# Ready your transaction data for action.

Some say data is the new oil. But just like oil, transaction data is not much use in its crudest form. Q.Refinery enables you to harness transaction data to enhance the customer experience, reduce risk and realise growth.

## Data focussed = Customer centric
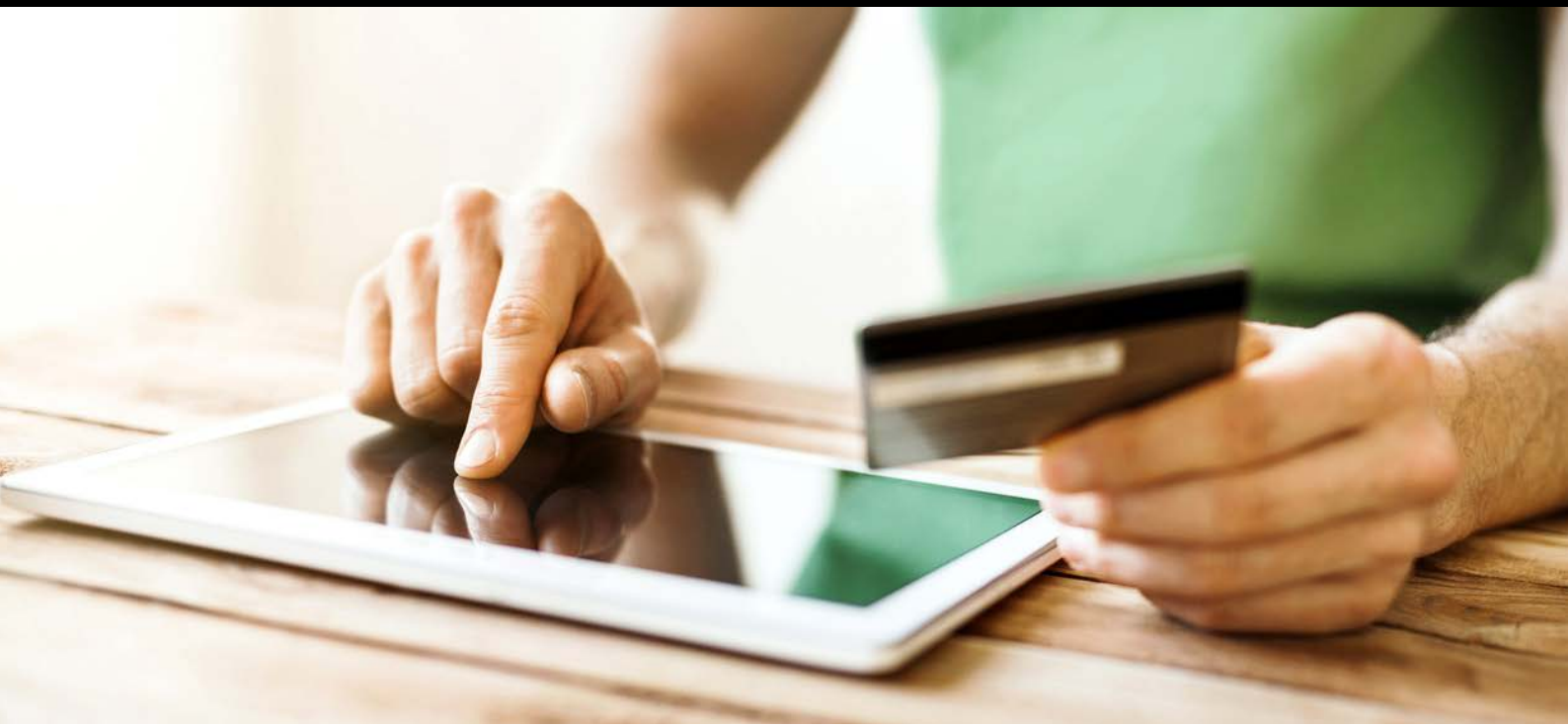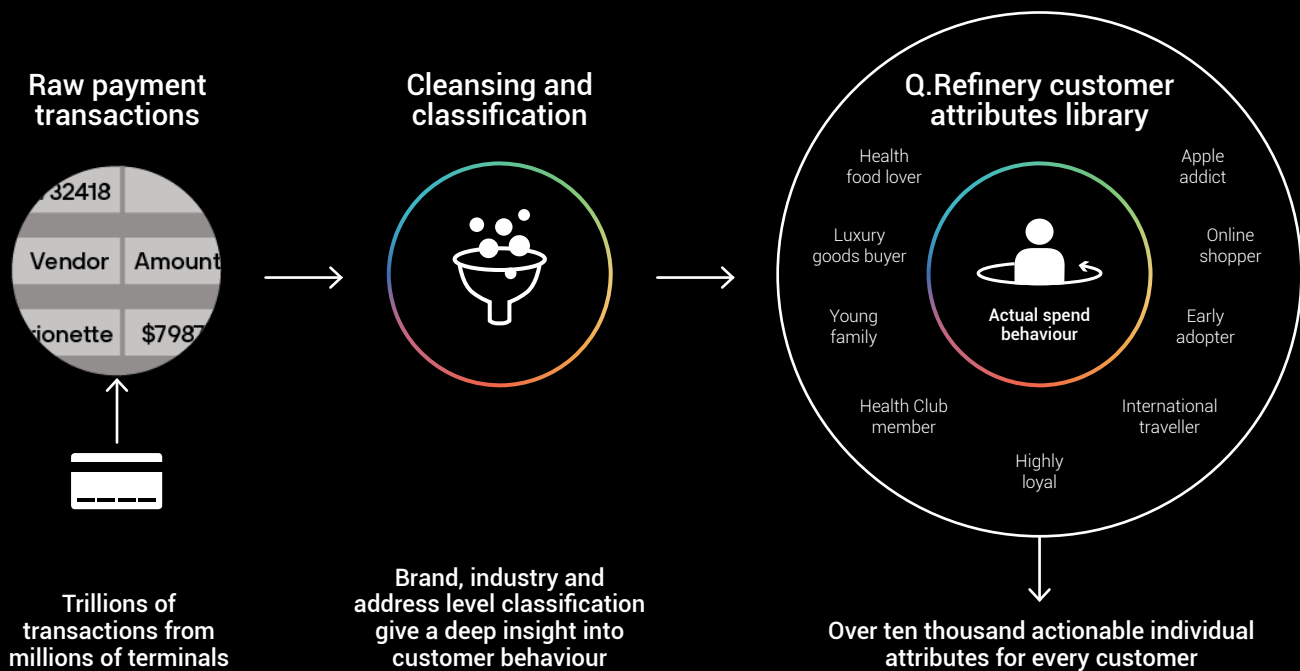
Want to create a truly customer-focussed business?

