

FIS QUALIFILE® AND P\$YCLE NE®



Effective cross-selling can be difficult because few people like to be “sold to.” Precise demographic codes, however, can help you overcome cumbersome financial profiles or randomly offering a number of products to customers in hopes that one is of interest. Fidelity National Information Services’ (FIS) QualiFile and P\$YCLE NE can help your employees provide excellent service by taking the guesswork out of the decision and cross-sell process.

DECISIONING AND CROSS-SELLING MADE EASY

QualiFile is FIS’ next-generation account-opening solution that helps financial institutions by automating decision making and establishing profitable customer relationships. By leveraging both positive and negative data maintained in DebitBureau® – FIS’ debit information warehouse – and incorporating specific credit data proven to be predictive of deposit account risk, QualiFile provides a score upon which account-opening decisions can be made.

In addition to the QualiFile score, a business-rules engine automates the entire process, complementing the account decision with targeted invitations and prescreened credit offers.

P\$YCLE NE is Claritas’ proprietary marketing solution that evaluates consumers, using demographic factors that have the greatest effect on financial behavior, such as income, age, presence of children, home ownership and Claritas’ proprietary measure of Income-Producing Assets™ (IPA). The result is that consumers are assigned to one of 58 segments within 13 lifestage groups, each with distinct usage patterns for financial products and services and each with distinct descriptive characteristics of their lifestyles and media preferences. P\$YCLE NE helps personify the customer, so in addition to your product offers being more targeted, your messaging and media selection are as well. P\$YCLE NE is based and built on Claritas’ Market Audit®, a proprietary annual syndicated survey of more than

80,000 households conducted by Integras, a division of Claritas. This valuable survey data provides the basis to model financial product behavior with readily available compiled household-level demographic data.

How Does FIS QualiFile Use P\$YCLE NE?

Cross-selling at the point of sale becomes easier using P\$YCLE NE codes from Claritas. Institutions decide which products and services – credit or otherwise – they wish to target or which demographic segments they wish to target for greater business. Using models developed by Claritas, any time an applicant applies for a checking account, FIS QualiFile can return a specific P\$YCLE NE code, which may be utilized to return specific cross-sell offers to the new-account desk. This improves the cross-sell process by matching products to consumers, with proven analytics and without the work of completing a financial profile.

WHAT IS P\$YCLE NE?

Incorporating P\$YCLE NE into Your Strategy

When your institution decides to utilize FIS QualiFile, a consultant from FIS is assigned to your account. Bringing industry experience and a firm command of account-opening best practices, your consultant will help you implement a cross-sell strategy as part of your FIS QualiFile new-account-opening solution that can start producing results immediately.



FISCAL ROOKIES

One of the most affluent, urban Gen X segments

Household characteristics

- Predominantly aged 25-35
- Urban singles and young couples
- One-third have children

Financial characteristics

- Manage finances online
- Low asset-base relative to U.S. households
- Still paying off student loans
- Debit/ATM users

Attitudes

- Not particularly loyal to any fiscal institution
- Demand a good digital experience from their financial institutions
- Can be retained with proper incentives



ANNUITY-VILLE

Baby boomers on the edge of, or in, retirement

Household characteristics

- Predominantly age 55+
- Homeowners, empty-nesters

Financial characteristics

- Above-average assets
- Willing to pay for financial advice
- Heaviest investors in annuities
- Heavy users of CDs and money market funds

Attitudes

- Very loyal to their financial institutions
- Will not leave unless customer satisfaction is compromised
- Will cycle in and out of retirement, continuing to accumulate assets



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