

# Mergers and Acquisitions Handbook for Retail Bank Marketers

You've just completed a merger/acquisition.  
You need to integrate two independent banks  
into one combined brand.



## Need Help?

Our extensive financial asset data and insights can help you get off on the right foot and better achieve these goals:

- Retain retail customers and promote satisfaction with effective communications
- Quickly understand your combined customer base in terms of likely growth potential and share of wallet
- Evaluate your branch network and new position in the marketplace
- Identify pockets of opportunity within individual households and the market as a whole

Read on and contact us today!



# Current Customers

Help Retain Retail Customers and Create a More Positive Customer Experience



Help ensure a good customer experience and a smooth transition by using our insights to help align the right marketing messages with your retail customer groups:



## Communicate Appropriately

Develop communications based on the financial behaviors, needs, lifestyle characteristics and attitudes of customer segments



## Implement a Personal Touch

Plan for a personal outreach to profitable customers... and those with the most growth potential



## Cross-sell Early

Send a welcome communication from the business line with the best opportunity to cross-sell



## Align Treatment Programs Quickly

Inform high potential customers that they are part of a premium service program

# Customer Analysis

## Better Understand Combined Share of Wallet and Growth Potential

While many of your retail customers may have their primary bank relationship with one or the other of the merged banks, many of them may also hold financial assets at other financial services firms entirely.

How do you know where your new combined bank stands in terms of share of wallet, and which customers and segments offer the most growth potential?

Leverage our household asset insights to help you:



### Gauge Your Combined Share

Understand your likely share of wallet and share of deposits for each of your customers based on household assets held at your combined company vs. held at other companies



### Identify High-growth Potential Customers

Identify customers that likely hold significant assets at other firms and provide them with communications about your new combined services



### Treat Them Right

Align customers to the most appropriate service channel based on estimated assets and growth potential; help ensure your best customers are offered premium treatment and develop a plan to reduce costs to service lower-potential households



### Track Opportunity

Quantify and track the opportunity throughout the customer base, and identify segments that are the strongest plus those that have room to grow

# Define New Customer Segments and Develop Tailored Communications



In order to plan for longer-term marketing promotions, it will be helpful for you to better understand your combined customer base and define segments that can be used for cross-sell communications and promotions.

## What Do Your Combined Customers Look Like?



### Define Segments

Assign customers to segments based on their estimated assets, financial products held, and financial behaviors



