Analytics
Suite

MX   OBSERVE   INSIGHT   **ANALYTICS SUITE**   MARKETING HUB   EPICBANK ⚙

CUSTOMER INTEL

Financial Health

Spending Behavior

PLATFORM ENGAGEMENT

Widgets

Helios

Pulse

BUSINESS INSIGHTS

Accounts

Discovered Accounts

Primary Financial Institution

Financial Health

Vulnerable users	Building users	Stable users	Strong users
4,892	**11,031**	**14,922**	**6,869**
↻ Just now	↻ Just now	↻ Just now	↻ Just now

User financial health by month

15K

10K

5K

0

Jan 2020   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec

— Vulnerable users   — Building users   — Stable users   — Strong users

↻ Just now

Users by their spending to income ratio ⓘ

600

Users by their debt to income ratio ⓘ

600

MX

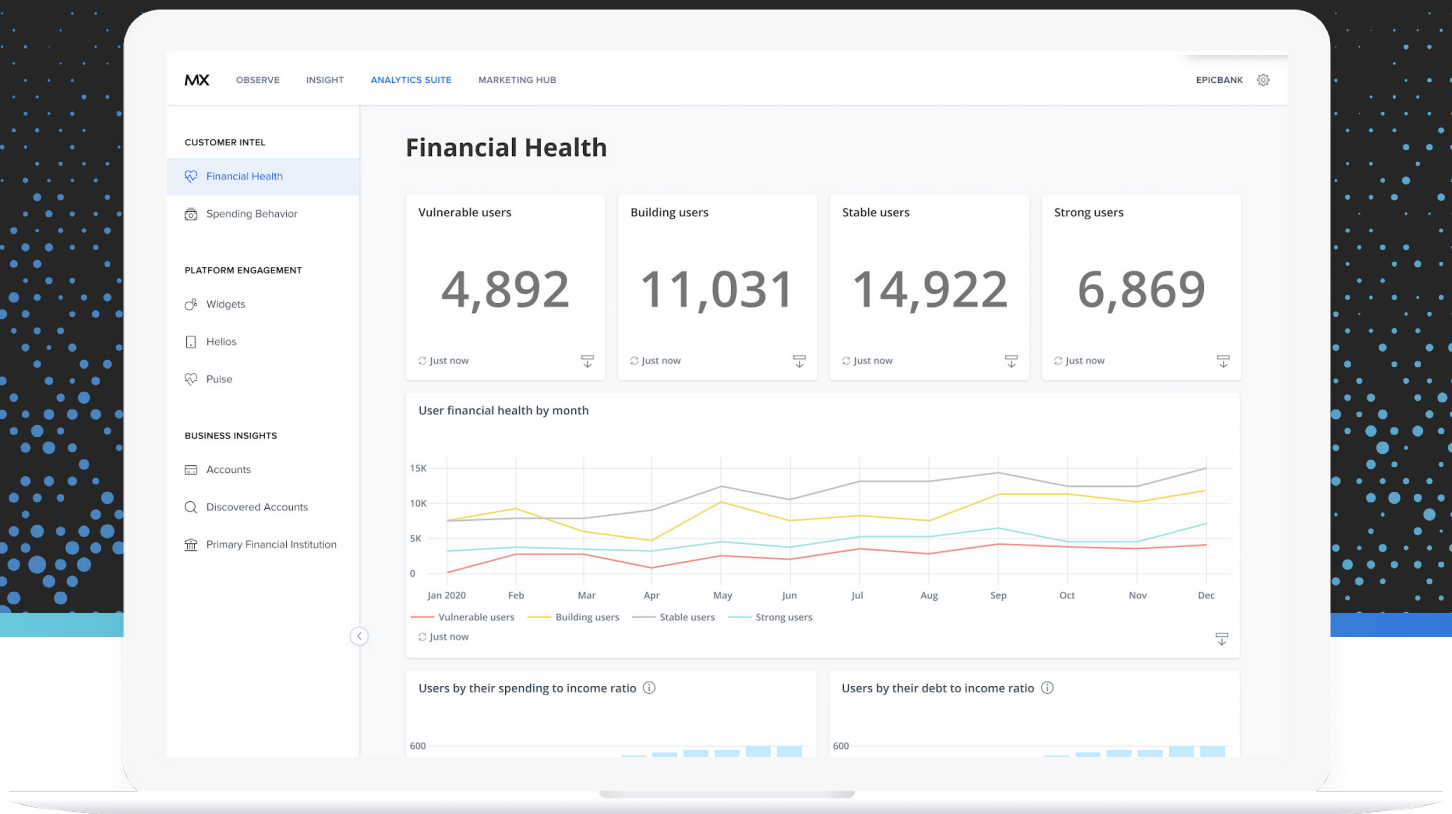## Customer Analytics **Made Simple**

MX helps organizations implement a data-driven approach to decision making. The Analytics Suite offers a range of dashboards that provide real-time insight into customer financial data needed to improve experience and product offerings.

