

ACCOUNT360

POWERFUL INSIGHTS. PROFITABLE OUTCOMES.

Drive revenue and customer loyalty with the Account360™ relationship product and pricing platform. Account360 leverages your data, creating actionable insights that empower you to influence customer behavior – resulting in increased deposits, loans, and non-interest income.

Account360 offers:

- Multiple levels of analytics – account, relationship, transaction and more
- The ability to deploy programs that motivate customers
- Dynamic pricing customized to your institution
- Seamless integration between your core and our secure, cloud-based platform

Drive Profitable Results

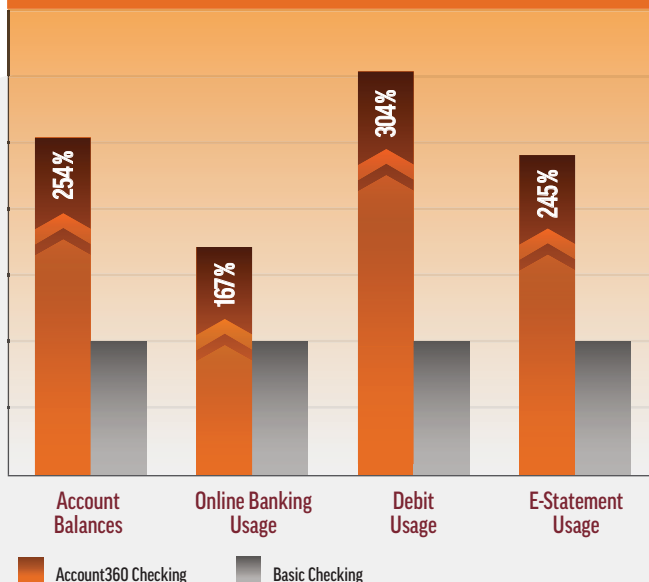


Develop products your customers desire:

- Combine multiple programs to create customized products for retail, small business, and commercial customers
- Include individualized product features based on insights from a customer's total relationship
- Establish product pricing based on transaction behavior and/or balances on multiple accounts

"You don't have to be satisfied with off-the-shelf solutions. With Account360, you are empowered to deliver exactly what your customers tell you they want."
- Extraco Banks

Increase Desirable Customer Behavior



Deploy programs that drive customer behaviors based on incentives that motivate them:

- Interest rate adjustments
- Cash back
- ATM surcharge reimbursements
- Transaction fee refunds
- Service charge rebates
- Custom fees
- Points
- Annual bonuses

ACCOUNT360™

Put Account360's capabilities to work making it easy for you to develop products that result in improved loyalty and increased profits.



Identify Actionable Insights

- Segment information by transaction behavior, customer demographics, and account characteristics
- Examine behavior across multiple products – checking, savings, CDs, loans, credit cards, investments, etc.
- Mine valuable insights with sophisticated query and filtering tools
- Convert data into actionable information via robust reporting



Effortlessly Manage a Rich Portfolio of Programs

- Develop unique offerings by combining multiple individual programs into custom products
- Enhance existing products with new programs to drive profitable customer behaviors
- Automatically administer program enrollment, qualification, and eligibility
- Create and manage targeted relationship programs with multiple incentive tiers
- Deliver program incentives directly into customer accounts



Complement Your Existing Core Infrastructure

- Plug-and-play infrastructure with our secure, scalable, cloud-based SaaS solution
- No expensive enhancements or core conversions necessary
- Supports multiple core environments
- Portable from core to core

“Account360 allows us to offer appealing products that can set us apart and attract prospective customers, and allows us to deepen our relationship with existing customers.”

- Capital Bank

Product Recognition

Account360 drives relationship banking products for hundreds of financial institutions and has received numerous industry awards including earning one of our customers a 2013 CNNMoney “Best Banks in America” Award for their innovative, dynamically priced checking product.



Industry Recognition

An established financial technology provider for nearly a decade, Saylent has developed long-standing relationships with four of the country's largest processors. In fact, we've been recognized by Inc. 5000 as one of America's fastest growing private companies in both 2012 and 2013.



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