INETCO Analytics

INETCO Analytics® – Game-changing knowledge of where, when and how customers bank

Whether you are tracking card performance, detecting transaction anomalies, or trying to gain a deeper understanding of customer behavior and channel profitability, it is time to make data accessibility the focus of your analytics strategy.

Transaction data is the key to understanding customer banking behaviors. This rich data source contains useful intelligence that will help you identify ways to acquire new customers, deliver more value to existing ones, and enhance profitability - across all your banking channels.

But gaining access to transaction data can be a costly, resource-intensive process. This data is often owned by multiple teams, provided in multiple protocols, and delivered in fragments that make it hard to analyze. This is why leading financial institutions are now turning to **INETCO Analytics®**.

INETCO Analytics helps you:

- Understand customer banking behaviors across all banking channels
- Quickly identify transaction anomolies
- Speed up reporting cycles
- Increase customer acquisition
- Maintain real-time control of systems performance and channel profitability

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FIGURE 1: INETCO Analytics Dashboard Example – Understand the placement and profitability of every ATM or POS device in your fleet.

Deepen customer knowledge and improve market segmentation across all banking channels

INETCO Analytics is a highly optimized solution architecture that provides both early warning of performance issues or anomalous activity, and identification of opportunities to further improve customer experience. This software creates innovation within your analytics value chain by gathering real-time customer transaction data across all banking channels – ready to be visually displayed any time you need it. Intuitive data visualization dashboards make it easy for various business units within financial institutions to quickly get at answers related to operations performance, fraudulent transactions, channel profitability and the end customer experience. Built-in predictive models and machine learning techniques are used to estimate important intelligence such as line queues, cash utilization and customer interaction sequences. Rich records of every consumer interaction help you build out rich customer profiles and answer questions such as:

- **Where** are potentially fraudulent transactions occurring?
- **When** are issues impacting the end customer experience?
- **How** are customers and potential acquisition opportunities interacting with each of our banking channels?

Improve profitability through data-driven business strategies

In addition to real-time transaction data feeds, INETCO Analytics can also ingest and blend data from a variety of data-driven applications and third party sources, including log files, tables and lists. Complementary data, such as customer transactions, BIN lists, competitor locations and population demographics can be displayed together in one centralized view for better transparency and data-driven business decisions.

Combine data-driven intelligence with timely actions and faster reporting

Creating reports often requires many timely, resource-intensive cycles spent gathering data, extracting, parsing and cleaning the data, and building reports via macros and queries. INETCO Analytics speeds up reporting cycles and ad hoc queries by eliminating these tedious and error prone cycles while ensuring data integrity. Data is accessible on-demand, and delivered in a structured, "ready to analyze" state. Various business units within your financial organization can obtain the insight they want, when they want – there is no need for extensive training or costly IT involvement.

Use INETCO Analytics to generate faster reports and real-time insights into:

- Operations performance
- Fraud and compliance
- Card management
- Channel profitability
- Customer usage behavior

