Solutions for Enabling Lifetime Customer Relationships

Portrait Customer Analytic Solutions

Explore, understand and predict customer behavior for optimal ROI

Every connection is a new opportunity™

Pitney Bowes
Software

The Power of Pitney Bowes Software Customer Analytics Solutions
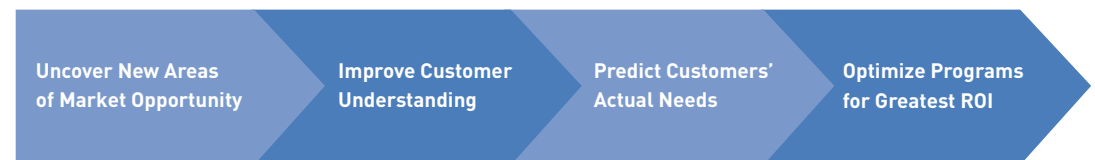
Your Business Challenges

To compete in the new competitive climate, your organization must weed out inefficiencies, improve offer relevancy and increase your speed of insight in support of your critical goals, including:

- Acquire the Right Customers
- Augment Profitability
- Optimize Customer Lifetime Value
- Cross-sell More Effectively
- Improve Customer Retention

That is the power of Portrait Customer Analytics solutions. Any Business Intelligence (BI) tool can tell you that 6% of your customers defected last month. Few can tell you which 6% are the most likely to defect next month. Even fewer can help you understand which customers you can actually save, so you can take the right action today. This is the real promise of customer analytics: giving business users—such as marketers and front line employees—a clear picture of how to segment their customer base and how each segment is likely to behave.

With Pitney Bowes Software your organization can:

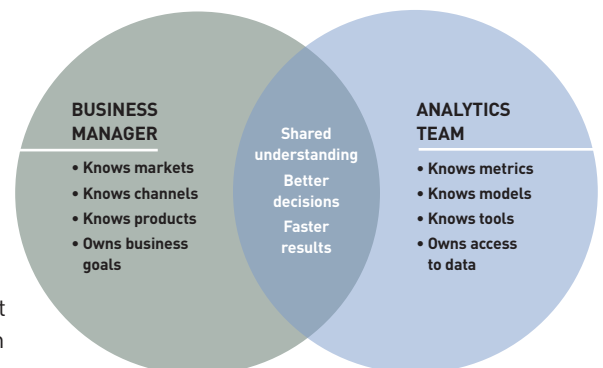| Uncover New Areas of Market Opportunity	Improve Customer Understanding	Predict Customers' Actual Needs	Optimize Programs for Greatest ROI

Closing the Analytics Gap

Until recently, business managers who wanted access to customer insight were caught between two extremes. They could use standard BI tools with a limited scope for exploring data. Or they could turn to sophisticated number-crunching solutions which require statistical programmers to build complex queries, develop models and produce answers.

These approaches may be sufficient for answering isolated or non-time critical questions but they are not able to engage business users in iterative analysis and exploration. Business managers currently fall into the gap between these two options.

This gap between analysts and the business managers they support such as marketers, product managers, customer service directors and call center managers is preventing organizations from fully capitalizing on their customer data. Those who get the most from their customer data, are those who realize that real insight only happens when accurate, well-executed data models come together with intimate business understanding. It's about opening up the lines of communication between analysts and business managers and speeding up the iterative investigation process.

BUSINESS MANAGER
- Knows markets
- Knows channels
- Knows products
- Owns business goals

Shared understanding
Better decisions
Faster results

ANALYTICS TEAM
- Knows metrics
- Knows models
- Knows tools
- Owns access to data

The Portrait Customer Analytics Suite

Pitney Bowes Software suite of customer analytic solutions is comprised of four modular components which may be deployed either together or individually, with each module solving progressively more complex insight challenges.

