

» FIND YOUR BEST CUSTOMERS

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Deluxe Customer Enrichment Solutions



Find your best customers

Append data insights to your customer base that allow you to prioritize target segments, deepen relationships, and personalize your outreach.



Overview

- 3 Make Your Data Actionable
- 4 Why Our Data is Different
- 5 Know Your Customer
- 6 Unlock New Insights

Make your data actionable.

Enrich your first-party data with our proprietary data assets, so you can gain the additional intelligence you need to make informed business decisions and tailored product recommendations.

WHY DELUXE?

We are highly sophisticated data aggregators

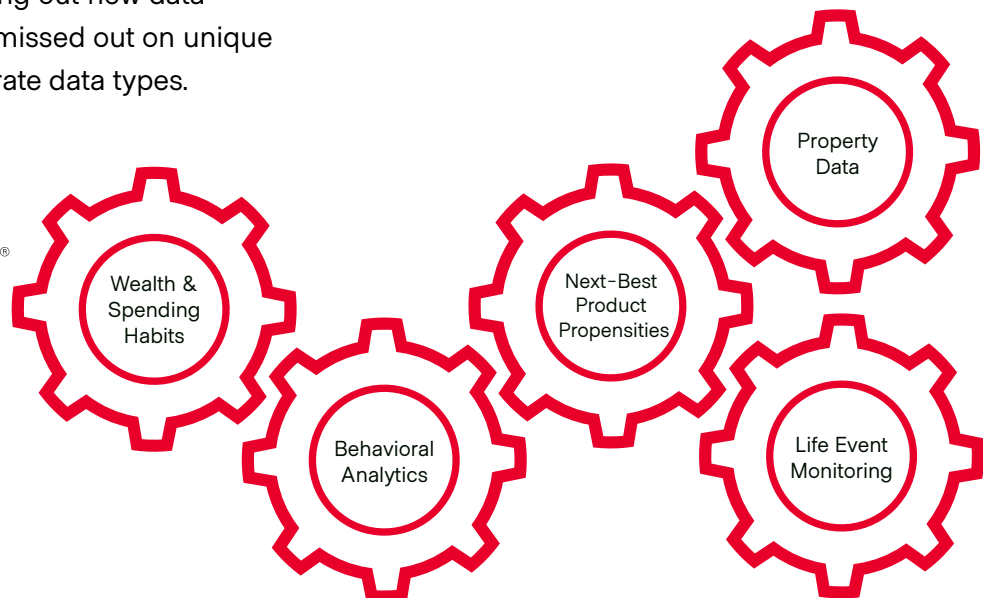
We know there is a lot of data in the market **because we've personally tested and vetted hundreds of sources.** We know which data works well and which doesn't. We know which data to leverage for different types of initiatives and which features are highly predictive.



80% of revenue comes from 20% of customers

We are never satisfied that we have the best data — our in-house team of data scientists and data engineers are constantly seeking out new data partners to ensure we haven't missed out on unique attributes or better, more accurate data types.

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We use our data too

We don't just sell our data, we actively use it and prove its effectiveness ourselves in our own marketing work. As a financial services industry leader for over 100 years, our proprietary scores and targeting approaches have been used and tested within thousands of client engagements.



The performance our clients achieve is what we achieve as well, so **we are incentivized to have the best data in the market.**

WEALTH & SPENDING HABITS

Realize your customer's full potential

Consumers spend and invest differently, which is why we built a set of predictive scores to help you better harness the potential of each of your customers.

Leverage our proprietary identity resolution software to append Consumer Financial Insights or ConsumerSpend to your customer database. Then use this information to better engage with your customers and optimize cross-sell marketing initiatives to those customers with higher spending and investment potential.

