

## nsite

Identify, target and capture your most profitable opportunities

Once your data is in a standard and stable environment, you can use modeling, segmentation and other logic threads to quantify and capture your opportunity by product, segment or geography.

At Blu we call it nsite, a bundle of data profiles, models, segmentation systems and logic that can work with our ntegrate product or any other MCIF or data mart. Blu's nsite bundle of products has evolved over a decade of logic refinement and diligent pursuit of higher ROI returns that have been validated and refined through tracking more than 50 million direct marketing opportunities. Blu has a viable and proven solution for any initiative that you may encounter.

## CASE STUDY: HELOC ACTIVATION MAILING

### Program Overview

For one of our nsite customers, we took hold of their Customer Profile Analysis to identify under-utilized HELOC accounts and create a strategy and implementation plan. The goal of the plan was to encourage these HELOC customers to use their equity line and thus generate additional balances and spreads for our client. We devised the segmentation strategy, designed the creative, and tracked the mailing and response to the piece to see the net increase in activity for existing home equity lines.

### Target Segments

We helped our financial client identify key segment opportunities to increase HELOC line usage to increase fee income and increase balances. The key target segments identified for the mailing were:

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Line in Use = 0, Last Transaction > 6 months

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Line in Use = 0, Last Transaction <=6 months

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Equity Accounts, 1% - 25% line utilization

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Equity Accounts, 26% - 50% line utilization

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Equity Accounts, 51%-71% line utilization

### Tracking Results

The overall campaign was a strategic success that realized the following results:

**2,524** Households Mailed

**26.28%** Activation Rate

**107** Zero Balance Accounts Activated

**\$1.6 Million** in Zero Line Activation

**\$8.76 million** net increase in Home Equity Line Account balances for responders