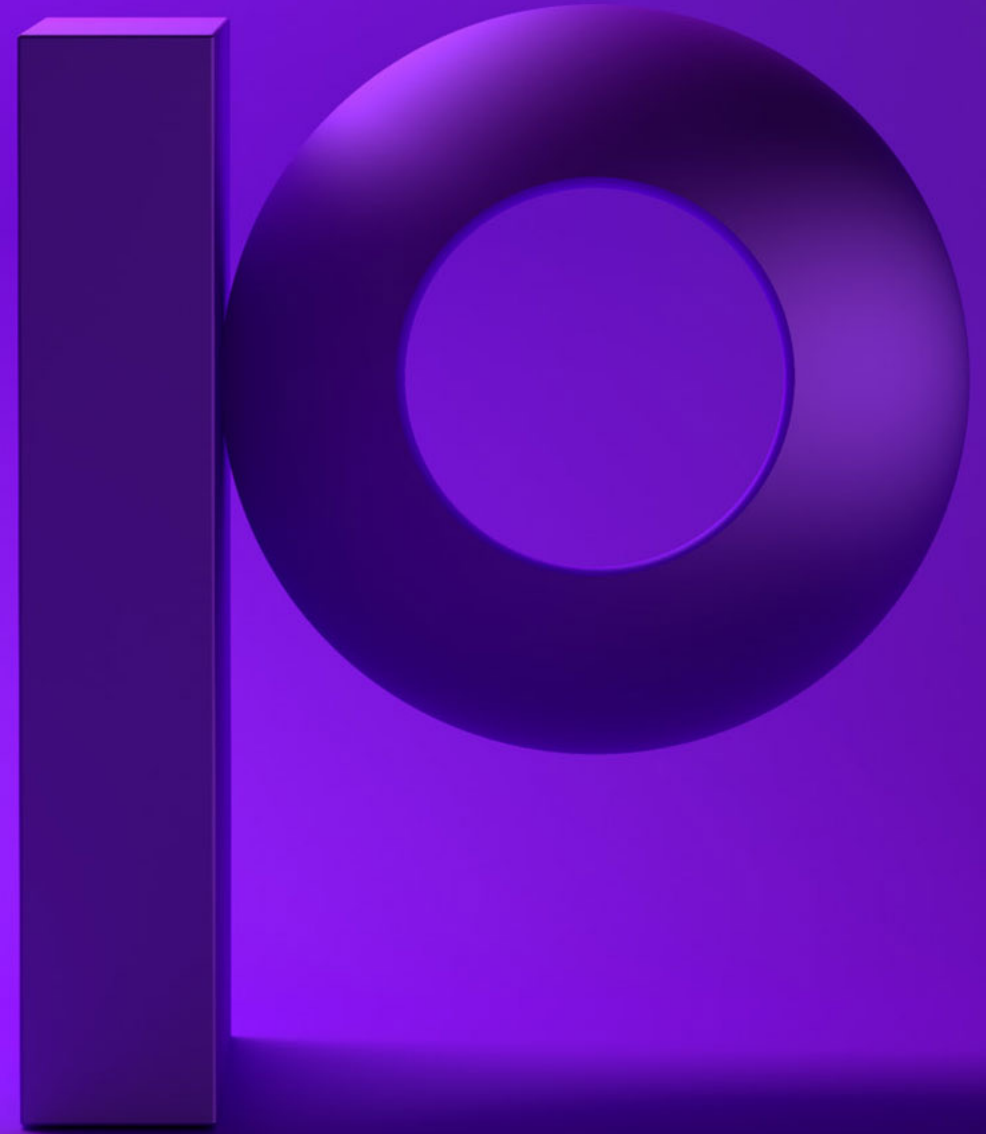precisely

Driving high-impact campaigns for financial products and services

Neena Priyanka | Product Manager-Distinguished Engineer, Location Intelligence

precisely

The leader in data integrity

Our software, data enrichment products and strategic services deliver accuracy, consistency, and context in your data, powering confident decisions.