Consumer Financial Insights

Understand your customer's wealth through various lenses such as:

- » Liquid Assets
- » Investment Accounts
- » Home Equity
- » Retirement Savings

ConsumerSpend

Gain better insight into the discretionary spending habits of your customers in nine key categories:

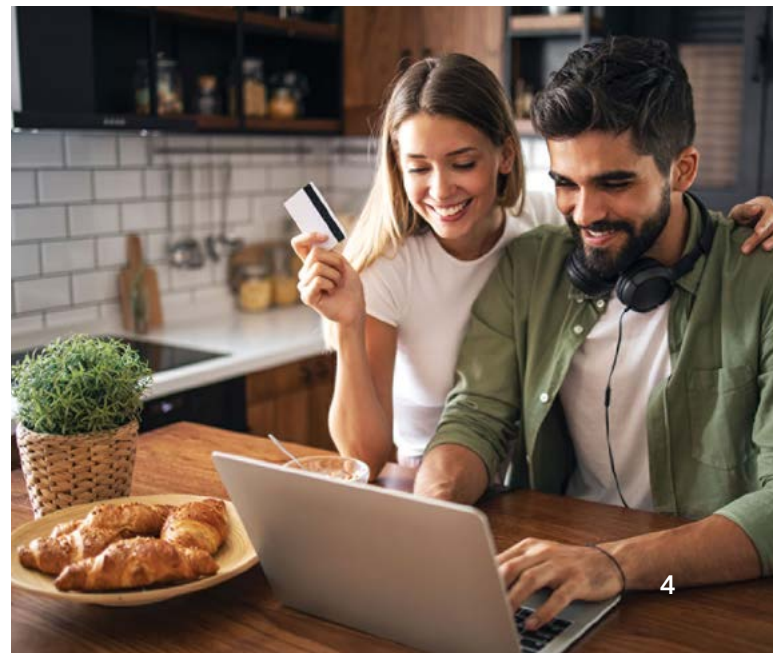
- » Clothing
- » Donations
- » Electronics
- » Home Furnishings
- » Travel
- » Dining Out
- » Education
- » Entertainment
- » Jewelry

BEHAVIORAL ANALYTICS

Upgrade beyond wealth and spend by understanding your customer's preferences

Your customers are more than the transactional and contact data you track today. They have buying and engagement channel preferences, unique interests and hobbies, careers, families, and more.

We can take your customer analytics to the next level by appending to your customer base our consumer insights 360 database. Made up of over 1,000 proven highly predictive attributes, your in-house analytics team can use this data to build segmentation and response models.



LIFE EVENT MONITORING

Engage with your customer's milestones and connect with them at the right time

We actively monitor your customer file so you can be immediately alerted when your customers are getting married, having a baby, becoming first time homeowners, and much more!

Big life events tend to precede big financial decisions and lifestyle changes — which can greatly impact customer retention. Your customers are always someone else's prospects. By knowing your customers better and when to engage, you ensure you are speaking to your customers before your competitors do.

Utilize life event triggers to expand existing relationships by connecting with customers on the verge of making important financial decisions. Get the right message in front of the right people at the right time.

DELUXE DIRECT OFFERS THREE DISTINCT CATEGORIES OF LIFE EVENT TRIGGERS

LIFESTYLE

- » Newly married
- » Newly engaged
- » Newly single
- » New parents
- » Expecting parents

HOUSEHOLD

- » New movers
- » Pre-movers
- » New homeowner
- » Household composition changes

ENTERPRISE

- » New home businesses
- » New business owners
- » Young professionals

NEXT BEST PRODUCT

In addition to reacting to clients needs, you can predict what's next for them

No two of your customers are alike. However, what products they already engage with today and their buying patterns, behavior, geography, etc., can be good predictive drivers of what they are going to engage with next.

The ability to rank and prioritize customers allows your sales team to make enlightened decisions about how best to engage with your customers and drive sales pitches at the moment your customer reengages.



Our in-house data science team can take your customer file and build **custom next-best product models** that can be appended and refreshed directly to your CRM.

PROPERTY DATA

Understand your customer's real estate

Second home in a beach community. Large backyard in the suburbs.
NYC studio apartment in a high-rise. Where your customer calls home can strongly dictate their purchasing decisions and product usage.

