

GREATER DATA™

Powered By

A background image showing a financial analyst in a white shirt and tie, sitting at a desk. They are holding a red pen and writing on a notepad with a hand-drawn diagram. In the background, a laptop and a computer monitor displaying financial charts and data are visible. A large, semi-transparent dark grey triangle is overlaid on the right side of the image, containing the main title.

Data Solutions for Banking & Financial Services

Data-driven marketing specialists

www.greaterdata.com.au

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Data-driven Marketing Specialists

Greater Data Pty Ltd | Level 21, 2 Market Street, Sydney NSW 2000
Phone: (02) 95 600 700 | info@greaterdata.com.au | ABN: 77 137 152 599



**GREATER
DATA**TM



Data Solutions for Banking & Financial Services



Greater Data Solutions for Banking and Financial Services Marketing

As a data partner to a variety of banking and financial service organisations, Greater Data have developed a range of data products and services specifically to address the challenges of an ever-changing and highly competitive Financial Services sector.

In close partnership with CoreLogic, Greater Data have developed a range of data assets that deliver compliant, wide-reaching and product specific customer targeting solutions.

Privacy compliant and consumer permission driven

We appreciate the challenges and critical importance of any third-party data being fully compliant for targeted marketing activity, and the importance of the management of this compliance.

The Greater Data Universe™

Our core offering and central data asset, the Greater Data Universe™ is:

- **Completely re-built on a monthly basis.** This allows all newly opted-in data records to be included, and any opt-out requests to be applied. This ensures we exceed any industry requirements for consumer permission management.
- **An aggregation of 24 sources of data** (both consumer and commercial) and populated with a range of over 350 targeting variables. This allows accuracy validation and confidence grading of included variables.
- Currently **16 million consumers**, in **7.9 million properties**, and **500,000 active trading businesses** across Australia.

About Greater Data

Greater Data specialises in data-driven marketing with a proven track record of delivering effective and innovative solutions. We provide unique and proprietary access to powerful consumer and commercial data sets, insights and triggers.

We deliver actionable marketing insight using a combination of proprietary data assets, analytical expertise and commercial awareness.

Our broad and dynamic data resources ensure relevance, accuracy and results to a wide range of business applications.

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Compliance Driven Data Solutions

Frequently Asked Questions

Is the data in the Greater Data Universe™ fully marketing compliant?

Yes; Greater Data's data contributors undergo a strict validation and auditing process and must satisfy stringent requirements for a fully demonstrable permission capturing and management process. The data is then tested and validated for completeness and accuracy before their data is allowed to become part of the Greater Data Universe™.

How can we be certain that this compliance is maintained?

Suppressions are applied to the Greater Data Universe™ daily, as part of our ongoing and proactive maintenance of the data. This ensures that opt-outs received by clients and any industry and commercial suppression sources are applied promptly. Each month a refreshed version of the data is released and includes all new opted-in data items. All sources within the Greater Data Universe™ are required to meet strict data privacy standards, and our in-house processes ensure that all required standards are exceeded.

How does Greater Data manage consumers opting-out being included on the database?

Consumer suppressions are flagged and updated within the Greater Data Universe™ daily, and these suppression files are provided to our data partners on a monthly basis. This ensures that any individuals wishing to opt out is applied in real time.

Is there a published privacy policy relating to the Greater Data and CoreLogic marketing data solutions?

- You can view Greater Data's privacy policy here: <https://greaterdata.com.au/privacy-policy/>
- You can view CoreLogic's privacy policy here: <https://www.corelogic.com.au/about-us/privacy-policy.html>

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Property Life Stage Segmentation

What is PLSS?

In order to provide relevant offerings, it is first necessary to understand the needs, wants and behaviours of your customers and prospects. The individual needs of consumers will be driven by a variety of factors, however for many industries the key driver is related to property. The consumer's relationship with their property can be used to define their relationship with your business offerings.

Greater Data offers the insight necessary to execute next-best-action marketing by creating a product that combines CoreLogic's property insight with the in-depth consumer intelligence that comprises the Greater Data Universe™.

With 31 defined segments, PLSS assigns individuals based on where they fall on the property spectrum: from young adults still living at home, all the way through to elderly couples enjoying their twilight years in a retirement village.

Spotlight on the home loan market:



Asset Amplifiers

Asset Amplifiers are well established and have been very clever in terms of their financial investments. With their accumulated wealth they are looking for the next up and coming suburb for their next investment property.



First Home Buyers

Having rented for a number of years, First Home Buyers are finally in a position to purchase their first family home. They have their deposit saved, and are actively looking at properties in their surrounding area.



