



BANK OF AMERICA EUROPE CARD SERVICES (ECS): A REVOLUTION IN CARD MARKETING

SAS® helps MBNA increase customer spend and cut costs

Business Issue

Enable sustainable improvements in large-scale complex card marketing campaigns for an already successful business: improve targeting, increase success, manage risk and reduce costs.

Solution

SAS® Marketing Optimization – a wide-ranging analytical platform to optimize campaigns and allocate promotional interest rates more effectively.

Benefits

Improving campaign and business performance to help push an already leading market share.

As a wholly owned subsidiary of Bank of America, MBNA is the number one credit card lender in Europe, serving customers in the UK, Ireland and Spain.

The business is using SAS® Marketing Optimisation within MBNA card marketing campaigns to deliver measurable gains: making optimal use of resources, reducing expenses and cutting losses.

The tool delivers genuine customer optimisation in that it allows the business to offer promotional interest rates which are specifically relevant to individual customer needs and circumstances.

Ian Grime, Head of Data Strategy & Analytics at MBNA said: “We took what was already the best in the market and improved it, while introducing new dimensions of flexibility and adaptability.

“We wanted to use the most leading-edge analytical and mathematical techniques to truly optimize the performance of complex campaigns – to get the best returns whilst satisfying resource constraints.

Delivering the best possible offers to our customers has always been at the heart of the ECS business philosophy, in striving to deliver long-term customer relationships whilst maintaining our ongoing commitment to responsible lending.”

Ian Grime, Head of Data Management and Analytics, Bank of America

Bank of America 

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