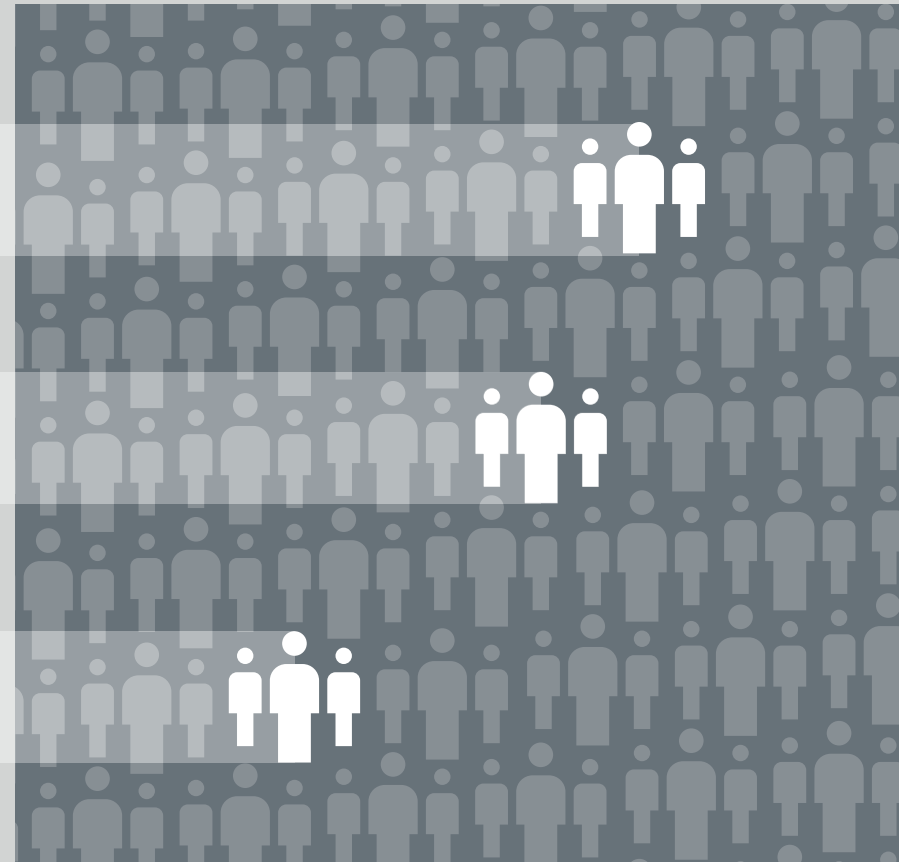
### Fit the Message to the Segment

Understand how to communicate to each segment and what message or offer might resonate, based on their likely financial profile as well as their attitudes, lifestyle and demographics



### Enable Omni-channel Marketing

Provide a consistent segment framework that can applied for omni-channel marketing efforts including direct mail, email, digital ads, addressable TV, mobile, kiosk messaging, bank app messaging, and more



# Assess Market Potential and Combined Branch Network

So now you have all of these newly acquired branches, kiosks, and ATMs. Are they in the right locations to meet market demand? Where is the overlap? Where are the gaps? Use our market-level insights to help you:

Our asset estimates are based on where households actually live (not where the branch is located).

## Explore Market Demand in Combined Footprint

Evaluate the estimated assets and growth potential within local markets throughout your combined footprint



## Optimize Combined Branch Network

Study if branch locations are located strategically to meet demand and expected growth, and if some branches can be considered for closure or combination with another branch close by



## Assess Combined Share of Assets and Share of Households

Locate geographies with strong and weak asset and household penetration compared to peers



## Identify "Hot Spots"

Isolate geographies with low market share and high asset/household opportunity to help ensure coverage



# Examine Resources and Performance Metrics

Some of your branches likely have overlapping territories now that they are part of one bank. How can you fairly adjust performance metrics and manage resources given market demand?

Leverage our insight on market-level assets and product demand to help you:



*NEXT WINDOW  
PLEASE*



## Evaluate Performance Metrics

Assess whether branch goals are appropriate for market potential within combined footprint

## Examine Resources and Staffing

Study if resource allocation is suitable for the market given combined customer-base and product demand; develop plans to reassign relationship managers, loan specialists, and staff accordingly

## Understand Investment Preferences of Combined Customer Base

Analyze the change in product demand, portfolio allocation, and investment tendencies within combined footprint

# Seeking to Expand Your Footprint Even More?

Even though your integration has just begun, you are probably already thinking about new markets to enter or other financial services firms to join your brand.

Our asset insights can help you find optimal markets to further expand your footprint:



## Identify Markets with Similar Customers as Your Own

Find markets with households who most resemble your current best/most profitable customers



## Expand to New Customer Segments

Locate hot markets that are comprised of households that you are trying to attract, from Millennials, to well-diversified Boomers, to Mass Affluent households seeking to buy their first home, or other segments

# How It Works

Our unique foundation of **direct-measured™ anonymous consumer assets** allows us to provide a comprehensive, consistent, and meaningful analysis of two financial services firms and a combined entity.

Through our exclusive network of leading financial institutions, we directly measure approximately \$19 trillion in anonymous U.S. consumer assets and investments, representing more than 47 percent of all U.S. consumer invested assets. This proprietary data network is the engine that drives our customer segmentation and market tracking solutions.

We are the only source that provides solutions based on directly measured wealth. Unlike other solutions that rely on survey-based household geo-demographics, our data-driven wealth-based solutions can help provide more reliable and actionable insight on consumer financial capacity, investment style, behaviors, and characteristics based on this foundation of direct-measured anonymous data.

Our customer and market insights are most easily garnered when both banks are already part of the IXI™ Network.

Even if one bank is not part of the network, we can still provide valuable information to uncover the strengths and weaknesses of the participating institution and incorporate additional data from the other company to reveal possible integration challenges and opportunities.



## CONTACT US

[info.ddm@equifax.com](mailto:info.ddm@equifax.com)  
800-210-4323  
[equifax.com/DDM](https://equifax.com/DDM)