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Press Release

Saylent Technologies Unveils Unique Payment Intelligence Solution to Help Financial Institutions Attract and Grow Accounts

Saylent's Account-360 helps boost deposits, drive profitable customer relationships, minimize attrition to competitors, and increase revenue through targeted rewards programs

FRANKLIN, Mass., November 12, 2008 – Saylent Technologies, Inc., a pioneering provider of payment intelligence systems, today announced Account-360™, a new software solution designed to help financial institutions gain deeper insights on customers and their transaction behaviors, and use that data to build stronger relationships. Account-360 is part of Saylent's payment intelligence suite, which also includes the industry-leading card optimization solution Card-360™, formerly known as Y-Debit.

Financial institutions have a wealth of customer transaction data trapped within their existing legacy systems and no way of centralizing and analyzing that information to easily determine which customers are profitable for the organization and how to reward those customers for their loyalty.

Saylent created Account-360 to help financial institutions discover patterns in customers' payment behaviors and use that insight to grow their accounts into more profitable relationships. Rather than viewing their offerings from a siloed perspective, banks and credit unions can now adopt a more customer-centric view across all account types and the full payment spectrum – checks, debit cards, online bill pay, ACH, teller, etc. – and implement sophisticated segmentation strategies and targeted incentives, including high-interest checking, points and reward programs, to attract and keep customers. Account-360 also includes the tools to measure the impact of these programs.

“Today's market conditions have heightened the need for financial institutions to focus on maintaining – and increasing – core deposits and solidifying customer relationships,” said Tyson Nargassans, president, Saylent Technologies. “With amplified competition from banks as well as from nontraditional competitors offering interest-bearing checking accounts, debit cards, and rewards programs, financial institutions need a clear understanding of their customers and their transaction activities, and the tools to ensure they are securing and retaining profitable accounts.”

The first Account-360 component focuses on delivering comprehensive reward programs for checking and savings accounts, including high-interest checking, cash rewards and points. Unlike narrow reward solutions, Account-360 enables banks to analyze and segment their customer base, implement targeted checking and savings incentives, and track and measure the effectiveness of these programs to ensure they are increasing the number of customers, account usage and revenue.

Saylent is also offering specialized consulting services to help banks optimize Saylent's Account-360 and Card-360 solutions so they are most effectively capturing, analyzing and understanding payment activity and using that knowledge to drive more profitable customer relationships.

“For some time now, financial institution CEOs have ranked securing organic growth by attracting and retaining loyal customers as a top priority. Today that goal is the same, but with a greater emphasis on making those customer relationships more profitable through targeted initiatives,” added Nargassans. “Building on our success with our Card-360 product, we are now offering banks and credit unions a broader, account-centric application that delivers detailed insights on

the account, its owner and transaction activity it generates. With this knowledge, banks can offer cost-effective rewards programs that are beneficial to the customers while encouraging them to make more profitable payment and relationship decisions for the institution.”

Account-360 is a payment intelligence solution, a new category of software combining features of customer relationship management (CRM), business intelligence, marketing customer information file (MCIF) systems and rewards programs. This focused offering is designed to empower the financial institution business manager with insights and actions to increase customers, usage and profitability.

Saylent will be demonstrating Account-360 at its booth, #862, at the BAI Retail Delivery Conference, which is taking place in Orlando from November 18-20, 2008.

ABOUT SAYLENT TECHNOLOGIES, INC.

Saylent Technologies, based in Franklin, Mass., develops payment intelligence solutions to help financial institutions attract and retain accounts. Employing innovative analytics and segmentation techniques, Saylent's Card-360 (formerly known as Y-Debit) identifies card usage patterns by cardholder, targets underperforming or at-risk segments and enables corresponding marketing programs and metrics. Saylent's Account-360 provides a holistic perspective on customers across all payment types, enabling financial institutions to understand and shift customer behaviors and increase share-of-wallet. For more information, please visit www.saylent.com or call (508) 570-2161.

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