12,000
customers

99
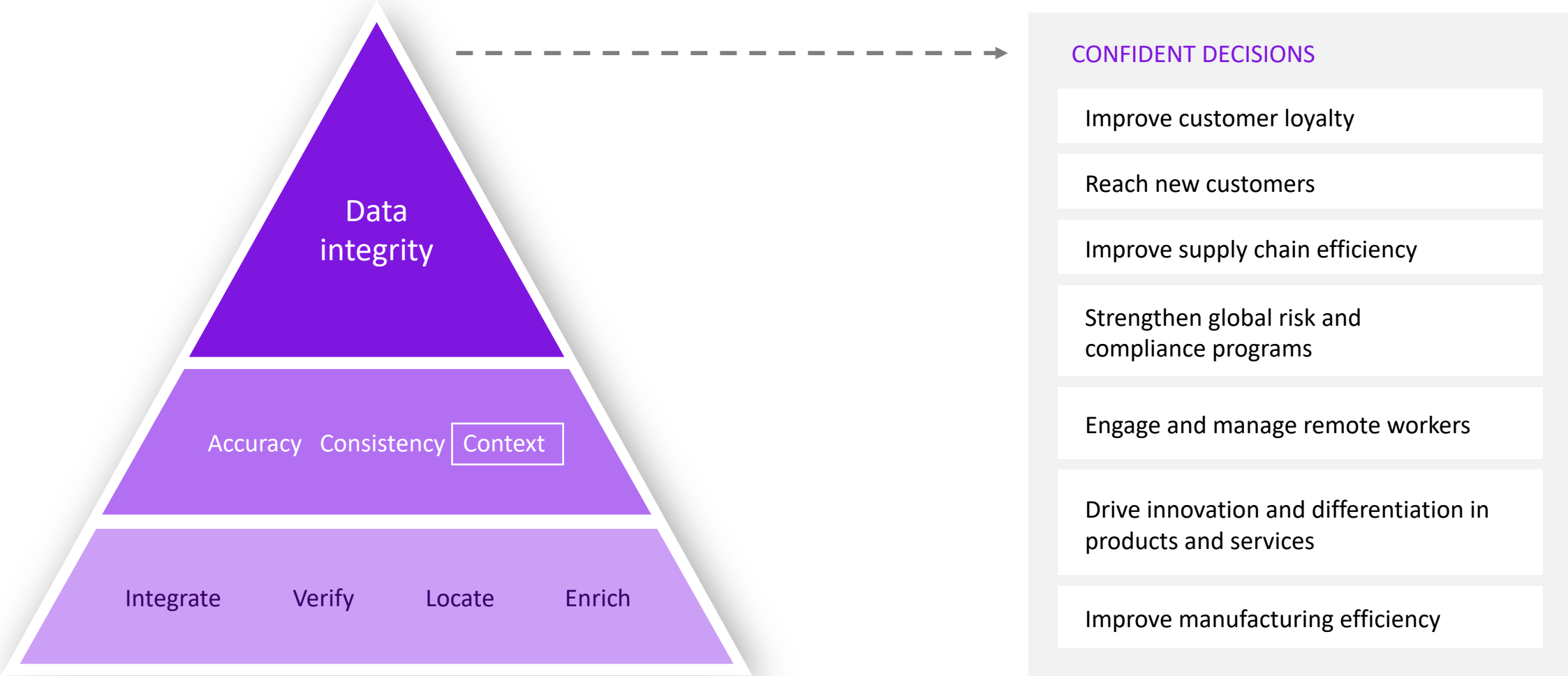of the Fortune 100

100
countries

2,500
employees

Brands you trust, trust us

amazon | RBS | NEW YORK LIFE | Kellogg's | Westpac
BARCLAYS | ExxonMobil | Mercedes | VISA | TRAVELERS
blue california | Fannie Mae | T | TRUIST | MERCK
Cigna | COSTCO WHOLESALE | twitter | TD Bank | L'OCCITANE EN PROVENCE

Data leaders partner with us

databricks | snowflake | aws | CLOUDERA | Google Cloud
splunk> | servicenow | IBM | CONFLUENT | Microsoft
neo4j | TOMTOM | here | SAP | OPENSHIFT

Context is an essential part of data integrity

Data integrity

Accuracy   Consistency   Context

Integrate   Verify   Locate   Enrich

CONFIDENT DECISIONS

Improve customer loyalty

Reach new customers

Improve supply chain efficiency

Strengthen global risk and compliance programs

Engage and manage remote workers

Drive innovation and differentiation in products and services

Improve manufacturing efficiency

Key insights from location context in financial decisions

How do I efficiently understand collateral?