FIGURE 2: INETCO Analytics centralized view – In addition to structured transaction data that is updated on an hourly or daily basis, INETCO Analytics layers complementary data feeds such as member density, competitor locations, device information and BIN lists.
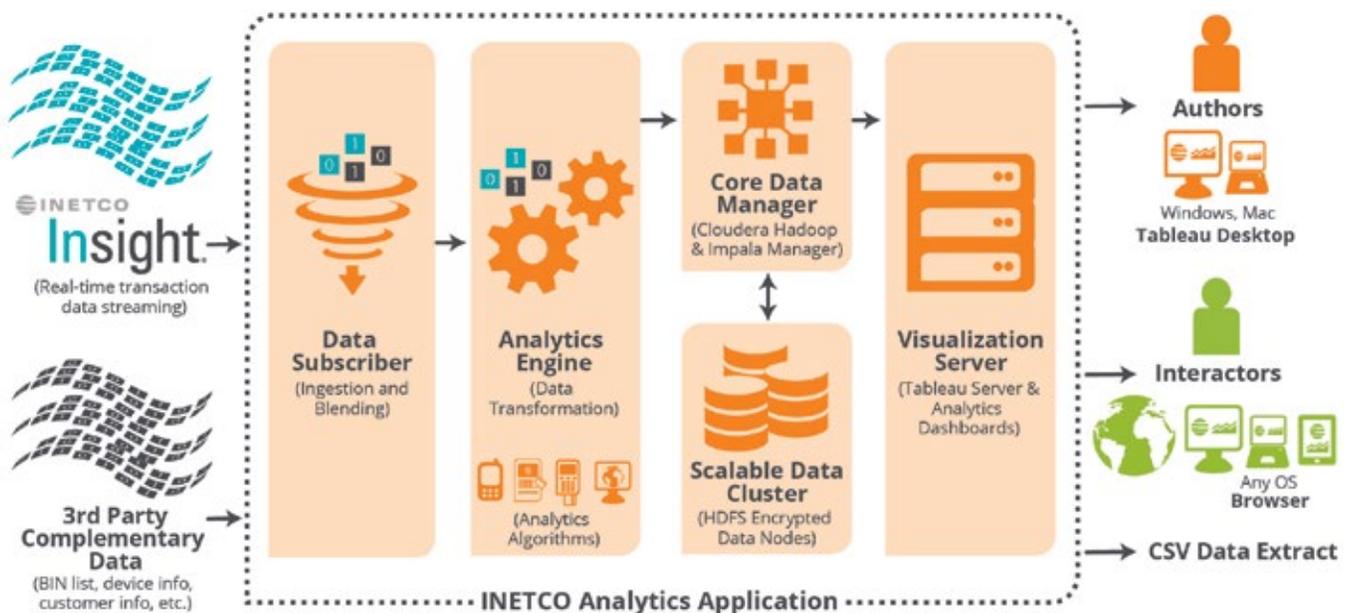

Figure 3: INETCO Analytics Architecture - Structured transaction data is collected then warehoused within a Cloudera Hadoop® data store, and extracted leveraging user-friendly Tableau® based dashboards. Now, rather than spending days 'mining' data from sprawling, multi-vendor network infrastructures, channel managers can use INETCO Analytics to see who is using which banking channels, what kind of interactions they perform, and the quality of service they experience, all within a few clicks.

Benefits

Deepen customer knowledge and improve market segmentation across all banking channels

- Establish flexible visibility and easy access to rich records of every customer transaction
- Deliver the right products to the right customer segments to increase loyalty, expand wallet share and reduce customer acquisition costs
- Identify opportunities to improve queues, wait times and transaction sequences

Improve profitability through data-driven strategies and closer monitoring

- Focus on data that is important to you
- Understand placement and profitability of all your devices and points of service
- Customize dashboards for managing operational performance, transaction anomaly detection, customer usage and channel profitability

Combine data-driven intelligence with timely actions and faster reporting

- Perform faster on-demand reporting and ad hoc queries
- Continuously refresh your customer transaction data
- Blend transaction data with complementary data such as BIN ranges, demographics or competitive information

Features

On-demand data accessibility – Enable various business units and operations teams to quickly see the customer and operational insights they need - when they want it

Customizable dashboards and "out of the box" reports – Analyze customer activity, device performance and channel profitability on an ongoing basis, using personalized dashboards or pre-built reports

Leading edge data visualization and manipulation tools – Make it easy for any "analytics novice" to gain value from your data, using an on-demand Tableau visualization server; share trends and patterns through Tableau readers, server interactive, online web and mobile publishing

Highly scalable, cost effective data storage – Benefit from the scalability, flexibility, speed and fault tolerance inherent in a Cloudera Hadoop data storage cluster; move away from expensive data warehouse appliances for Big Data storage

Built-in data lineage and smart data preparation algorithms – Spend less time cleaning, maintaining and monitoring the evolution of your data with built-in cleansing algorithms

Robust data subscription engine – Ingest, combine, store and view data from streaming data feeds, log files, tables and lists in one centralized location; this includes population density, competitive intelligence, BIN lists, device information and rich transaction data streamed from **INETCO Insight®**

Vertical-specific analytics engine – Quickly identify trends and forecast queue lengths, cash flow movement and customer interactions using industry-specific algorithms and predictive modeling

Real-time reporting, trending and ad-hoc query capabilities – Reduce reporting cycles by 75%-80% by overcoming data latency, preparation and accessibility issues

Contact **analytics@inetco.com** to learn more about the following INETCO Analytics Solution Packs for:

- ATM
- POS
- Fraud Analysis
- Mobile and Online Banking
- Card Management
- Omni-channel Banking

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