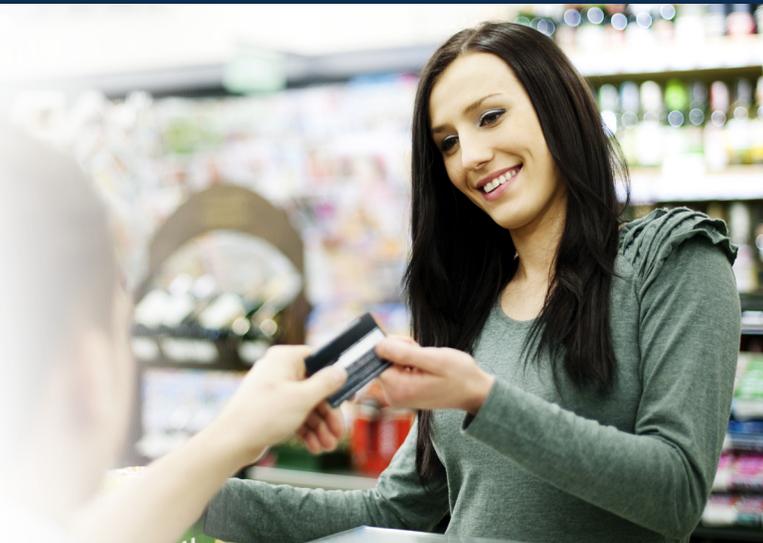




## Analytics and Segmentation Drive Deposits and Transactional Activity



### DID YOU KNOW?

35% to 45% of the average FI's accounts are inactive. Why? Because those account holders either 1) haven't fully onboarded with you or 2) do not consider you their primary financial institution and conduct their banking elsewhere.

### Optimize Onboarding & Engagement

Research has proven that the level of engagement closely correlates with the profitability of checking accounts. But your account holders won't generate profitable activity until they're fully onboarded and committed to your bank or credit union as their primary financial institution. Account Revenue Solution™ allows you to leverage big data and digital strategies to successfully onboard new accounts, drive cross-sales and boost transactional activity.

### WHAT IF...

- You had a strategy to increase the onboarding rate of newly opened accounts?
- You could boost transactional activity of even the most inactive accounts?
- Such a program could deliver up to a 3 to 1 ROI or greater?

### Key Performance Metrics\*



- ◀ **ARS delivers, on average, a 3 to 1 ROI and is accretive to earnings in a matter of months.**



- ◀ **Account holders that swipe their debit card 20+ times per month earn an average of \$312 per account in annual fee income versus \$29 for a non-user.**

\$312 per account in  
annual fee income



- ◀ **ARS can deliver a profit of \$4M+ over 5 years for a 50K account FI**

\* Velocity Solutions Data

## Optimize Onboarding & Engagement

### Benefits of Account Revenue Solution™

#### Revenue

Enhanced revenue through successful onboarding, increased transactional activity and cross-sales.

#### Onboarding

No more wasted acquisition costs on consumers who open accounts and then disappear. Account Revenue Solution includes an early onboarding strategy.

#### Engaged Account Holders

Be sure your account holders are actively transacting with your institution. Engaged account holders generate more profits for your institution.

#### Deposit Growth

Boost deposits of inactive and new accounts.

#### Retail Best Practices

Velocity's ARS team provides implementation, an on-site kickoff meeting, frontline training, help with creating or improving a sales culture for your employees, operations/delivery, marketing and reporting.

#### Turnkey Program

Turnkey, comprehensive solution including marketing, reward fulfillment, training and ongoing consulting.

#### Segmentation

Targeted, dynamic messaging and offers customized to specific account holder segments for increased success.

#### KPI Tracking Dashboards

Our ARS program provides you with numerous graphic-rich dashboards to track KPIs such as account opening activity, incremental profit delivered by each account, comparisons of actual performance to pro forma, debit card activity and more.

#### Pay-As-You-Go

Pay only for usage. There are NO minimum monthly fees, marketing expenses, incentive or rewards expenses or program management costs.

### SUCCESS-BASED PRICING

- NO Minimum Monthly Fees
- NO Marketing Expense
- NO Incentives/Rewards Expense
- NO Reporting/Management Expenses

"We've learned a great deal from the ARS program about how our members behave with debit card activity . . . and it really helped set us apart from our competition."

**Kayce Bell** //Chief Development Officer  
Alabama Credit Union

"We partnered with Velocity for the ARS program so we could create something of value for our customers that other banks weren't doing."

**Laura Pomerene** //SVP  
First National Bank and Trust Company