How do I understand global trends using location?

Where is my target market?

How can I improve understanding of competitions in volatile market?

What alternative data helps me better understand investment opportunities?

Where are my customers and how do they want to interact with me?

How do extreme weather events affect the creditworthiness of my portfolio?

Are my investments in risky areas?

Without context, Financial Services face significant barriers...

Insufficient access to location-based insights leads to:

Struggling to identify the most promising markets or areas for expansion and wasting resources in the process	Poor visibility into competitors' business strategies and performance
Inability to tailor products, services, and marketing campaigns to meet the unique needs of customers	Risky new sites, driven by a poor understanding of the infrastructure, competitive landscape, and local regulatory environment

Location-based insights

All your sources

- Bank Branch & ATM
- Call Center/ Web
- Financial Transactions
- Customers by Product
- Commercial & Mortgage
- Active Mortgages
- Historical Defaults

Any structure or frequency

Analytics Platform

databricks
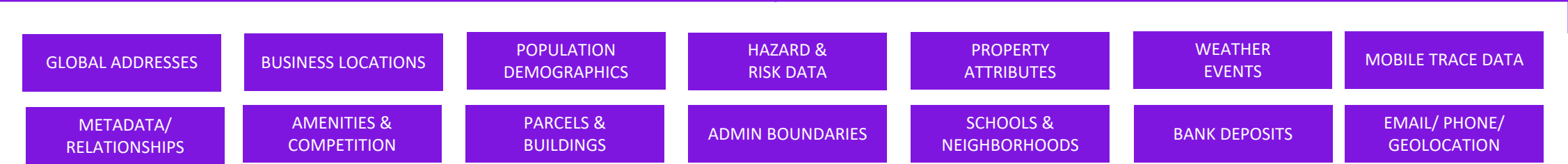Amazon SageMaker
snowflake

precisely

Geocoding, **Verification** and **Address Autocomplete** capabilities to provide context and enrich your data

PreciselyID

Analytics capabilities for any use case or persona

Ad Hoc Data Science
Low-cost, rapid experimentation with new data and models.

Explainable Machine Learning
High volume, fine-grained analysis at scale served in the tightest of service windows.

BI Reporting & Dashboarding
Power real-time dashboarding directly, or feed data to a data warehouse for high-concurrency reporting.

Real-time Applications
Provide real-time data to downstream applications or power applications via APIs..

GLOBAL ADDRESSES	BUSINESS LOCATIONS	POPULATION DEMOGRAPHICS	HAZARD & RISK DATA	PROPERTY ATTRIBUTES	WEATHER EVENTS	MOBILE TRACE DATA
METADATA/ RELATIONSHIPS	AMENITIES & COMPETITION	PARCELS & BUILDINGS	ADMIN BOUNDARIES	SCHOOLS & NEIGHBORHOODS	BANK DEPOSITS	EMAIL/ PHONE/ GEOLOCATION

Track record of success solving real-world challenges in a complex, digital economy

MORTGAGE
- Neighborhoods
- School Districts
- Points of Interest
- Risk
- Location ID/Lat & Long

CREDIT CARD
- Business Locations
- Demographics
- Weather
- Global Boundaries
- Mobile Data

ESG
- Points of Interest
- Risk
- Location ID/Lat & Long
- Property Attributes
- Mobile Data

NETWORK OPTIMIZATION
- Address Fabric
- Business Locations
- Mobile Data
- Demographics
- Travel Time/Distance
- Bank Deposits

CROSS SELL/UP SELL
- Location ID/Lat & Long
- Demographics
- Property Attributes
- Mobile Data

INVESTMENT BANKING
- Points of Interest
- Risk
- Mobile Data
- Demographics

COMMERCIAL LENDING
- Location ID/Lat & Long
- Property Graph
- Risk
- Property Attributes

