



Automated Data Mining Solutions

GSTAT – Making Data Make Sense

GSTAT is a leader in the development and integration of advanced automatic data-mining and analytical solutions for Targeted Marketing and Risk Management.

Staffed by over 150 experts, and utilizing the most advanced automated data-mining technologies, GSTAT has become one of Europe's largest data-mining centers of excellence, with multidisciplinary success in sectors, including finance, telecom, retail and internet.

GSTAT offers companies of any size or sector the most cost-effective automated data-mining solutions in two main business areas:

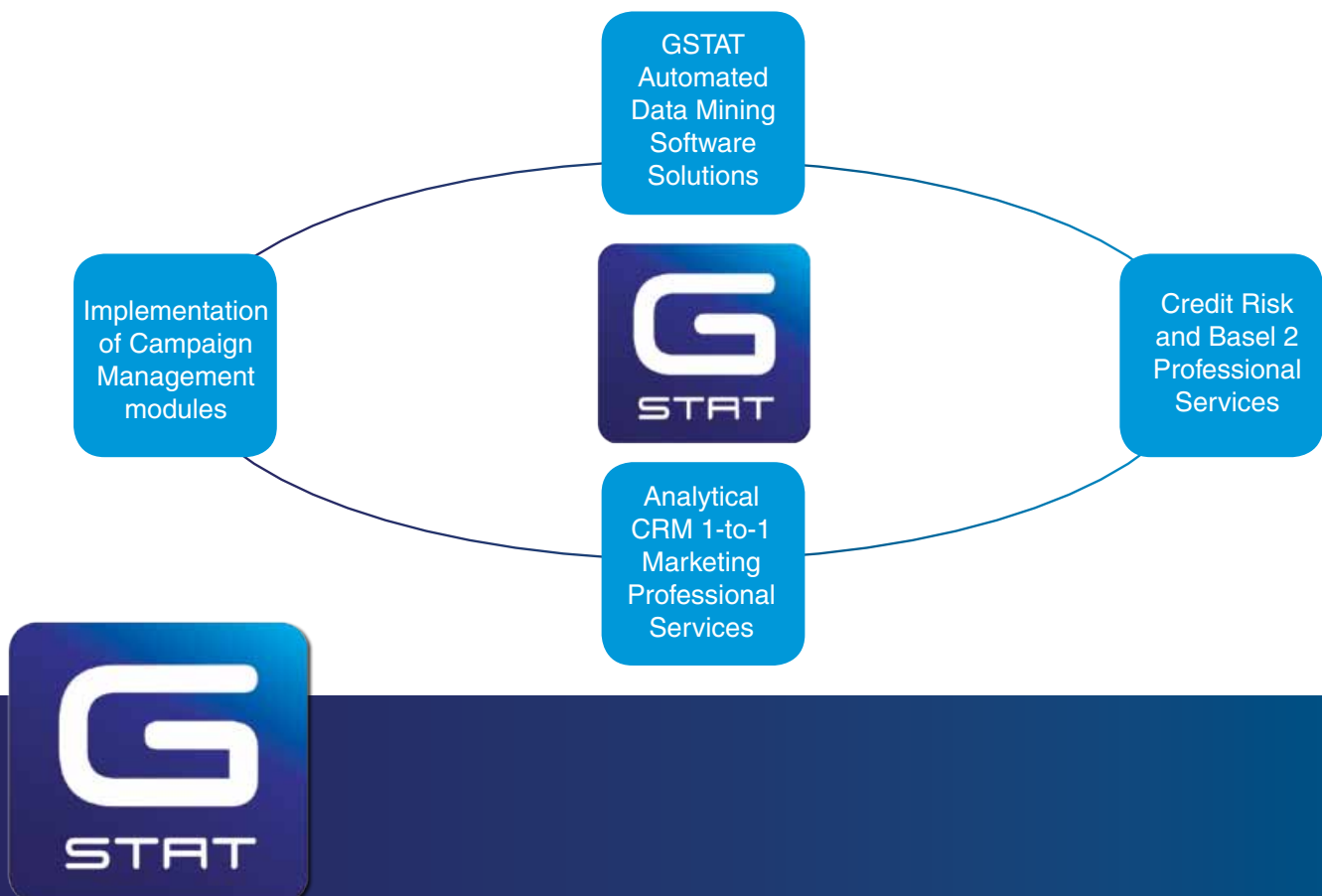
- CRM Analytics and Targeted Marketing
- Credit Risk, Basel II/III and Solvency 2

GSTAT Suite, revolutionary data-mining-based software solutions for analytical CRM and Risk management, enables companies to answer crucial business questions by deploying automatic data-mining processes and recommendation models based on comprehensive analysis of their customers' data.

Using GSTAT software solutions, leading companies have:

- Doubled their response rates and revenues from interaction, inbound or outbound, with their customers by using automatically built, data-mining-based potential lists for every products and service sold by the company.
- Maximized their customers revenues by optimizing retention processes using personalized recommendations on the most cost-effective reward/retention offer which will retain customers and increase their Lifetime Value.
- Easily assessed their customers' credit risks and provided recommendations on personalized optimal credit limits and risk-adjusted pricing. This results in increased overall revenues while decreasing default rates.
- Complied with regulations such as Basel II/III and Solvency 2, as it provides a software solution that is easy to use and maintain.

