

Growing Accountholder Relationships

At Haberfeld, we develop tools based on what the data tells us. In the area of accountholder relationships, the data is clear: the more products and services your accountholders use, the longer they'll stay with your institution. What's more, these additional products and services often heighten profitability through increased deposits and noninterest income.

Before you can deepen accountholder relationships, however, you must ensure accountholders are fully welcomed, onboarded, and engaged. We have always recommended and coached a 2X2X2 process to provide personalized onboarding. However, many struggle to consistently execute. With this in mind, we have developed two digital products to complement and support that process: **Fisionary™** to onboard new accountholders, and **Fisionary+™** for ongoing engagement with all existing accounts, regardless of tenure.

Early Reports from a 17-Office Client

After launching Fisionary+™, one client saw significant adoption of key services and cross-sales of profitable products. This client focused on debit cards, online banking, eStatements, and savings accounts in their messaging, all of which saw a notable lift (see graphics).

By implementing a proactive and data-driven strategy, your institution can develop and maintain stronger and more profitable customer relationships. Both Fisionary™ and Fisionary+™ can be tailored to suit your institutional goals.

Building connection: the first step toward a lifetime relationship.

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INDUSTRY CASE STUDY

Key Service Adoption Take Rate

Debit Card : **20.5%**
Online Banking : **18.5%**
eStatements : **19.2%**

19.4%
AVG TAKE RATE

Cross-Sell Product

6.0%
TAKE RATE

Savings Account

\$982k
Aggregate
Volume