

Zenon Opportunity Money Map for Consumer Card Businesses



We use the Money Map to focus ourselves and our clients in financial services, healthcare, and private equity on opportunities where advanced analytics, automation, and technology can have a major impact on operations and the bottom line

FOUNDATIONAL

360° Behavioral View of Each Customer

Automated generation & capture of 1000's of descriptive, predictive, and segmentation signals derived from individual transactions

Needs State Analysis

Segmentation of customers based on their behavior and the needs/usage patterns their behavior reveals

Customer Lifecycle Management

Programmatic, integrated management of entire lifecycle for each customer to maximize lifetime value, loyalty, and usage

PROGRAMMATIC

Downward Migration/Silent Attrition

*Reverse "Reactive" migration arising from negative actions
Reverse "Prospective" migration for faders without a clear trigger*

Compartmentalization

Profile customers to determine most likely expansion categories

Dynamic Pricing of Rewards Offers

Leverage dynamic rewards pricing to engage customers while optimizing costs

Portfolio Risk Management

*Portfolio simulator/CCAR
Risk strategy with Stock and Flow Simulation*

Spend Passions

Uncover individual customers' passions to drive spend

Early Tenure Engagement

Accelerate new member activity with tailored offers

Shift to Digital

Maximize channel ROI, reduce direct mail volume

Early Intervention for Collections

Identify and prioritize high-risk accounts, treatment strategy

Customized Underwriting

Target specific segments – thin file, affluent/ultra-affluent, new prime...

Enhanced Underwriting and Line Management

Advanced models anchored in individual customer sensitivity

Enhanced Collector Productivity

Optimize agency allocation, collection recommendations

Predict Customer Intent

Reason-for-call intent, always-on signals; expansion to broader customer needs