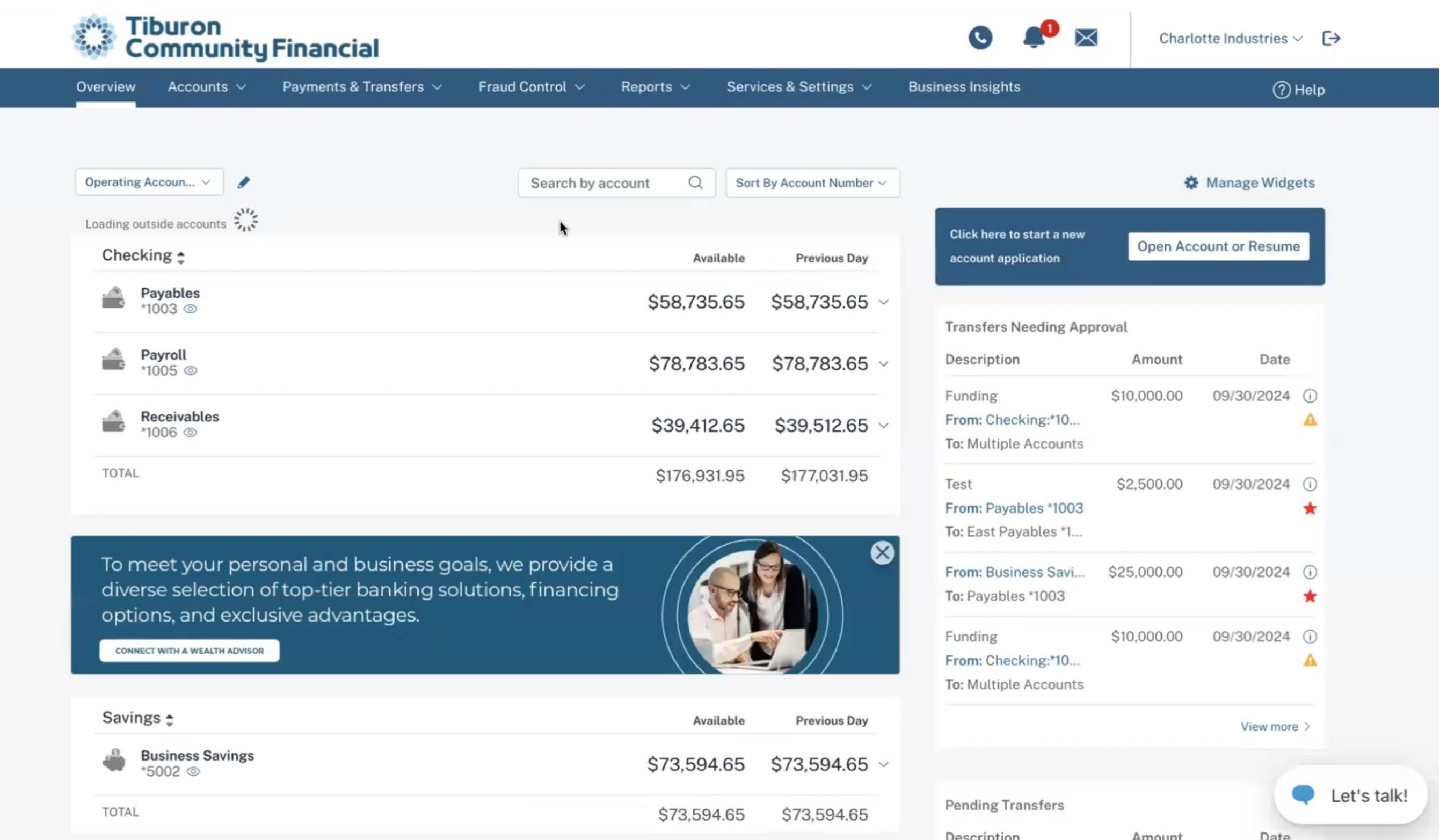
Data Portal

Example of a targeted ad displayed on a user's homepage to spark interest in a wealth advisor service.

Use Case: Display Advertisements to Specific Audiences

• Data Portal helps institutions target specific user segments for ads based on detailed insights, such as user behavior, transaction types, and account activity

• Design and launch tailored ad campaigns, either automatically displaying ads or scheduling them for optimal times based on user engagement patterns

Example: Target users that show interest in specific banking products like loans or high-yield savings accounts by showing them ads around wealth management.
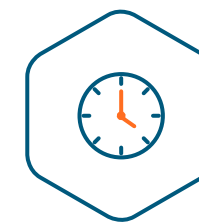
Data Direct:
## Access Data in Real-Time

What It Does:

Data Direct provides real-time or batch data access to more than 100+ data points generated by the Apiture Digital Banking Platform. Delivered daily as batch incremental files or in real time, these data events allow financial institutions to seamlessly integrate banking data into their internal systems. This enables better automation, reporting, and decision-making processes across various departments.

