NG DATA

PRODUCT BROCHURE

INTELLIGENT ENGAGEMENT PLATFORM

AI Hub

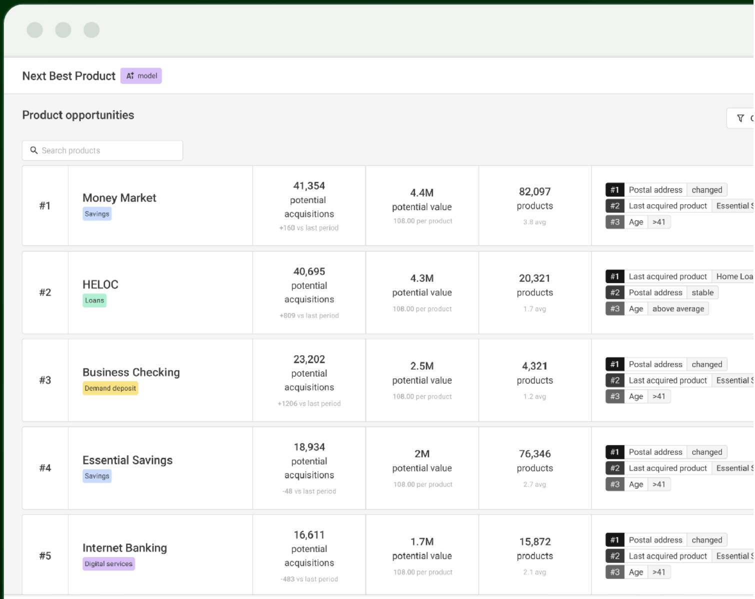
MODULE

Grow Deposits. Reduce Churn. Reclaim Your Trusted Advisor Role.

The AI Hub models train on your existing data, transforming it into immediately usable intelligence that identifies relationships at risk, uncovers opportunities to grow deposits, and gives your teams the insight to act before the customer has to ask.

The result: lower churn, deeper relationships, greater deposit growth, and a financial institution your customers turn to first.

No data lake or warehouse. No data science team. No new infrastructure. AI Hub works within your existing infrastructure and can be live in weeks, not quarters.



Next Best Product, per-customer opportunities, ranked

WHAT'S INSIDE

Four building blocks, one platform.

ATTRITION MODEL

Protect deposit relationships before they move.

Know which customers are at risk and why, giving your teams the rationale and opportunity to act before deposits and relationships walk out the door.

NEXT BEST PRODUCT MODEL

Be the Trusted Financial Advisor.

AI Hub anticipates each customer's financial needs, giving your teams the insights to proactively advise, deepen relationships, and uncover new ways to serve.

CUSTOMER DNA

Know the person behind the account.

Activate 700+ data points across products, transactions, balances, engagement, and channel behavior to create a continuously evolving real-time understanding of every customer.

CLOSED-LOOP ORCHESTRATION

Every interaction makes the next one smarter.

Built on a financial services data model informed by 1 Billion+ transactions, our models continuously learn from every customer outcome, making each prediction and next action more relevant.

WHY NOW

$211B

shifted out of Community & Regional banks in the 2023-2025 deposit migration.

Source: FDIC

25-95%

profitability lift from just a 5% improvement in retention.

Source: Bain & Company / HBR

5×

the cost to acquire a new customer versus retaining the one you have.

Source: Harvard Business Review

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ONE PLATFORM

Predict, act and measure, strengthening every relationship.

Intelligent Engagement Platform sits within your existing infrastructure to activate your data. AI Hub continuously learns from customer outcomes to improve each prediction and action, helping your teams proactively engage and advise to strengthen the trusted relationships customers expect.

STEP 01

Predict

Churn risk and product intent, scored for every customer.

→

STEP 02

Target

The right customer, with the specific reason attached.

→

STEP 03

Act

The right channel, at the right moment, automatically.

→

STEP 04

Measure

Outcomes feed back and retrain the model on your data.

Every measured outcome trains the model, so each prediction gets sharper

CLIENT CASE STUDY

Union Savings Bank

A $3B+ community bank runs the AI Hub in production on its existing IEP. The churn and Next Best Product models retrain every six months and score every customer monthly, on the bank's own core data.

69%

of churners caught
431 of 624 at-risk customers

44 / 74%

next-best-product accuracy
top-1 / top-3

vs 13 / 29% baselines it beats

Churn AI model — 20 July 2026

Risk segments — Customer filters: Off

Overview

All customers with a prediction 0-100% probability to churn within 180 days	5,000 customers	24M total balance 108,000.00 avg	234,095 products 3.2 avg	#1 Current balance on deposit products — average #2 Deposit product count — average #3 Transaction count in tha last 180 days — fluctuating

Risk segments

Critical risk 75-100% probability to churn within 180 days	250 customers	2.97M total balance 108,000.00 avg	24,095 products 3.2 avg	#1 Primary product count — below average #2 Current balance on deposit products — average #3 Tenure — below average
High risk 50-74% probability to churn within 180 days	750 customers	16M total balance 108,000.00 avg	4,095 products 3.2 avg	#1 Primary product count — below average #2 Current balance on deposit products — average #3 Tenure — below average
Medium risk 25-49% probability to churn within 180 days	2,000 customers	2.3M total balance 108,000.00 avg	95 products 3.2 avg	#1 Primary product count — below average #2 Current balance on deposit products — average #3 Tenure — below average
Low risk 0-24% probability to churn within 180 days	2,000 customers	4.9M total balance 108,000.00 avg	124,095 products 3.2 avg	#1 Primary product count — below average #2 Current balance on deposit products — average #3 Tenure — below average

Every customer sorted into Critical / High / Medium / Low tiers, with the drivers behind each score. Volatility segments flag customers escalating between tiers, an early signal that retention pressure is building.

> “We use the smoke detector to alert us, and then we go examine the ‘embers’ to understand how to address each one.”

Frank Sottosanti
SVP, Director of Brand & Innovation, Union Savings Bank