Transaction data is your answer, it holds the key to understanding what customers want, when and in what form they prefer and the price they are willing to pay.
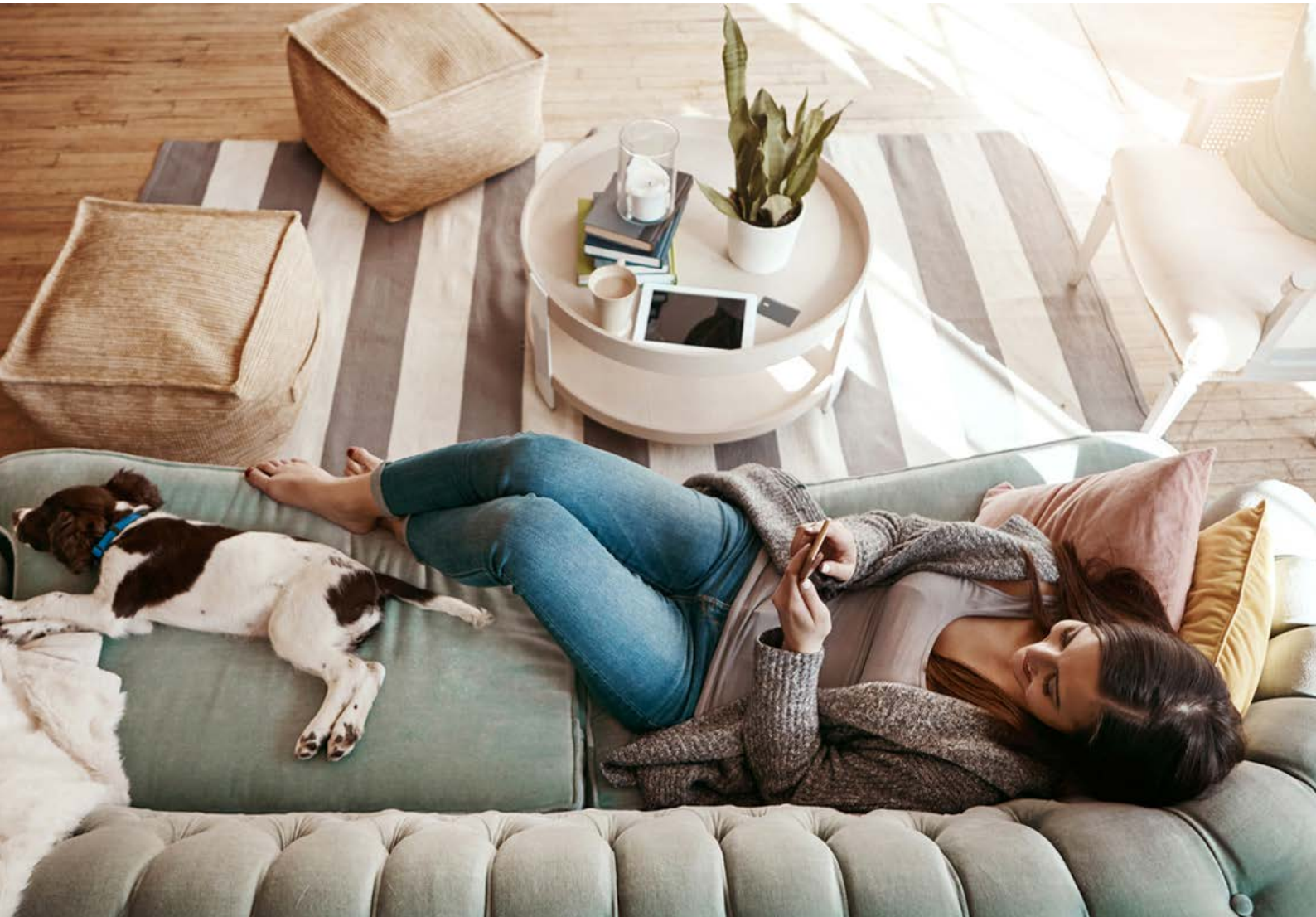
The ability to cleanse and connect customer data and put it to work at scale brings an unrivalled ability to predict customer actions and with it, true personalisation.