PORTRAIT EXPLORER:

Discover new customer opportunities through rapid visual insight

Portrait Explorer makes navigating and understanding your customer data as easy as using your digital photo album. With its completely intuitive approach, non-technical users are able to slice and dice customer data on the fly, quickly identifying target customer segments and sharing results across teams. Innovative "customer cards" provide highly visual "portraits" of each your customers—including channel usage, products owned, contact history, lifetime value metrics and more—and can be configured for your team's specific needs. Now, immediately actionable customer insight is always at your decision-makers fingertips.

PORTRAIT MINER:

Understand, visualize and predict customer behavior

Portrait Miner is an easy-to-use, predictive analytics solution which empowers customer insight professionals to improve campaign targeting and segmentation by deepening customer understanding and automating the modeling process for predicting customer behavior. The result is rich customer insight, more profitable campaigns and greater customer lifetime value.
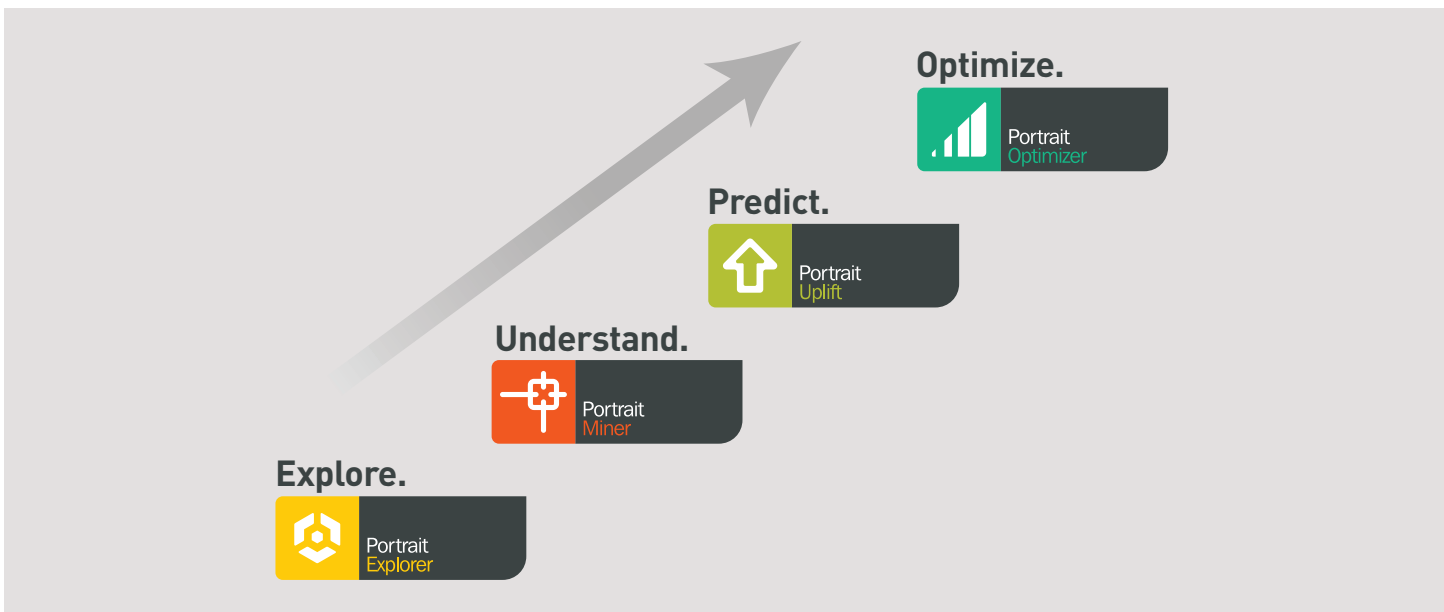
PORTRAIT UPLIFT:

Predict how your marketing will change customer behavior

Portrait Uplift is a predictive analytic solution that empowers your organization to go beyond traditional predictive modeling and focus marketing efforts only on customers whose behavior will be positively changed by your message. Uplift predicts which customers are Persuadables (positively impacted by the offer), while weeding out the Sure Things that will buy anyway, Lost Causes that will never buy (indifferent to the offer), and Sleeping Dogs that will react negatively.

