

NEW CLIENT DATA GATHERING GUIDELINES

1. We ask for a five-year history of annual deposits for each of your branches; we can pull this from the FDIC data, but it is helpful if you can provide it, to ensure accuracy.
2. Customer mapping is the first step in the AccuBranch process. From your internal system, we ask that you provide AccuBranch with your consumer customer data needed to graphically identify “Where” your customers are located. This mapping provides the basis for identifying “Who” your customers are during the Socioeconomic Analysis.
 - a. If looking to compare current data to a different point in time, e.g. Pre-COVID, we will need the same data for the comparable time periods.
3. If part of our analysis, we will also ask for the same information on your current Commercial Customers.

We request the following data in either a .CSV file or Access database. A MCIF system will produce this information quickly, but in its absence, an Excel or Access file will suffice.

Primary Key	Address	City	State	Zip	Branch Associated	Account Type	Date Account Opened	Average (or Current) Balance	(If Loans) Original Balance
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- **Unique Identifier:** To ensure we are looking at unique customers, we request that each customer be given a unique “Primary Key” or “Customer ID” to differentiate customers at similar addresses (i.e. multi-family buildings). This also allows us to compile each customers’ accounts into a single data point. This *should not* be something like account number or SSN.
- **Address (Street/City/State/Zip Code):** Most important part of the geocoding study, this allows us to determine where each customer lives and therefore their likely socioeconomic characteristics.
- **Branch First Account Opened:** AccuBranch assigns each customer to the branch where they first opened their account, *not the branch* they most frequently transact.
- **Type of Accounts:** Major account categories (Savings, Checking, CDs, etc.). This allows us to determine socioeconomic preferences in account types. If a customer has multiple accounts of the same type, please include the number.
- **Date First Account Opened:** We use the date of first account opened, so as to determine the differences in legacy vs new customers and examine the effect of things such as mergers.
- **Average (or Current) Balance** – This data provides insight into who are your high value customers and where do you find them.

- **(For Loans) Original Balance** – This information is beneficial since current loan balances typically do not provide a complete picture.
- **Balance of Accounts:** Current Balance or Avg YTD balances. This allows us to determine socioeconomic depository trends. Balance of accounts should be by account type.
- **Date of Birth:** If provided, this will allow us to compare the age of your customers by their Socioeconomic Tapestry Segmentation, with the average age of that Tapestry. We can also identify the Tapestry Segments that have a younger demographic, if you wish to target them for new customers.
- **Business/Individual (If applicable)**
- **Customer Profitability (if available)**

For **commercial customers**, we additionally ask for information regarding their use of **cash management** services, with each service being flagged on separate fields. AccuBranch also requests, if possible, industry codes (NAICS) so we can analyze industry trends and services used.

To study your **customer transaction information**, AccuBranch requests one (1)-year of transaction data to remove any seasonal fluctuations. If desired, AccuBranch can also look at pre-COVID and post-COVID periods, this would mean all transactions between comparative periods (example):

- Pre-COVID: 9/1/2018 – 8/31/2019
- Post-COVID: 9/1/2021 – 8/31/2022

The important information for each transaction largely relates to the time & location of the transaction, which customer made it, and which kind of transaction was completed. This allows us to link the place of transaction to our customer & branch level analysis and see how the branches interact with each other and their primary customers. It also allows us to understand how each market segment differs in their interaction with the bank, the kind of services requested, and favored time of visit to better optimize your branch network and which socioeconomic segments to target.

Customer Unique ID	Date of Transaction	Time of Transaction	Branch of Transaction	Type of Teller	Type of Transaction	Account Transaction (Optional)
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- **Type of Teller:** this is whether the transaction was performed: **In branch, Drive-thru, Online, ATM, or ITM.** This allows us to understand the importance of certain convenience factors such as drive-through lanes and in-person tellers for future branching strategies.
 - **NOTE:** if your customers are coded for those who primarily utilize Online banking services, AccuBranch can analyze their Socioeconomic Tapestry profiles, thus comparing/contrasting to those customers who prefer to utilize a branch. This can be particularly beneficial when analyzing the type/size of branch to place in markets, and the consumers' propensity to utilize digital banking services.

- **Type of Transaction:** this is largely up to the Bank in deciding which transactions are deemed “important” to understand. Typically, this includes account openings, closings, money transfers, withdrawals, and deposits. Clients typically find the most useful information to only include transactions that require the assistance of a teller.
- **Account Transaction:** this is to understand how each major account type differs in customer behavior. This information can be used to determine what portion of account transactions are done in-person or online and what type of accounts drive in-person visits.

NOTE: In general, we typically prefer data to be at the account level. Regarding data transmission, typically we defer to our clients how they seek to transmit their data as they can feel most comfortable with their own processes. Most of our clients send their data through a secure e-mail portal.

Feel free to contact Dave Correia with any questions.

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