Open banking will only fast-track increased competition by facilitating cheaper and more personalised experiences as customers are empowered to shop around. Fast-track your journey today.

# quantium

# Q.Refinery cleanses and enriches data with unparalleled speed and accuracy.



**Raw payment transactions**

32418

| Vendor | Amount |
| --- | --- |
| ionette | $798 |

**Trillions of transactions from millions of terminals**

**Cleansing and classification**

**Brand, industry and address level classification give a deep insight into customer behaviour**

**Q.Refinery customer attributes library**

Health food lover

Apple addict

Luxury goods buyer

Online shopper

Young family

**Actual spend behaviour**

Early adopter

Health Club member

International traveller

Highly loyal

**Over ten thousand actionable individual attributes for every customer**

# Business problems Q.Refinery can solve

Understanding where, when and how a customer shops, and with which brands, is vital to unlocking the full potential of your transaction data.

- Which shopping behaviours can identify customers that will churn to a competitor?

- Are there spending habits that could greatly enhance your internal customer risk scores?

- How does auto-classification of income and expenses streamline and improve the credit application process?

- Which brand preferences best identify customers with a high lifetime value?

- How do I enhance my responsible lending position through imporoved understanding of customer affordability?

- How do undisclosed liabilities and late payments for regular household bills impact the likelihood of default?

# Benefits

- Get a deeper understanding of your customer

- Arrive at better lending decisions with less customer friction

- Help your customers better manage their money – from offering more targeted services to proactively managing customers in financial distress

- Enhance your regulatory compliance through improved risk-profile lending ratios

- Allow your analytics team to focus on more value adding opportunities while easing your data handling compliance needs

- Achieve significant uplift in predictive models using Q.Refinery customer attributes

  - 40% lift in predictability of Home Loan churn to a competitor

  - 20% lift in predictability of Personal Loan take up

# Accelerate your data science capability

- An enterprise grade data cleansing and enrichment engine leveraging Quantium's 16 years of experience, ensuring your data strategy is built on the soundest foundations

- Embedded AI engines that decipher the convoluted, misleading and constantly changing transaction information that typically make it challenging to harness effectively

- Scalable to trillions of transactions: 500,000 brands and 30 million terminals classified

- Operational in under four weeks

- Proven banking industry data models that dramatically reduce cost and complexity

- Established and tested customer attribute libraries across spend, lifestyle, demographic and behavioural characteristics

- Secure by design - developed from the ground up to use only deidentified data and extinguish risk

- Implement on premise, on your choice of cloud provider, or on Quantium's cloud

- Access in batch mode or via real time APIs

![quantium logo]

# About Quantium

- Quantium offers a 16 year track record of innovation in data science. We combine the best of human and artificial intelligence to power possibilities for individuals, organisations and society

- We work with iconic brands in over 20 countries, partnering on their greatest challenges and unlocking transformational opportunities through data

![refinery logo]

**For further information on Q.Refinery, please contact**
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