PORTRAIT OPTIMIZER:

Allocate your customers to specific offers and channels for optimal ROI

A powerful analytic extension to Portrait Dialogue, Portrait Optimizer is a "contact optimization" application that can intelligently match your customers to campaigns and channels, in order to maximize ROI while satisfying your business' resource constraints.

Optimize.

Portrait Optimizer

Predict.

Portrait Uplift

Understand.

Portrait Miner

Explore.

Portrait Explorer

Portrait Explorer

Discover new customer opportunities through rapid visual insight

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Portrait Explorer can enable your organization to:

Increase the speed of decision-making

Now, non-technical users can access customer information directly, drilling down for instantaneous answers while using a true "train of thought" process for customer selection.

Give a wider range of stakeholders access to customer insight

No longer does customer insight fall solely in the realm of advanced analysts. This solution places free-flow customer data exploration and visualization in the hands of business decision-makers.

Free up power analysts to focus on highest priority projects

Today's customer insight teams are under tremendous pressure to deliver results from complex data. Yet all too often "simple inquiries" from the business can consume a great majority of their time.

Now you can get more out of your analytic team by freeing up your power analysts, allowing them to focus on the projects which will drive the greatest value.

Improve collaboration between business and analytics teams

Often what's missing is a common language between your business stakeholders and your IT savvy customer professionals. Portrait Explorer provides this important "single version of the truth" so everyone can be on the same page.

Portrait Explorer can empower you to:

- Understand customer characteristics
- Uncover new segments for customer marketing opportunity
- Rapidly discover "the right questions" to ask
- Visually explore your customer data
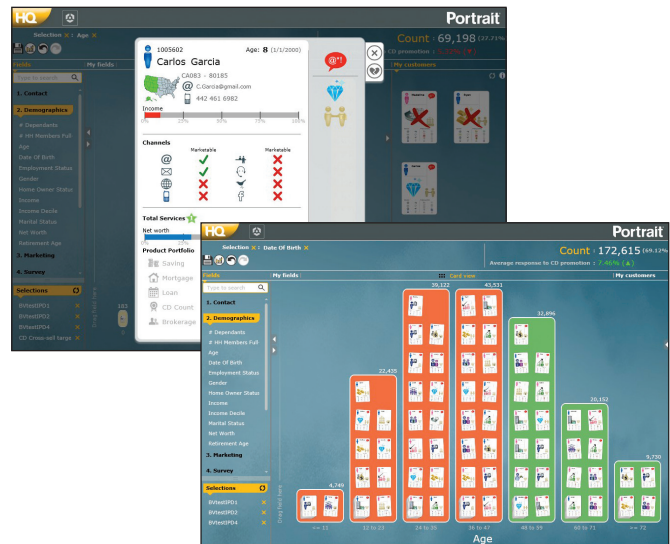
DOES THIS SOUND LIKE YOU?

"We need to get closer to our customers and understand their needs better."

"Our analytics team is spending too much time on basic data queries from the business team—and not enough time on the highest value projects."

"We would like to practice more evidence-based decision-making for our customer segmentation and targeting strategies."

If so, then Portrait Explorer can help.

DESIGNED FOR: CUSTOMER INSIGHT PROFESSIONALS

Portrait Miner

Understand, visualize and predict customer behavior

Portrait Miner is powerful customer data mining and predictive analytic solution that enables customer insight professionals and business users alike to achieve a clear picture of their customers for greater customer understanding, better targeting and prediction of future customer behavior.

The most visual and automated solution of its kind, Portrait Miner bridges the gap between standard BI tools with a limited scope for exploring data, and number-crunching solutions which require statistical programmers to build queries and produce accurate models.

