



Case Study 1: D&B Optimizer – Powered by Acxiom®

D&B helps a major financial services company achieve higher direct marketing response rates and lower mailing costs

The Customer

A large, complex financial services company with a mix of business and consumer clients.

The Need

Although financial services companies are starting to expand their use of new marketing vehicles such as online ads and e-mail marketing, direct mail continues to be their primary way of putting the right offer in front of the right prospect at the right time.

The Challenge

Direct mail response rates have dropped: from 2.5% in 2003 to 1.4% in 2004, primarily due to the sheer volume of mailings. Consumers received a record-breaking 100 billion pieces of direct mail in 2005. Now marketers have to be even more innovative and creative in their targeting (while still closely watching costs) in order to “break through the clutter” and profitably acquire new small business and consumer customers.

Financial services companies have become very sophisticated in their targeted marketing to consumers, but until recently most companies have not applied the same scientific marketing approach to their business customers. It’s all about marketing to the right universe, and, in this case, information is power.

Achieving significantly higher overall response rates requires enriched information to drive sophisticated marketing models. To boost return on investment (ROI), these companies need to ensure that their offers are delivered to the right business. To reduce mailing costs, companies need to completely avoid mailing to locations that are duplicates, out of business, undeliverable, or unlikely to respond.

The Solution

D&B Optimizer – Powered by Acxiom can help this customer by:

- **Cleansing** its entire prospect and customer database
- **Identifying** prospects and customers by matching its records to D&B’s commercial and Acxiom’s home-based business records
- **Enriching** its prospect and customer database with value-added insight

D&B’s partnership with Acxiom means that our customers get the best of both worlds—business and consumer—when enriching their information:

- D&B is the world’s largest single source of local and global business information, so you can recognize more businesses in your databases.
- D&B’s partnership with Acxiom adds the largest collection of U.S. consumer data in one source, enabling more accurate identification of small home-based businesses.



This enrichment allows modeling on a much higher number of attributes than a typical mass-market mailing list. The D&B information enrichment process allows for very sophisticated targeting models (even including business demographic, ownership, and credit characteristics).

When financial services companies apply state-of-the-art targeting and segmentation techniques normally applied to consumers, response rates can soar.

At the same time, the *Optimizer* solution can identify total locations as either “out of business” or “undeliverable,” enabling the customer to avoid the hard collateral and postage expenses without decreasing the overall response rate.

This customer can realize “instant ROI” by avoiding mailing at all to locations that have little or no chance of responding.

D&B Solutions

Risk Management Solutions
Sales & Marketing Solutions
Supply Management Solutions
E-Business Solutions

www.dnb.com

The Result

By confidently delivering the right offer to the right prospect, this financial services client can significantly increase the response rate while saving money by mailing to fewer locations.

D&B is the world’s leading source of business information and commercial insight on the companies that are important to your business. With insight from D&B, you will establish and build significantly more profitable business relationships with your customers, prospects, and suppliers—globally.

DUNSRight® is our patent-pending process that transforms business information into commercial insight. The DUNSRight process includes more than 2,000 automated and manual information quality assurance checks, and is continuously enhanced and updated through the D&B Worldwide Network™. The D&B Worldwide Network provides comprehensive global information—more than 110 million business records—collected from thousands of sources together with insight and solutions tailored to the local market.

Customers use the commercial insight produced by DUNSRight to establish and maintain a single view of their customers and suppliers, enabling them to confidently deliver the right solution to the right customer, maximizing revenue growth while achieving operational efficiencies.

Acxiom integrates data, services, and technology to create and deliver customer and information management solutions for many of the largest, most respected companies in the world.

In August 2006, D&B and Acxiom announced a joint product and technology relationship that significantly increases the speed, capacity, and automation capabilities of D&B Solutions for Customer Data Integration, the critical success factor to enable effective customer relationship management, business intelligence, and sales and marketing execution.