

DELIVERING RESULTS

AVG. VOLUME PER
TRANSACTION CARD UP

96%

AVG. SPEND PER
TRANSACTION CARD UP

127%

AVERAGE
TICKET AMOUNT UP

16%

COST PER
RE-ISSUED CARD

\$4.27

FACING CHALLENGES

Moody National Bank faced reissuing their portfolio with EMV chip-enabled cards in early 2016. During the planning stages, they turned to trusted partner, Saylent, for advice on the best practices to get these cards in market with as little disruption as possible.

BANK PROFILE

Moody National Bank (MNB), is a Galveston-based community bank, providing personal and business banking services, to clients in 19 locations in Texas. Founded in 1907, MNB is one of the largest privately owned banks in Texas with assets exceeding \$1 billion.

MARKETING & COMMUNICATION STRATEGY

Communication	When
"Hey, it's coming"	~30 days prior to plastic issuance
"Hey, it's here"	Accompanying plastic
"Hey, it happened, activate"	~15 days post-issuance
"Hey, activate and use" (incentive-driven)	~45-60 days post-issuance

PROVIDING SOLUTIONS

Saylent recognizes that not all financial institutions have the bandwidth to fully leverage their cardholder data. Since the launch of their Card360 software solution, white labeled as jhaPassPort Debit Optimizer with processor partner Jack Henry & Associates (JHA), Saylent has been helping banks and credit unions interpret their cardholders' demographic and payment data for enhanced marketing initiatives and more effective communication.

Moody National Bank's processing relationship with JHA meant that their cardholder data flows through jhaPassPort Debit Optimizer. Armed with this unique insight, Saylent's Marketing and Data Services team could make a well-informed recommendation around their EMV and brand flip issuance and the corresponding marketing communication strategy. Saylent's team pulled from their knowledge base of best practices to ensure a successful execution of their strategy. Saylent's services included:

- Re-issue card prioritization strategy
- Creative concept and strategic messaging development
- Multi-touch and omni-channel marketing, pre-issuance to post-issuance, including an incentive-driven marketing campaign post-issuance
- Staggered re-issue approach for customer service volume control
- Usage analysis to enhance utilization rates "pre-flip" and "post-flip"



"We knew we needed to do more than just issue our new MasterCard chip cards. EMV requires consumer education and Saylent helped us to achieve that."

—Owen Cheney, Chief Information Officer, Moody National Bank

POWERFUL INSIGHTS. PROFITABLE OUTCOMES.

While reissuing cards with EMV chips, Moody National Bank minimizes disruption in card use by relying on Saylent.

WAVE 1 CARDHOLDER PURCHASE TRENDING

Metric	Pre-Issuance	During Issuance	Post-Issuance
Time Period	7/1-1/31	2/1-2/29	3/1-5/31
Average Volume/Transacting Card	24.41	37.92	47.90
Average Spend/Transacting Card	\$1,008	\$1,662	\$2,291
Average Ticket Amount	\$41.29	\$43.85	\$47.82
% of Transacting Cards Monthly	89.7%	70.0%	75.6%

SUCCESS METRICS

- 1 Mass re-issue the whole MNB VISA debit portfolio with MasterCard EMV chip-enabled debit cards before end of Q1 2016
OUTCOME: All cards issued by 2/18/2016
- 2 Develop and execute a marketing communication plan
OUTCOME: Everything from creative development and deployment, to pre-issuance prioritization, and post-issuance analysis supplied by Saylent's Marketing and Data Services team
- 3 Effectively manage resources
OUTCOMES: Program came in slightly under budget • Cost per re-issued card \$4.27
- 4 Mitigate overall portfolio disruption caused by a re-issue
OUTCOMES: Wave 1 during and post-issuance behavior outperforms pre-issuance behavior in Volume and Spend/Transacting card, and Average Ticket Amount
• Post-issuance Average Volume/Transacting Card is 96% higher than pre-issuance time period • Post-issuance Average Spend/Transacting Card is 127% higher than pre-issuance time period • Post-issuance Average Ticket amount is 16% higher than pre-issuance time period

jhaPassPort Debit Optimizer, offered through a strategic partnership with Jack Henry & Associates and Saylent, supports portfolio optimization. Sophisticated and automated analytics deliver accurate customer insights on transaction behavior and payment patterns, and objectively, quickly, and accurately measure the impact of each program.

Saylent Technologies, Inc. is a behavior-based software and services company that helps organizations understand, influence and profit from banking behaviors. Saylent's mission is to enable financial services organizations to turn data into insight and insight into action to drive more profitable customer behaviors, increase loyalty, reduce fraud and identify new revenue opportunities.

FOR MORE INFORMATION:

Call (508) 570-2161
Email marketingservices@saylent.com
Visit saylent.com