Our property data can be appended to your customer base so you can leverage intelligence like outstanding mortgage amount, home value, current lender name, investment property ownership and much more to better cross-sell to your client base.

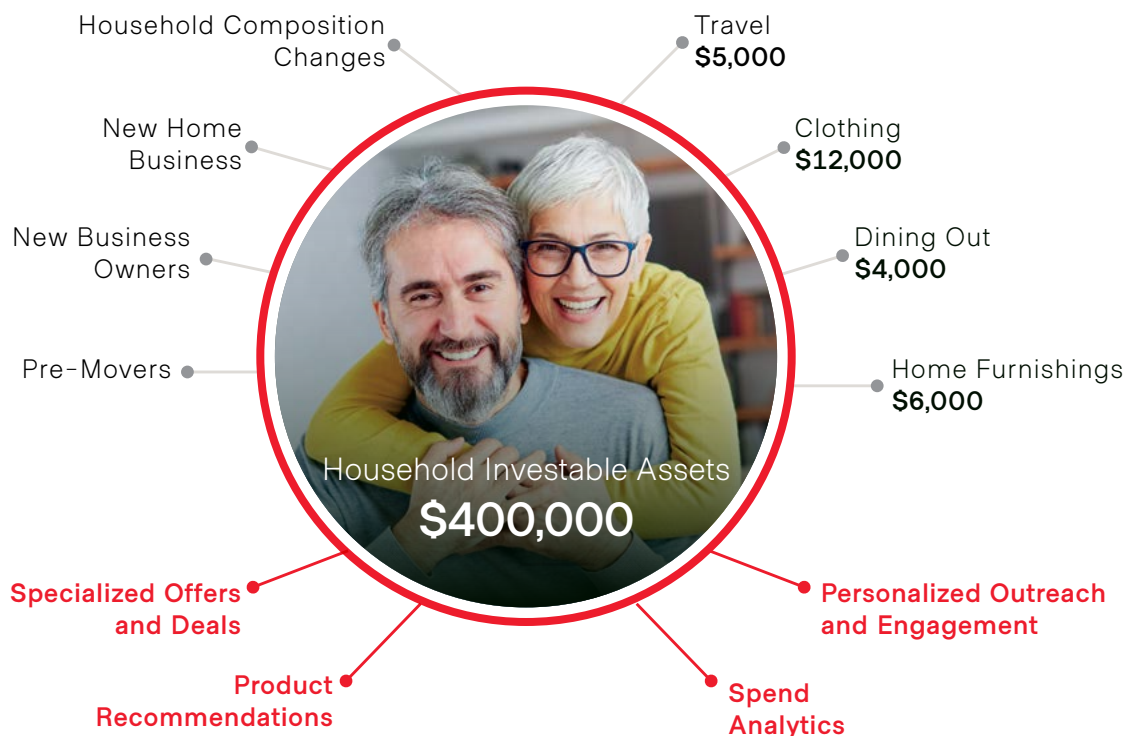
HOME 1

- » Mortgage \$200,000
- » Home Value \$250,000
- » Lender BANK XYZ
- » Amenities 3 ACRES
- » Property Type INVESTMENT

HOME 2

- » Mortgage \$300,000
- » Home Value \$500,000
- » Lender FINTECH
- » Amenities POOL
- » Property Type PRIMARY

Your customers are complex. Understanding them shouldn't be.



Deluxe has perfected the formula to finding your next best customer.

Contact us today to learn more about how our customer enrichment solutions can work for your business.



About Deluxe

Deluxe, a Trusted Payments and Data Company, champions business so communities thrive. Our solutions help businesses pay, get paid, and grow. For more than 100 years, Deluxe customers have relied on our solutions and platforms at all stages of their lifecycle, from start-up to maturity. Our powerful scale supports millions of small businesses, thousands of vital financial institutions and hundreds of the world's largest consumer brands, while processing approximately \$3 trillion in annual payment volume. Our reach, scale and distribution channels position Deluxe to be our customers' most trusted business partner. To learn how we can help your business, visit us at www.deluxe.com.

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