SAS® HELPING SMALL & MIDSIZE BANKS, CREDIT UNIONS & LENDERS

Grow Shareholder Value & Gain Competitive Advantage

Results With SAS® DELIGHT CUSTOMERS GROW REVENUE 85% reduction in time to issue new loans 30% increase in revenue per customer by knowing & acting on CLTV through digitalized workflow & embedded AI **30%** reduction in attrition by 100% increase in credit card sales accurately predicting customer behavior through personalized offers & optimized An increase to 12% in customer response campaigns rates with personalized 40% increase in credit card activations communications & timely offers in 3 months by creating useful intelligence STOP LOSSES **REDUCE COSTS** 80% reduction in third-party fraud & **50%** reduction in marketing campaign significant improvement in synthetic & first-party fraud with real-time identity validation costs by optimizing offers 90% reduction in false positives from Increased collections with 30% less effort by transaction monitoring embedding AI into process Reduced time to deliver reports & Made better credit decisions in 5 minutes to analyses from **20** days to a few seconds applicants without credit histories by using new sources of consumer info

Shareholder value and competitive advantage require both intelligence and execution across all facets of your business-customers, employees, products, transactions, costs, profits, channels, etc.



- Advancing intel involves knowing what's current and past, plus predicting future outcomes and optimizing results considering many possible scenarios.
- Advancing execution involves increasing the speed, accuracy and efficiency when acting on your intel.

Where is your organization today?



SAS® can help you advance from where you are today by increasing your organization's intel and execution in these areas.

SHAREHOLDER VALUE-COMPETITIVE ADVANTAGE

| C-Suite & BoD | Financial Crimes | Risk & Finance | Marketing & LoB | Operations |
|----------------------------------|----------------------------------|----------------------------------|--|--------------------------|
| | | | | |
| Scenario Planning | Anti-Money Laundering | Risk Analysis & Reporting | Customer Experience | Intel Process Automation |
| Executive Dashboards | Fraud Detection, | Regulatory Compliance | Personalization | Self-Service Reporting |
| & Insights | Investigation & Prevention | Stress Testing | Customer Lifetime Value | Compliance Efficiency |
| Growth Analysis | Real-Time Identity Validation | Credit Risk Management | Next Best Offer | Staff Optimization |
| Opportunity & Risk Assessment | Know Your Customer | Risk Governance | Attrition Risk Assessment | |
| M&A Risk Mitigation | Customer Due Diligence | Credit Scoring & Decisioning | Real-Time Customer Engagement via All Channels | |
| | | Collections Optimization | | |
| | | Asset & Liability Management | Customer Journey | |
| | | Actuarial Statutory Reporting | | |
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