TRANSACTION MONITORING
- Location ID/Lat & Long
- Administrative Boundaries
- Business Locations

Use Cases

A contextualized view of risks and opportunities powers better decisions across business departments

Marketing

- Inform customer segmentation

- Tailor targeted marketing campaigns

Business analysts

- Streamline site selection

- Enhance competitive analyses

Real estate analysts

- Ensure accurate property valuation

- Strengthen market feasibility analysis

Financial analysts

- Identify areas with the highest potential for growth and profitability

- Understand the "why" behind financial performance

Large national mortgage association

A large national mortgage association purchases and guarantees mortgages on the secondary market. Using a staggering amount of property data, including tens of thousands of appraisals each day, assessing property values is a challenge.

Improve models used for assessing mortgages with small banks on the secondary market

DATA CHALLENGES

Data scientists needed data to feed the ML models

- Standardizing data coming from different sources

- Verifying accuracy of the data

- Feeding data to ML models with maximum accuracy and consistency

- Enriching in-house data with accurate third-party data to feed models and provide lift

SOLUTION

Data scientists in AI lab:

- Standardized and verified the property addresses

- Geocoded addresses (added latitude/longitude coordinates)

- Assigned a unique identifier to each address

- Enriched their data using the id – also available in the 3rd party datasets

BUSINESS VALUE

- Improved trust in the models they were building

- Reduced time for data standardization and preparation

- Cloud-native geo addressing with curated datasets reduced time to build trusted data from 13+ hours to 3.2 hours

Credit Card Company

- Customer behavior data correlated to mobile usage

- Leveraging Precisely's Unique ID
  - Device Location (x, y)
  - Consumer home/work
  - Business locations
  - Postal Boundaries
  - Administrative boundaries
  - Geofences
  - Demographics

- Tying complex spatial data such as mobile trace history, drive distance, and drivetime creates an informed customer profile which leads to better decisions

A highly relevant dataset for any organization interested in human populations, the way people move and how this impacts business performance

- Understand where people go

- Where specific demographic groups visit

- How the demographic profile of a place changes during the day and week

- Maintains privacy using location profiles without personal information
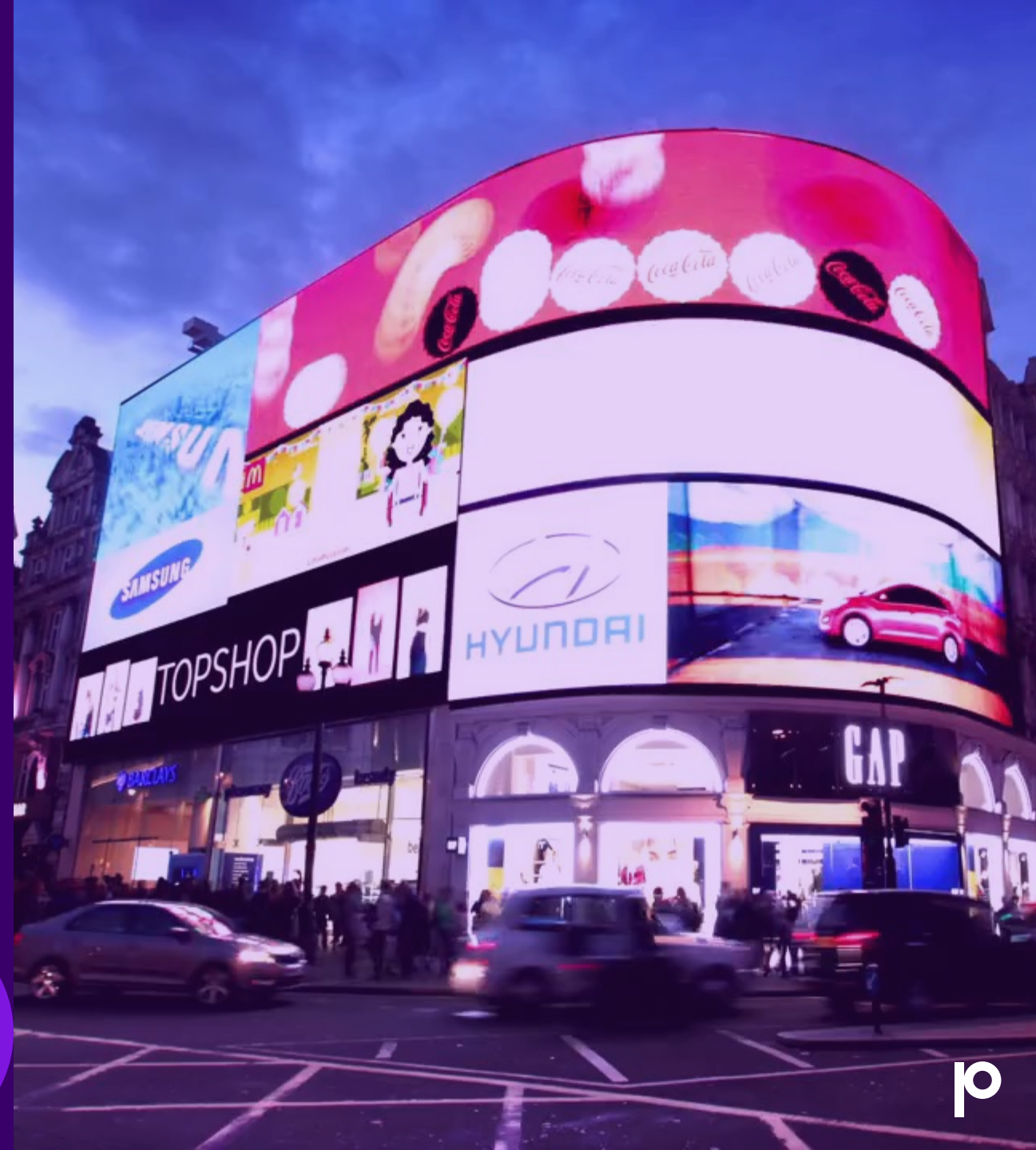
Dynamic Demographics:
An intelligent combination of data sources

