# Gain a Competitive Edge with Your Transaction Data

The banking industry is experiencing enhanced competition from non-banks, disruption by FinTechs, and market consolidation due to M&As. Digital technology is further intensifying the market, revolutionizing the way consumers research banking products, conduct their banking, and open new accounts.

Insights gleaned from your ACH, bill pay and card transactions can transform how you go-to-market and serve and support your account holders. Payment Analytics is enabling financial institutions to use this data to better serve account holders and make more informed decisions around every strategic initiative including product portfolio, market positioning, revenue growth, market expansion, M&A and much more.

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**Mark Nelson**

**EVP and CIO/COO**

**Horicon Bank**

"The in-depth analytics we received from a snippet of ACH transactions was amazing. Segmint's Payment Analytics Report was concise and provided very valuable information to our team. We were easily able to see the top competitors receiving payments, and a detailed analysis of payments by specific product categories."

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## What is the Payment Analytics Report?

By looking at a handful of fields and just 90 days of transactions, you will receive a detailed analysis of account holder spend, retail and commercial, at an aggregate level as well as by each product category including auto lending, credit card, investments, residential lending, student loans, and other lending. Additionally, every quarter, you will receive a data extract of one highly targeted audience to utilize for your sales and marketing campaigns.

**WACHA Member Benefits:**

✓ Special member pricing

✓ Easy vendor-due-diligence package

✓ Limited technical resources required

✓ Quick turnaround and simple deliverables

✓ Opportunity to step into analytics at a low cost with minimal commitment

**Who will benefit from this report?**

✓ CEO/Board

✓ Marketing

✓ Sales

✓ Product

✓ Operations

## About Segmint:

Segmint empowers financial institutions to easily understand and leverage data, interact with customers, and measure results. Derived from billions of transactions, Segmint provides the fastest and most accurate customer insights through advanced data tagging, categorization, and contextualization. Our insights enable all functions of an organization to inform strategies including competitive analysis, risk, marketing, customer experience, and product innovation. For more information visit Segmint.com.

For more information contact Mary Gilmeister at 262-345-1245 or by email at mgilmeister@wacha.org.

# Snapshot of Payment Analytics

**segmint**®

## Breakdown of Competitive Spend
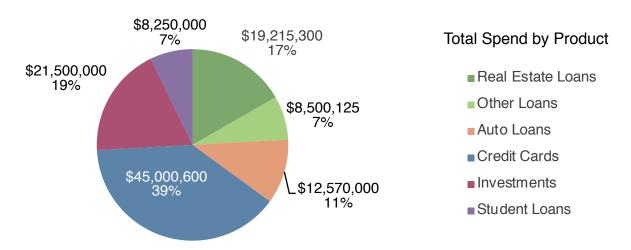
**37,000**

Customers paid
300 Competitors

**125,000**

Count of Competitive
Payments

**$115 Million**

Value of Competitive
Payments

## Why are your customers seeking out your competitors?



$8,250,000
7%

$21,500,000
19%

$19,215,300
17%

$8,500,125
7%

$45,000,600
39%

$12,570,000
11%

**Total Spend by Product**

- Real Estate Loans
- Other Loans
- Auto Loans
- Credit Cards
- Investments
- Student Loans

## Top Retail Banking Competitors

| | Total Spend | Avg. Payment Amount | % of Spend | # of Customers | % of Customers |
|---|---|---|---|---|---|
| Chase Bank | $12,034,119 | $1,461 | 10.46% | 12,536 | 33.88% |
| Capital One | $11,437,050 | $2,109 | 9.95% | 11,489 | 31.05% |
| Huntington | $9,218,628 | $1,227 | 8.02% | 9,741 | 26.33% |
| Ally Bank | $7,524,941 | $1,024 | 6.54% | 4,991 | 13.49% |
| Merrill Lynch | $4,993,173 | $682 | 4.34% | 2,639 | 7.13% |
| Discover | $3,421,939 | $991 | 2.98% | 6,632 | 17.92% |
| Quicken Loans | $2,306,709 | $1,549 | 2.01% | 9,632 | 26.03% |

## Interested in Payment Analytics?

**Please contact Mary Gilmeister:**

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**PAR**
*Payment Advisory Resource*

**WACHA**
*The Premier Payments Resource*

**For more info please visit:**

wacha.org/analytics