

DEPOSIT mCOF SCORES

Find & Keep Attractive Deposit Customers

Novantas' Deposit mCOF Scores are a set of analytics that evaluate the deposit quality of a customer, allowing you to enhance the predictability of deposit customers and better manage liquid and term deposit offers.

DEPOSIT mCOF SCORES IN ACTION

Using the scores, you will have the ability to rank your customers for both liquid and term products and target customers with specific behaviors to drive portfolio value.

HOW DO YOU USE DEPOSIT MCOF SCORES?

Deposit mCOF Scores have applications for any consumer portfolio objective. Some of the most valuable include:



Falling Rate Pricing

Strategically price customers to maintain the good and proactively shape your portfolio for the next increase



Post Promo Pricing

Make retention offers to customers that are price sensitive, allowing others to fall to posted rates



Low Cost Growth

Rank order customers by least to most "expensive" for targeted rate augmentation offers



No Fly List

Avoid paying promotional rates to who provide little history of retention

	CUSTOMER A	CUSTOMER B	CUSTOMER C
HOW QUICK	****	*	***
HOW MUCH	*****	**	**
HOW LONG	*	*****	***
1-YR BALANCE	\$100,000	\$15,000	\$20,000
3-YR CONTRIBUTION	\$10	\$30	\$15

Illustrative

WHICH KIND OF SAVERS ARE YOU TARGETING?



Chronic Shoppers

FAST TO COME, FAST TO GO



Consistent Spenders

SPEND SAVINGS REGULARLY



Situational Shoppers

OPPORTUNISTIC



Engaged Savers

STABLE AND ENGAGED



Unengaged Savers

STABLE BUT INDIFFERENT

THE DEPOSIT mCOF SCORES ADVANTAGE

Novantas' Deposit mCOF Scores are backed up by industry deposit process experts who have helped banks identify up to 15 bps of rate efficiency through programs like:



IMPROVED direct-to-consumer deposit campaigns



INFORMED exception-rate management



AVOIDING promotional offers to short duration balance customers



INCENTIVIZING behaviors that drive longer duration and less price-sensitive deposits

If you are an existing PriceTek or CDA customer, the scores can be up and running in one month.

GET IN TOUCH

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