Portrait Miner can enable your organization to:

Predict future customer behavior for improved targeting

Predict profit-impacting behaviors and propensities, including customer churn, cross sell and up sell opportunities, campaign planning and segmentation, customer satisfaction and loyalty, and customer lifetime value.

Deepen your level of customer understanding

Make customer data come alive with rich, interactive 3D data visualization including heat mapping to drive insight to the forefront. Now you can tap into your customer data, to create a 360 degree view of your customers, across data and systems.

Increase the productivity of your scarce customer insight resources

The demands on your customer insight team have never been greater. Using the solution's predictive automation capabilities, your team can build better predictive models in less time, and empower less specialized resources to produce accurate models.

The solution utilizes powerful 3D data visualization and rapid modeling automation to uncover important data relationships and deliver propensity scores at the push of a button. When it's time to deploy, your findings can be uploaded immediately, without recoding, through a seamless operational handoff. Whether you are looking to build better models in less time or are just getting started with customer prediction, Portrait Miner can help.

Portrait Miner can empower you to:

- Identify drivers of customer churn
- Learn who are your most profitable customers
- Understand which customers are most likely to buy
- Identify credit risk and fraud triggers
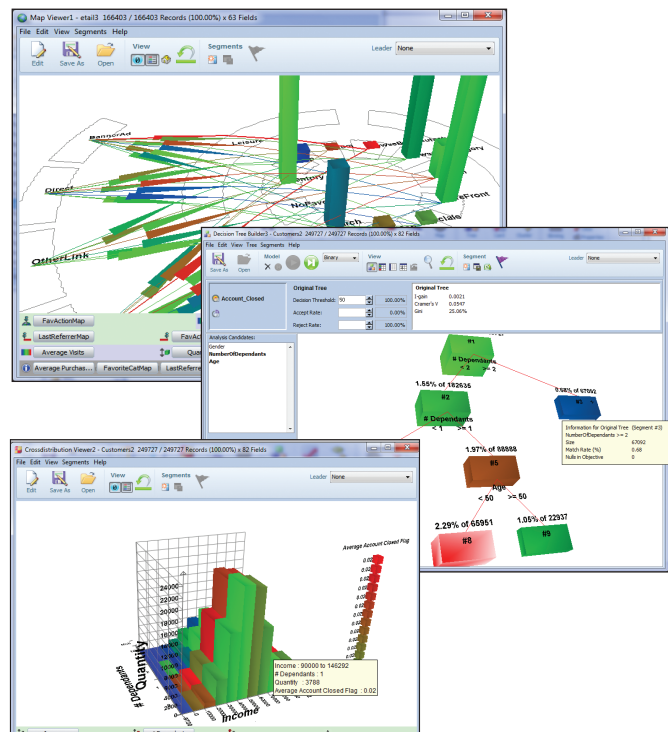
DOES THIS SOUND LIKE YOU?

"Our BI tools have helped, but now we want to go to the next level."

"My customer insight team is stretched, and needs to find a way to build more models, more accurately, in less time."

"We want to automate the creation of predictive models—but don't want to sacrifice model sophistication."

If so, then Portrait Miner can help.

DESIGNED FOR: ADVANCED ANALYSTS

Portrait Uplift

Predict how your marketing will change customer behavior

Right now, your business is wasting valuable marketing dollars on customers that will never buy, or will buy even if they don't receive your marketing communication.

Unlike traditional modeling, Portrait Uplift has the power to predict your organization's ability to actually change and influence your customers' behavior. With this information, your organization can focus its marketing upon only those customers that will react positively to a message (Persuadables)—while weeding out those that will buy anyway (Sure Things), will never buy (Lost Causes) or could react negatively (Sleeping Dogs).

By focusing programs only upon the "Persuadables" you can improve the ROI of the same programs that you're currently running.