Examples of these data points and events that could be tracked include *login sessions*, *wire transfer approved*, and *address updated*. Institutions can utilize events for data enrichment or enhanced reporting.
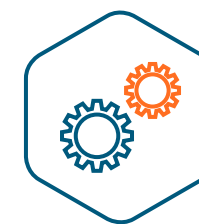
How It Can Help You:

Allows Real-Time Data Access: Get daily access to essential data on user activity, transactions, and account attributes for timely decision-making.
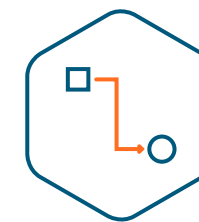
Integrates Seamlessly to Internal Systems: Use Data Direct to integrate financial data into CRM platforms, fraud detection tools, and data warehouses.

Provides Data-Enriched Automation: Leverage data for automation, analytics, and reporting, helping your teams work more efficiently and effectively.

Delivers Enriched Data Sets: Gain access to 100+ new data points that augment your existing data stores, enhancing your ability to deliver tailored services and predictive insights.

Data Direct

Use Case: Providing Data to Third-Party Partners for Fraud Prevention and Detection

- Data Direct integrates data with third-party fraud prevention and detection systems

- The *wire transfer scheduled* event tracks when a user schedules a wire transfer within the banking platform

- When transfers are scheduled during off-hours or involve unusually large amounts, the fraud detection system triggers alerts to the fraud team

Example: If a high-dollar transfer is scheduled outside of normal business hours, the system can alert the fraud team to investigate the transaction.

Use Case: Data Reconciliation to Ensure CRM Consistency

- Data Direct can keep CRM platforms up to date with real-time or batch data updates

- The *address updated* event tracks when customers change their address in the Apiture Digital Banking Platform

- This event can ensure the CRM reflects the latest data, maintaining consistency across the systems

Example: When customers update their address, the data can be synced to the CRM, enabling personalized communications and targeted offers based on their new location.

Data Direct

addressUpdated
entitlementUpdated
externalAccountActivated
externalAccountRemoved
externalAccountRequested
externalAccountVerificationFailed
fullAccountNumberAccessed
fullExternalAccountNumberAccessed
identityChallengeFailed
identityChallengeInitiated
identityChallengeSucceeded
mfaFailed
mfaInitiated
mfaSucceeded
mobileDeviceRegistrationDeleted
passwordUpdated
passwordUpdateFailed

phoneNumberUpdated
primaryEmailUpdated
singleTransferCanceled
singleTransferCreated
singleTransferFailed
singleTransferInitiated
singleTransferProcessed
singleTransferScheduled
singleTransferUpdated
smsConsentUpdated
userLoggedIn
userLoginFailed
wireTransferApproved
wireTransferBeneficiaryUpdated
wireTransferCreated
wireTransferInitiated
*wireTransferScheduled*

A glance at just a handful of data points and events that can be triggered using Data Direct Batch or Real-Time.

Use Case: Enabling In-House Analysts to Identify Upsell and Cross-Sell Opportunities

· Utilize enriched datasets from core banking systems, bill payment providers, and third-party services to identify upsell and cross-sell opportunities

· Use the insights to offer credit cards, loans, or savings accounts to users who show interest based on their behavior and preferences

Example: When a user starts an account application but doesn't complete it, Data Direct can feed this event into the CRM, triggering follow-up actions such as personalized emails or calls to encourage completion.

Batch

VS

Real-Time
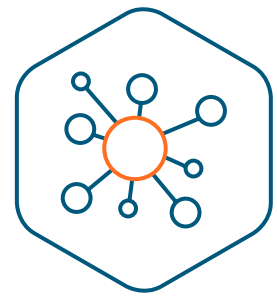
Includes daily feed of states and event data files in a structured, automatable format

Highly scalable for large amounts of data

Uploads data to an Apiture-hosted file store OR via a Snowflake integration

Supports delayed/offline processing

Provides instant access to Apiture's APIs to get data about customers, accounts, and more

Features on-demand access to event data

Allows event-data access via webhook for the fastest delivery possible

Supports time-sensitive use cases that require fast access to the latest data

Meet Your Account Holders' Needs for Personalization

Apiture's Data Intelligence tools offer your financial institution the means to harness the power of your data, whether increasing customer engagement opportunities, integrating real-time data into your operations, or diving deeper into your analytics. Meet the demands of today's digitally savvy customers by positioning your institution for long-term success.

Ready to unlock the power of your data?
Schedule a demo today.

apiture.com