Ready for Refinance

Having lived in their current property for several years, these owner occupiers are looking to refinance for a multitude of potential reasons; a well overdue holiday, a much needed renovation, or to consolidate debt.

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Digital Enablement

Compliance Driven Data Onboarding Solutions

The digital revolution has significantly transformed consumer pathways to evaluating and purchasing products and services. In order to meet increased consumer expectations, it is first necessary to execute highly targeted and personalised communications, and deliver them seamlessly at multiple stages of the customer journey. Digital enablement matches your customer's and prospect's offline data with their corresponding online personas in an anonymised, privacy-compliant environment. This will allow you to:

- **Increase personalisation and relevance** by maximising the identification of your customers and prospects alike.
- **Create a halo effect around your marketing activity** by combining rich consumer insight, with multichannel messaging.
- **Optimise media spend** by driving highly effective targeting and enhancing customer experience.



Use Case #1:
Drive acquisition, retention and cross-sales campaigns using a common currency of cutting-edge segmentation across all appropriate platforms.



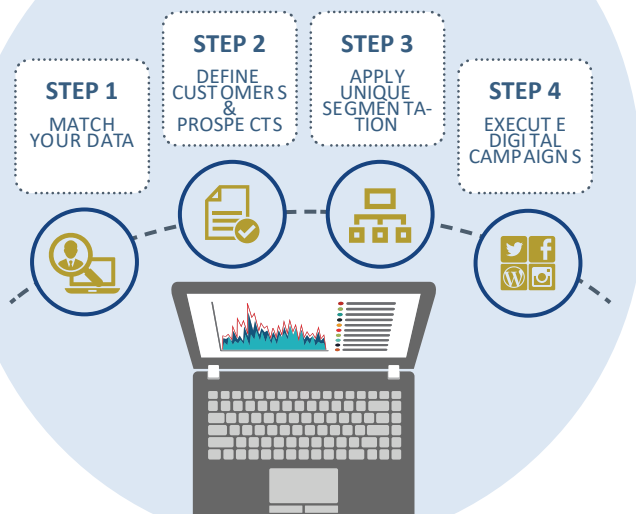
Use Case #2:
Maximise your customer communications by significantly increasing your digital footprint. Enrich your customer view to allow wider reach to more cost-effective channels.



Use Case #3:
Execute intelligent media strategies using customer analytics to define segments. Build private audiences with publishers and DMPs to empower your digital teams and agencies.



Maximise Your Digital Reach



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Data Enhancement

The Greater Data Universe™ - Enhancing Customer Insight

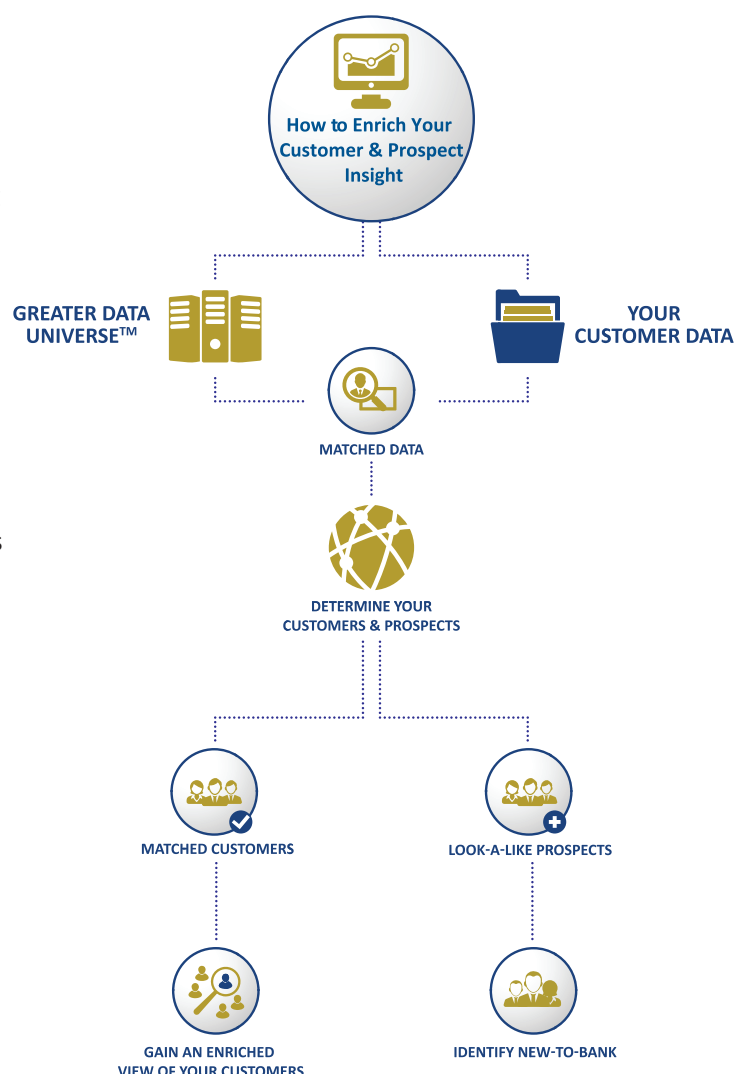
The Greater Data Universe™ is a fully marketing compliant database consisting of 16 million Australian consumers, living in 7.9 million properties. The data contains rich insights regarding key demographics such as age, affluence factors, disposable income and property details including value, last sales date, household size, land size and property features.

