



IXI Launches Financial Spectrum™ and Financial Cohorts®: The First Classification and Segmentation Solution Based on Direct-Measured Assets

August 2008 – IXI Corporation announces the availability of the first classification and segmentation solution based on direct-measured assets. Available exclusively to IXI▶Net™ Financial Services Member-Firms, this solution suite enables financial institutions to classify and segment their customers and prospects by their measured financial and behavioral characteristics.

“Many of our clients tell us that their use of survey-based geo-demographic segmentation systems is not productive, as they are unable to identify pockets of opportunity,” explained Tom Dailey, CEO. “We are pleased to report that IXI’s new solution suite has a foundation of over \$10 trillion in measured assets. The suite can not only identify households with money, but can also guide marketing executives to craft effective campaigns for their desired target audience.”

The solutions suite consists of Financial Spectrum™ and Financial Cohorts®:

- **Financial Spectrum** is an analytical framework that classifies customers and prospects based on their assets, income, and portfolio complexity. It is especially useful to profile a firm’s business and determine strengths and weaknesses in its customer base. In order to ensure the greatest possible level of performance, IXI created two versions of Financial Spectrum: Financial Spectrum for Banks, which weights deposits and other banking asset measures with greater importance; and Financial Spectrum for Securities, which applies varying levels of consideration to different investment vehicles.
- **Financial Cohorts** is an asset-based household segmentation system that segments customers and prospects based on their financial capacity, investment style, and additional behaviors and characteristics. With Financial Cohorts, marketers can discover the financial, demographic, and behavioral characteristics of their target groups in order to improve marketing campaigns and cross-sell/upsell efforts. Financial Cohorts groups customers into 61 clusters based on a multi-dimensional framework.

Unique to this solution is that Financial Spectrum and Financial Cohorts can be used together:

- First, analysts can use **Financial Spectrum** to classify customers and prospects into relevant treatment groups and identify pockets of opportunity.
- Then, marketers can use **Financial Cohorts** to better understand the financial and behavioral characteristics of their target Financial Spectrum classes to increase the relevance of their marketing efforts. Financial Cohorts also helps marketers tailor messages, offers, and creative, as well as choose the media and marketing channel that is most likely to resonate with target treatment groups.

IXI works with clients to ensure that its solutions align with clients’ strategic needs and the way they run their businesses. To that end, each Financial Spectrum version has classes that mirror standard industry definitions of wealth, such as Private Wealth, Mass Affluent, and Mass Market. Financial Cohorts also defines clusters based on standard asset breaks; it was developed with the guidance of IXI clients and validated via testing of millions of client records.

“Only IXI can provide reliable and actionable insight based on direct-measured consumer financial capacity,” said Dennis Hooks, EVP and Senior Group Manager, Diversified Financial Services Group. “By implementing IXI’s new solution suite, our clients can expect unprecedented ability to differentiate, target, and communicate with their customers and prospects.”

For more information about Financial Spectrum and Financial Cohorts, please contact us.