Integrated with the company's DWH, CRM, Campaign Management, and financial systems, GSTAT Suite solutions are a powerful tool for improving decision making processes, opening the door to a variety of informed, pro-active marketing activities and more sophisticated and profitable financial risk management strategies.



GSTAT Automated Data Mining Software Solutions

GSTAT Suite is an automated data-mining software solutions package suited for the financial, telecom, and retail industries according to each industry's unique needs and its crucial business questions.

GSTAT Suite solutions for different industries include:

Finance

- Next Best Offer (NBO)
- Customers Retention Optimization (CRO)
- Customers Segmentation Analyzer (CSA)
- Credit Risk Analyzer (CRA)
- Basel II SA
- Solvency 2

Telecom & Media

- Next Best Offer (NBO)
- Customers Retention Optimization (CRO)
- Customers Segmentation Analyzer (CSA)
- Rate Plan Optimization (RPA)
- Credit Risk Analyzer (CRA)

Retail

- Next Best Offer (NBO)
- Customers Retention Optimization (CRO)
- Customers Segmentation Analyzer (CSA)

Each one of the software solutions in GSTAT Suite includes:

- Analytical Data Repository for specific industry
- "Outside-the-box" ETL processes for data management and the running of statistical models
- Data-mining models, optimization algorithms, and business rules
- Friendly GUI for users with no statistical expertise

The Advantages of Implementing GSTAT Suite

The advantages of implementing GSTAT solutions are:

- The applications are proven at solving real business challenges for different sizes of financial companies
- Does not require any statistical expertise – all data-

mining processes are automatic

- Faster Time-To-Market – from weeks for manually-developed statistical models to hours using GSTAT Suite automatic data preparation data-mining and models deployment processes
- Integration with all common DWH, Campaign Management and CRM systems
- Provides batch and real-time analytical capabilities

G MARKETING

Targeted Marketing Center of Excellence

Including over 100 experts in targeted marketing and analytical CRM, and experienced in hundreds of analytical CRM, advanced analytics, and data-mining projects, GSTAT is one of Europe's largest groups in the field of implementing advanced analytical solutions.

GSTAT provides end-to-end solutions from the first design phases, through data management work and advanced modeling phases, up to the final phases, which include the implementation of in-house analytical CRM solutions, and effectiveness measurement reports.

G RISK

Risk Management Center of Excellence

GRISK is the company's unit in charge of research and knowledge-building in all credit risk, Basel II/III- and Solvency 2-related matters.

including over 80 experts in Credit Risk, Basel II and Solvency 2, with experience of dozens of credit scoring and IRB modeling as well as Basel II/III and Solvency 2 implementation and consulting projects, the GSTAT Risk Management Center of Excellence is one of Europe's largest centers of Risk Management expertise.

The Center's professionals integrate their understanding of credit risk, Basel II/III, Solvency 2 with their vast experience in statistics and econometric model-building to create credit-scoring applications and IT-based methodologies using GSTAT software tools.

GRISK can provide financial institutes of all sizes with the most cost-effective credit risk, Basel II/III or Solvency 2 solutions, guaranteeing quick ROI in months.



About GSTAT

GSTAT is a leader in development and integration of advanced automatic data-mining software solutions.

Staffed by over 150 experts, and utilizing the most advanced automatic data-mining technologies, GSTAT has become one of Europe's largest data-mining centers of excellence, with numerous successes in sectors including finance, telecom, retail, and internet.

GSTAT offers companies of every size, in various sectors, the most cost-effective automatic data-mining solutions in two main areas of business:

- CRM Analytics and Targeted Marketing
- Credit Risk, Basel II/III and Solvency 2

GSTAT can assist companies in varied ways:

1. GSTAT Suite Solutions – revolutionary software solutions that enable companies to shorten time of development and deployment of customer analytics data-mining models (cross/up-Sell, Next Best Offer/ Action, churn prediction, retention offers optimization

and LTV segmentation) from weeks and months to minutes, by deploying automatic data-mining processes and models, based on comprehensive analysis of their customers' data. GSTAT Suite can be integrated and implemented within a few weeks, showing fast ROI.

2. Advanced analytics Professional Services - GSTAT has over 150 consultants expert in data-mining, advanced data analytics and business know-how in one-to-one marketing and risk management. Our statistical knowledge, working side by side with deep business understanding, allows us to transform thoughts and ideas into operational analytical solutions integrated with the company's IT environment. Using our professional services and consultation, companies can develop and deploy quickly and safely GSTAT advanced data-mining solutions in their sites.

3. Expertise in Business and Technical implementation of Campaign Management Tools – GSTAT has gained unique expertise and know-how in the implementation of Unica's Campaign Management modules in companies from different industries.

Enterprise DWH

GSTAT Software Suite

GSTAT Analytical Data Repository for Each Industry

Telecom

- Next Best Offer
- Customers Retention Optimization
- Customers Segmentation Analyzer
- Credit Risk Analyzer

Finance

- Next Best Offer
- Customers Retention Optimization
- Customers Segmentation Analyzer
- Credit Risk Analyzer
- Basel 2 Standardized Approach
- Solvency 2

Retail

- Next Best Offer
- Customers Retention Optimization
- Customers Segmentation Analyzer

Campaign Management

Call Center

Point of Sale

Website

SMS