Mobility Data
- Where people go
- How frequently they go there
- How long they stay
- Where they go next

Age & Gender
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75+

Purchasing Power
Per-capita disposable income after the deduction of taxes and social contributions

Consumer Styles
- Alphas
- Self-Indulgers
- Rooted
- Safety-Seekers
- Caretakers
- Idealists
- Trend Surfers
- Easy Going

### Boundaries
- Standard Geographies
- Uber Hex Level 9

Risk Analyzer

Operational –

Real-time decision support…

- Precise Lending Operations
  - Real-Time ad hoc property validation through built in address standardization and hyper accurate geocoding

- Mortgage Origination
  - Evaluate portfolio's risk concentration and accumulation
  - Portfolio exposure to historical risk, identify peril impacts on property (i.e. Flood, Wildfire, Earthquake, Crime, etc.)
  - Reduce property evaluation assessment time – "Virtual Walkout"
  - Leverage Digital Site model for holistic view of property – address to parcel, parcel to building/s, buildings to tax assessor data
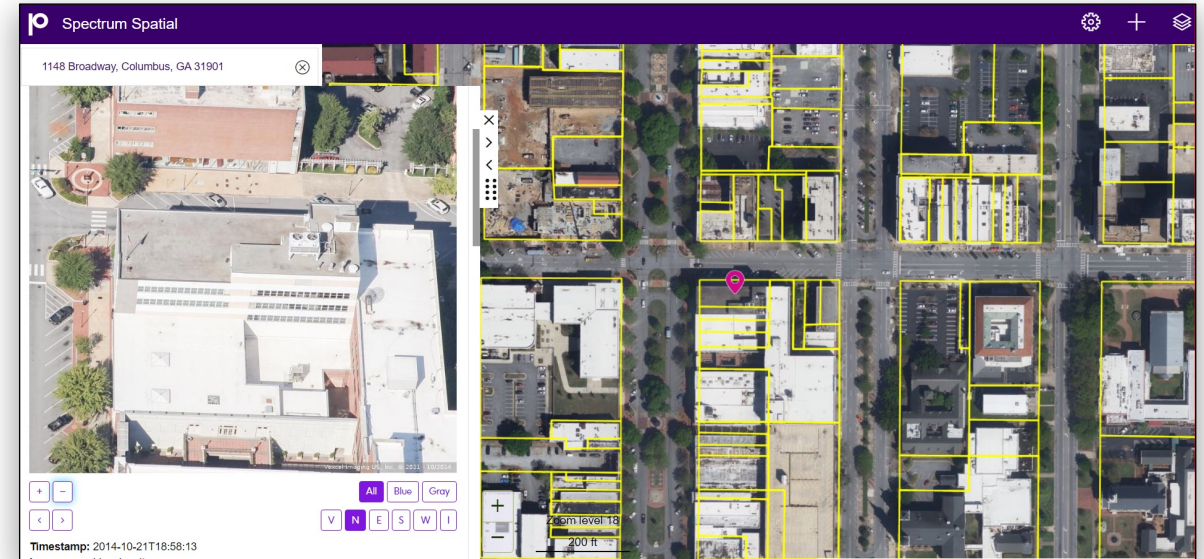
Risk Analyzer