Strategic applications for banking and financial services

Banking and financial services relationships can be complex, with multiple product holdings, and customer's requirements changing over time.

We work with our clients to explore what the Greater Data Universe™ can tell them about their own customers. By matching customer data to the Greater Data Universe™, we obtain a high match rate (typically around 80%), which then creates the opportunity to apply any of our vast array of targeting variables to the customer data set. This provides a rich testing ground for data enhancement, and will allow you to:

- Leverage a pre-built multi-source data aggregation, optimising volume, coverage and accuracy.
- Enhanced customer insight.
- Inform and improve internal predictive models.
- Apply these insights to identify new-to-bank, high value prospects.



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Next Best Action Decision Support

Increase Customer Retention by Leveraging Predictive Analytics

Next-best-action marketing is a customer-centric marketing paradigm which considers which specific actions can be taken for a specific customer based on a variety of indicative factors.

This approach will allow you to identify the right propositions for your customers, at the right time. This can only be done if you understand your customers' motivations, their major life stage changes, and also how they respond to various communications channels.

This will allow you to:

- Tailor your customer conversations and build trust, with consistent and relevant multichannel communications.
- Gain unparalleled marketing cut-through via closed-loop marketing, that increases operational effectiveness, particularly when integrated with marketing automation processes.
- Quickly and easily adapt your marketing to changing customer needs, to stay relevant and responsive.
- Enhance the lifetime value of your customers, by identifying the most effective acquisition, retention, upsell, cross-sell and nurture opportunities.



Greater Data's innovative data assets and pre-built, easily implemented insights, will give you the tools you need to implement an efficient, flexible and measurable next-best-action strategy.

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Lead Generation for Personal Credit

Find New Customers Who Spend & Identify Personal Credit Triggers

At Greater Data we provide solutions to help you maximise acquisition and share of wallet. With our unique insights, you can target customers who will pass the application process, are more likely to activate, and apply for personal credit. Our data will also help you retain your existing customers and contact them with offers at appropriate times.

Defined Target Audiences May Include:

- **Home Movers:** Market research shows that individuals are three times more likely to apply for personal credit when they are either preparing to sell a property, purchase a new home, or move into new rented accommodation. Home movers are likely to spend between \$15,000 and \$30,000 on necessary retail items such as white goods, electrical appliances, furniture, and hardware materials for minor renovations.
- **Small Business Owners:** Small business owners are the perfect target audience for promotional activity pertaining to business credit cards, as they are required to manage cash flow, day-to-day business expenditure, as well as travel and client entertainment.
- **Young Professional Couples:** Often highly educated and living in inner city suburbs, young professional couples have a high demand for credit products, and in particular have a high propensity to apply for balance transfer credit cards. Dual income households contribute to risk minimisation.



End to End Lead Generation

We offer an end-to-end solution incorporating digital strategy, asset creation and targeting which ultimately provides credit card, personal loan and line of credit take up on a CPA basis. This will drive integrated, multichannel campaigns for personal credit acquisition to maximise uptake.

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Why Greater Data?

The only consumer data solutions available on the market specifically created for the banking and financial services industry

Greater Data has developed this suite of products specifically for the banking and financial services industry. With these offerings, derived from our unique relationship with CoreLogic, we can provide you with context and campaign execution that will:

- **Maximise the power from your customer data** through understanding and enrichment.
- **Provide true understanding of customer and prospect life stages** to maximise relevance and engagement.
- **Maximise customer communications, advocacy and repeat business.**
- **Identify tailored prospects** and communicate with them using cutting edge contact strategies.



If you would like to arrange a conversation about how Greater Data can help with your upcoming campaign activity, [get in touch](#). We'd be happy to tailor a solution to suit the needs of your business.

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