Understand Your Customers
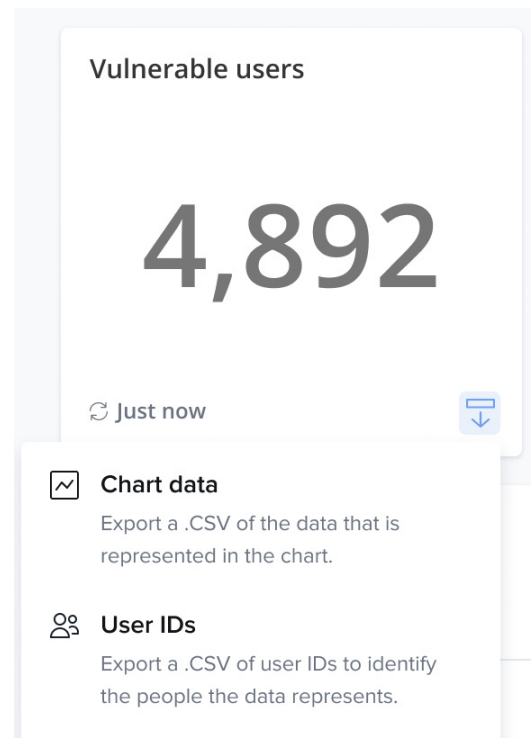
MX helps provide benchmark analytics for customer engagement and financial behaviors. With easy-to-use dashboards, organizations can begin tracking and measuring performance gaps, areas to invest, and a roadmap to improve the experience for their customers.
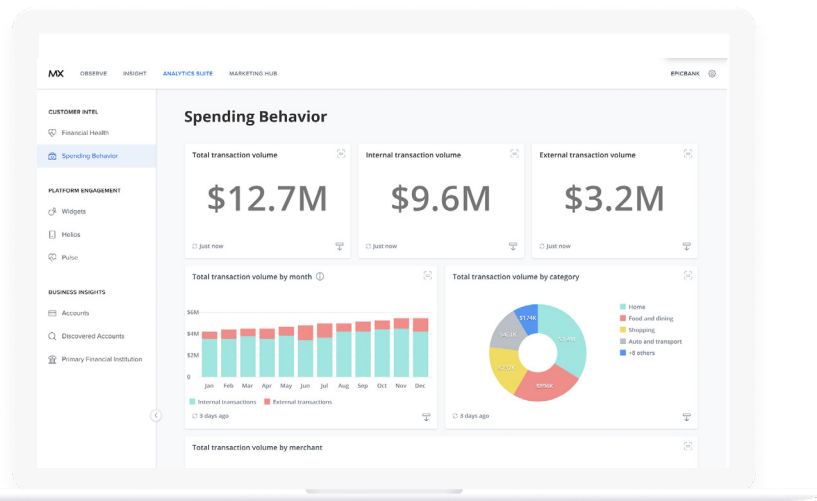
Surface Stories, **Take Action**

Accessing and analyzing customer data to make decisions when evaluating performance and planning efficiencies can cost the organization time and resources. Without access to their data in a consumable format, it is difficult and near impossible to make data-driven decisions.

Improve Your Offerings

One bank with over a $1 bn in assets leveraged Analytics Suite to discover that many of their customers had outstanding student loans. With this knowledge, they assessed and improved their own student loan offering, resulting in customers choosing to refinance with them.

https://www.mx.com/products/analytics/

Data Drives **Personalization**

Analytics Suite arms you with the knowledge you need about your customers. Marketing Hub enables you to go out and take action on that knowledge, delivering personalized messaging and product offers to specific segments of customers.

More Accurate, **Holistic Data**

The Analytics Suite is powered by MX's Aggregation and Data Enhancement tools. As the market leader in aggregation connections and categorization accuracy rates, the Analytics Suite is home to the most comprehensive financial data sets.

Discovered accounts by type

Measures total number of discovered accounts by type

y-axis: # of accounts

20K accounts

15K	
10K	
5K	
0	

Checking — Savings — Mortgage — Auto Loan — Credit card — Investment — Line of credit

Discovered account details

Measures averages of all discovered accounts deduced from transactional data

Account details	All Discovered accounts
Discovered accounts per user	1.7
Average discovered interest rate	15.3%
Average minimum payment	$25
Average minimum balance	$500
Total number of accounts	10,000

Discovered accounts by organization

Institution	# of accounts
U.S. Bank	3,980
Chase	2,654
Discover	1,731
USAA	1,240
Wells Fargo	872
Goldman Sachs	593
Acorns	422
Citi	369
Fidelity	201
E-Trade	89