Portrait Uplift can enable your organization to:

Allocate your marketing funds ONLY where it will have a direct and positive impact

Predicts whose behavior can actually be changed by your marketing.

• Improve campaign results by 30-300%

• Decrease marketing program costs by as much as 40%

Build better Uplift models, in a fraction of the time

The only algorithmic approach available that directly models uplift, creating models that are more robust and accurate— in a fraction of the time. Results may be output as lists, scores, models or SAS code.

The Power of Proven

Portrait Uplift is embedded with more than 10 years of Uplift modeling expertise and provides: "4 steps to success" through a guided visual user interface.

This award-winning solution has been the feature of popular analyst reports and marketing industry awards and is the world's only packaged application for automating the production of accurate uplift models.

Portrait Uplift can empower you to:

• Uncover more persuadable customers
• Stop giving incentives to those who don't need them
• Stop spending on customers that won't act
• Stop over-marketing to customers that will act on their own

Often achieve full solution payback in just one campaign.

I am Persuadable!

I am a Sure Thing

I am a Lost Cause

I am a Sleeping Dog

DOES THIS SOUND LIKE YOU?

"We're doing response modeling, but are looking for ways to achieve even better results."

"Is there anything left I can do to cut waste or improve results in my campaigns?"

"We're trying to build uplift models today, but it consumes tremendous amounts of time and resource, and is difficult to validate."

If so, then Portrait Uplift can help.

DESIGNED FOR: ADVANCED MARKETERS

Portrait Optimizer

Allocate your customers to specific offers and channels for optimal ROI

Most marketers are conscious of the fact that their present marketing approach is likely targeting certain individuals with the wrong campaigns and wasting precious marketing dollars as a result. And in this new world of cross-channel communication, channel proliferation and internal business silos, the challenge of properly allocating this channel and mix for maximum ROI can seem an impossible task.

A powerful extension to Portrait Dialogue, Portrait Optimizer is an automated contact optimization solution that can empower your organization to allocate marketing spend where it will have the greatest impact across your campaign, channels and customers, for the greatest ROI and mutual benefit. By weighing your business' constraints against the expected benefit, your organization can determine the right mix of offers and channels to use to drive customer lifetime value.

Portrait Optimizer can enable your organization to:

Optimize marketing ROI—across campaigns and customers

Not all offers are created equal. Portrait optimizer analyzes your business' constraints, including eligibility, cost, value and quantity for each offer and assesses these factors against the predicted outcome, to automatically allocate the right offers to the right individuals, across the right channels.

Reduce customer ad-fatigue and opt-out

In determining the right offer for each individual, Portrait Optimizer can enforce complex customer governance rules, offer eligibility criteria and customer preferences, ensuring compliance, improving relevance and increasing customer satisfaction.

Automate collaboration across marketers and analysts

An intuitive extension to Portrait Dialogue, the solution allows marketers to specify optimization constraints and collaborate with analytic teams for optimization tasks. To ensure understanding, heat-mapped visual reports and forecasts provide full transparency before production deployment. Uniquely, Portrait Optimizer is the world's only contact optimization solution that can incorporate automated uplift models (Portrait Uplift). This powerful, one-of-a-kind capability allows you to maximize the incremental benefit of your marketing spend by not wasting effort on customers whose behavior can't be influenced by your marketing action.

Portrait Optimizer can empower you to:

• Best allocate marketing spend to drive ROMI
• Improve offer relevance and customer satisfaction
• Reduce marketing waste & customer ad-fatigue
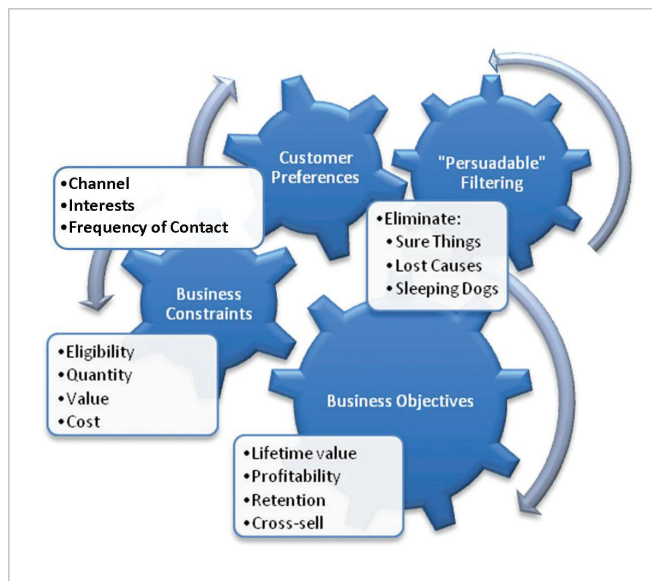
DOES THIS SOUND LIKE YOU?

"Not all customers require the same amount of incentive in order to take action. So, which ones should I send, to which customers, in order to optimize ROI?"

"Our customers interact across not one, but many channels— and each one has different costs and benefits. Which channel should I use for each customer in order to optimize ROI?"

"Our customers are opting out, slashing our ability to maximize customer lifetime value. How do we ensure we only send the most relevant messages?"

If so, then Portrait Optimizer can help.

What Makes Pitney Bowes Software
Portrait Customer Analytics Solutions Unique

The Portrait Customer Analytics suite is the most advanced yet easy-to-use solution for understanding and predicting customer behavior. The most intuitive, fastest and most effective solutions of their kind, these modular solutions are packed with market leading capabilities which can dramatically improve your bottom line by increasing your insight agility, efficiency and overall marketing effectiveness.
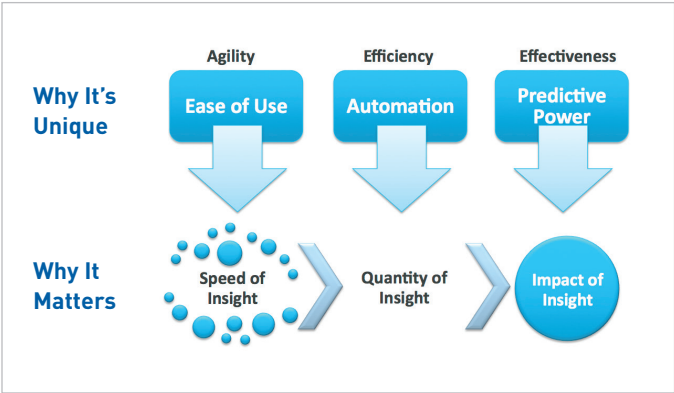
The Portrait Customer Analytics Difference:

Agility:

The suite's easy-to-use interface will allow new users to get up and running quickly while providing seasoned users with visual cues, exceptional interactivity and instantaneous feedback.

Efficiency:

With deep analytic and operational automation, Portrait Customer Analytic solutions can empower less advanced analytic resources to generate accurate models and accelerate the delivery of analytic insight throughout your organization.

Effectiveness:

With the most advanced modeling best practices embedded in the applications themselves, including Portrait's unique Uplift modeling solution, your team will be able to produce the most accurate models which can have the greatest impact on your marketing and bottom line.

PITNEY BOWES SOFTWARE PORTRAIT CUSTOMER ANALYTICS SUITE IS THE MOST VISUAL, MOST AUTOMATED AND MOST POWERFUL SOLUTION FOR UNDERSTANDING AND PREDICTING CUSTOMER BEHAVIOR.