Analytical –

Data driven decision making...

- Mortgage Disruption
  - Prescoring property risk through predictive analysis, expediting processing time by leveraging the PreciselyID
  - Automated fraud detection supported by near real-time and recent past weather information to verify impact on portfolio
  - Projected Location Viability...
    - Climate Change – aggregate historical weather events and conditions
    - Demographic – understanding trends and projections in population, income, etc.
    - Firmographic – change in commercial landscape, year over year trends
    - Property Attributes – structural vulnerability, age of structure, roof type, building materials, etc.
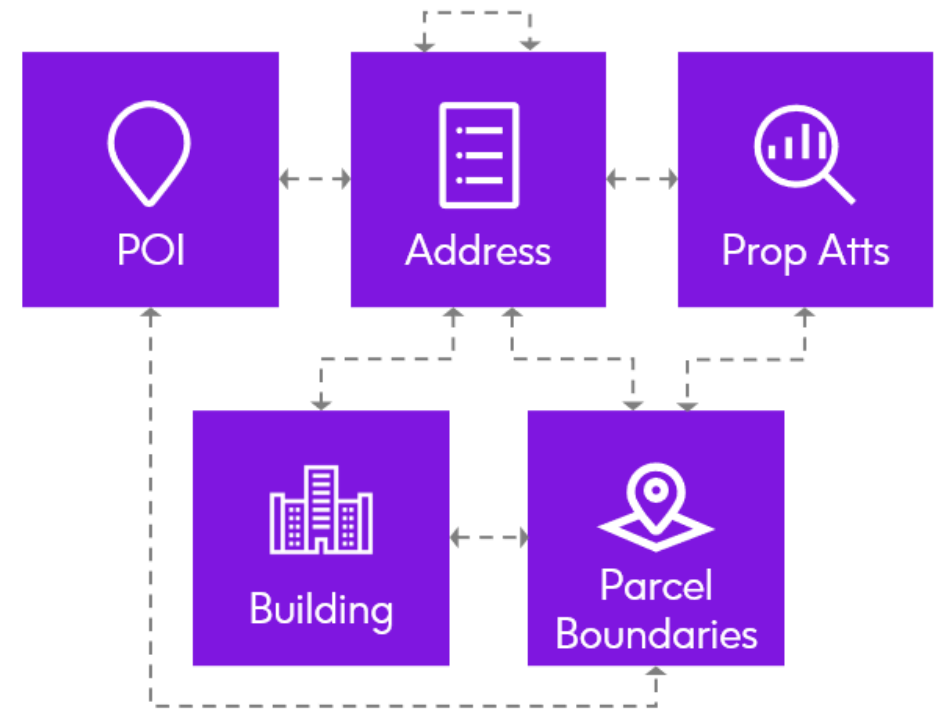
Key takeaways

CHALLENGE

Operationally efficient processes for international companies are often challenging to achieve. Precisely's technology ensures accuracy and consistency.

PARTNER

Precisely's expertise comes from years of working closely with our premier clients to deliver the ecommerce experience that require.

SUCCESS

The breadth of Precisely's Data Integrity portfolio provides companies with many of the components to deliver success.