

How smarter data is driving growth for leading financial institutions

Challenge: Growth and verification in a competitive industry

In a time of moderating loan growth, rising competition, and evolving consumer expectations, financial institutions are under immense pressure to do more with less. Leaders across lending, credit, marketing, and risk management are searching for solutions that:

- ✓ Accelerate deposit growth and increase wallet share
- ✓ Streamline income verification to reduce onboarding friction
- ✓ Improve personalization to boost product engagement
- ✓ Strengthen customer retention and lifetime value

Many institutions lack the precision data and predictive insight needed to meet these objectives confidently and efficiently.

Solution: Source-of-truth data for confident growth

Powerlytics empowers forward-thinking financial institutions with accurate, anonymized, and comprehensive household income and asset data derived from IRS tax returns — covering 100% of U.S. households. When layered into internal systems and strategies, this intelligence delivers real impact across teams:

For credit leaders

- ✓ Frictionless income verification with confidence scores
- ✓ Smarter pre-qualification for high-value lending products (e.g., credit cards, auto loans)
- ✓ Credit expansion strategies based on income potential and credit behavior

For risk leaders

- ✓ Enhanced risk modeling through behavioral and income insights
- ✓ Improved credit decisioning for underserved or borderline applicants
- ✓ Reduced default risk through data-driven segmentation and predictive scores

For marketing leaders

- ✓ Personalized campaigns based on income and investable asset data
- ✓ Predictive targeting to reach high-propensity customers before competitors
- ✓ Increased deposit growth via tailored engagement strategies and product-fit offers

Results: Performance-driven growth across the institution with Powerlytics

- ✓ Up to 20% higher marketing ROI through predictive modeling
- ✓ Increased cross-sell rates via income-based personalization
- ✓ Reduced manual verification steps, improving digital onboarding flows
- ✓ Stronger customer retention and lifetime value through behavioral insights

If you're looking to verify income at scale (without friction), identify new lending opportunities, or strengthen deposit relationships, Powerlytics delivers the data you need to compete in a data-first future.