Portrait Customer Analytics
Solutions in Action

From customer acquisition, to customer onboarding, to loyalty, risk and retention, Pitney Bowes Software's Portrait Customer Analytic Solutions can allow your organization to achieve greater insight for optimizing customer lifetime value. These market leading solutions provide greater customer understanding and may be applied to solve your most pressing insight challenges. Popular examples include:

FINANCIAL SERVICES	INSURANCE	COMMUNICATIONS	RETAIL	PUBLISHING & MEDIA	HEALTHCARE
Acquisition targeting	Customer acquisition	Cost-effective activation	Subscription renewal targeting	Renewal targeting	Policy retention/ renewal
Increase products per customer	Improve renewal rates at reduced cost	Increase feature activation	Acquisition targeting	Media buying	Preventative care efficacy
Customer retention and renewal	Increase products per customer	Reduce churn rates and improve saveability	Subscriber profiling	Offer and channel optimization	
Credit card repricing	Offer and channel optimization	Plan migration (i.e. to more profitable plans)	Offer and channel Optimization		Provider efficiency
Increase utilization		Tariff optimization			Patient profiling
Collections management		Offer and channel optimization			Unit performance (patient) prediction & benchmarking
Offer and channel segmentation optimization		Stimulate recharge (prepaid telco)			Collections
		Winback			Exception and suspicious behavior analysis

YOUR BUSINESS, MADE MORE PROFITABLE

These modular solutions are packed with market leading capabilities which can dramatically improve your bottom line—in many cases using the very same programs you're running today.
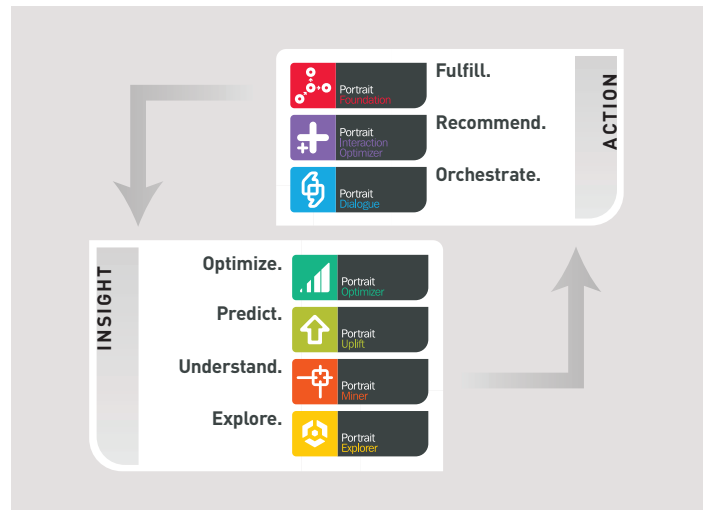
Pitney Bowes Software Portrait Suite

Make Every Interaction Count

Portrait customer analytic solutions are part of the Portrait Customer Analytics and Interaction Suite which empowers customer-focused B2C organizations to improve profitability, grow customer value and improve customer retention through higher ROI customer interactions—from insight into action.

By fusing the power of deep customer insight with a connected cross-channel dialogue across your customer touch points, your organization can deliver an engaging customer dialogue and achieve lifetime relationships with each of your most valued customers.

Available modules of the Portrait Customer Analytics and Interaction suite include:

INSIGHT	ACTION
Portrait Explorer	*Portrait Dialogue*
Portrait Miner	*Portrait Interaction Optimizer*
Portrait Uplift	*Portrait Foundation*
Portrait Optimizer	

Pitney Bowes Software gives you a competitive advantage

With Pitney Bowes Software, you are able to analyze and understand your customers more accurately and completely. Beyond what and how, we help you know why. Our Customer Analytics capability lives within a set of solutions that *Enable Lifetime Customer Relationships* and drive better business analysis and decision-making, as well as enhance operational systems and workflows.

With Pitney Bowes Software, you can:

- Understand, visualize and predict customer behavior
- Predict how your marketing can change customer behavior
- Allocate your customers to specific offers and channels for optimal ROI

In short, with Pitney Bowes Software, you will be better able to acquire, serve and grow your customer and constituent relationships.

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