An aerial photograph of a large, paved city square. The square is filled with numerous people riding bicycles in various directions. The pavement is made of light-colored, rectangular tiles. In the upper left corner, there is a raised, yellow-paved area. A teal banner is overlaid across the middle of the image, containing white text.

BRINGING YOUR BUSINESS THE DATA ANALYTICS
KNOW-HOW TO CREATE PROFITABLE GROWTH



TALSOLUTIONS[®]
Helping you profit from hidden value in your data[®]

WHAT WE DO

Your business needs are always our starting point.

Framed in business relevance, we begin with your existing data or new data sources.

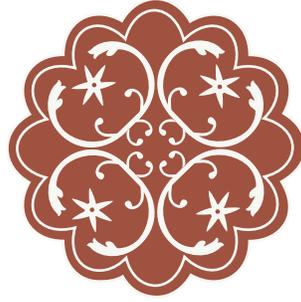
We create new tools and enable you to incorporate those tools into your existing and/or new programs.

We provide the ability to test new strategies as the new analytical tools uncover opportunities.

Through standardized and expanded metrics and evaluations, we measure the success of your new strategies.

We help you build analytical capabilities and competencies within your organization.

We enable you to incorporate outcomes of tests and new programs into Profit and Loss tracking and forecasting systems.



TALSOLUTIONS®

Helping you profit from hidden value in your data®

WHO WE ARE

Tal Solutions' growth as a boutique big data firm—and a certified Women's Business Enterprise (WBE)—springs from the unique cross-fertilization of advanced data analytics consulting services and data product development. Our work meets at the continually evolving juncture of our clients' problems, needs, and opportunities for growth.

Tal Solutions offers consulting for data analytics solutions to help growing organizations create opportunities and profit from the hidden value in their own data—and data everywhere. Using proven analytics strategies and frameworks, we transform data into insight, smart decisions and measurable revenue and profit growth for our clients in financial services institutions, public sector organizations, private companies in varied market sectors, and not-for-profit organizations.

Focusing on our clients' specific business issues, needs and goals, our aim is always to create profitable growth.



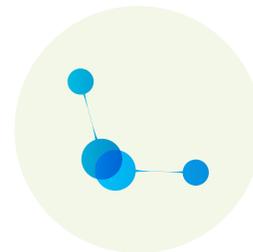
HOW WE DO IT



Segmentation and Universe Expansion

METHODOLOGY. Using advanced analytic frameworks, we use segmentation to enhance business applications that have proven value. Beyond providing segmentation as a tool to understand the traits and attributes that define customer groups, our segmentation strategy applies analytically derived tools to improve specific existing programs or to develop new initiatives.

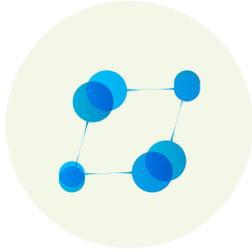
RESULTS. Our segmentation analysis and implementation increases business performance by improved audience targeting, refined risk criteria, effective offer structure, and expanded customer universes.



Portfolio and Marketing Analysis, Program Implementation, and Financial Impact

METHODOLOGY. Our portfolio analysis leads to new strategy and program-development, and our marketing analytics supports marketing campaign execution. We examine and prepare files to confirm accuracy, standardize data structures, and ensure alignment with enhanced marketing strategies. Using augmented data warehousing capabilities and file preparation, we help you apply the learnings of our analysis into further tool development and program implementation.

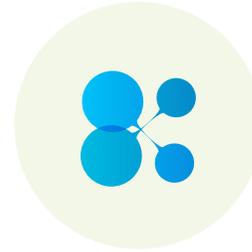
RESULTS. Combining a proven analytical foundation and data strategy with marketing program execution, our expertise assures improved business performance and financial impact.



Risk Management, Predictive Modeling and Credit Policy

METHODOLOGY. Detailed program understanding, credit bureau expertise, risk segmentation, predictive modeling, and custom derived variables are the backbone of our risk management and credit policy system. From new segmentation schemes to performance models to complete custom risk scorecards, we provide the test-and-learn capabilities for implementing programs and measuring financial impact.

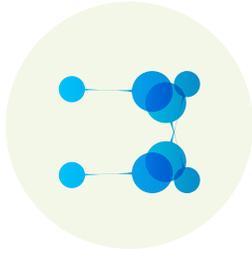
RESULTS. Effective targeting and improved credit performance—maximizing the value of integrating internal and external data and assuring strategic implementation all lead to improved business performance.



Information Management and Business Reporting/Visualization

METHODOLOGY. We believe that there is no insight without measurement. In keeping with this belief, we help you define existing or expanded metrics, standardize methods of calculation, and implement evaluation. Reporting and data visualization enhance clarity and prepare results for analysis and understanding.

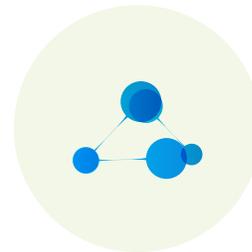
RESULTS. Beyond program and campaign measurement, we help clients input learnings and metrics into broader P&L tracking and forecasting systems.



Data, Technology and Applications

METHODOLOGY. We are continually evaluating current technology, but we always start with—and create value from—what you have in place. We also start with your own data for creating and performing segmentation, marketing analysis, risk management, program testing and implementation, and measurement to complete the advanced analytics cycle.

RESULTS. Our clients take the outcomes from new strategies, programs, campaigns and tests and use them to improve financial performance. You'll appreciate working with the tools and data you have before seeking further opportunities and investments in new technology and data sources.

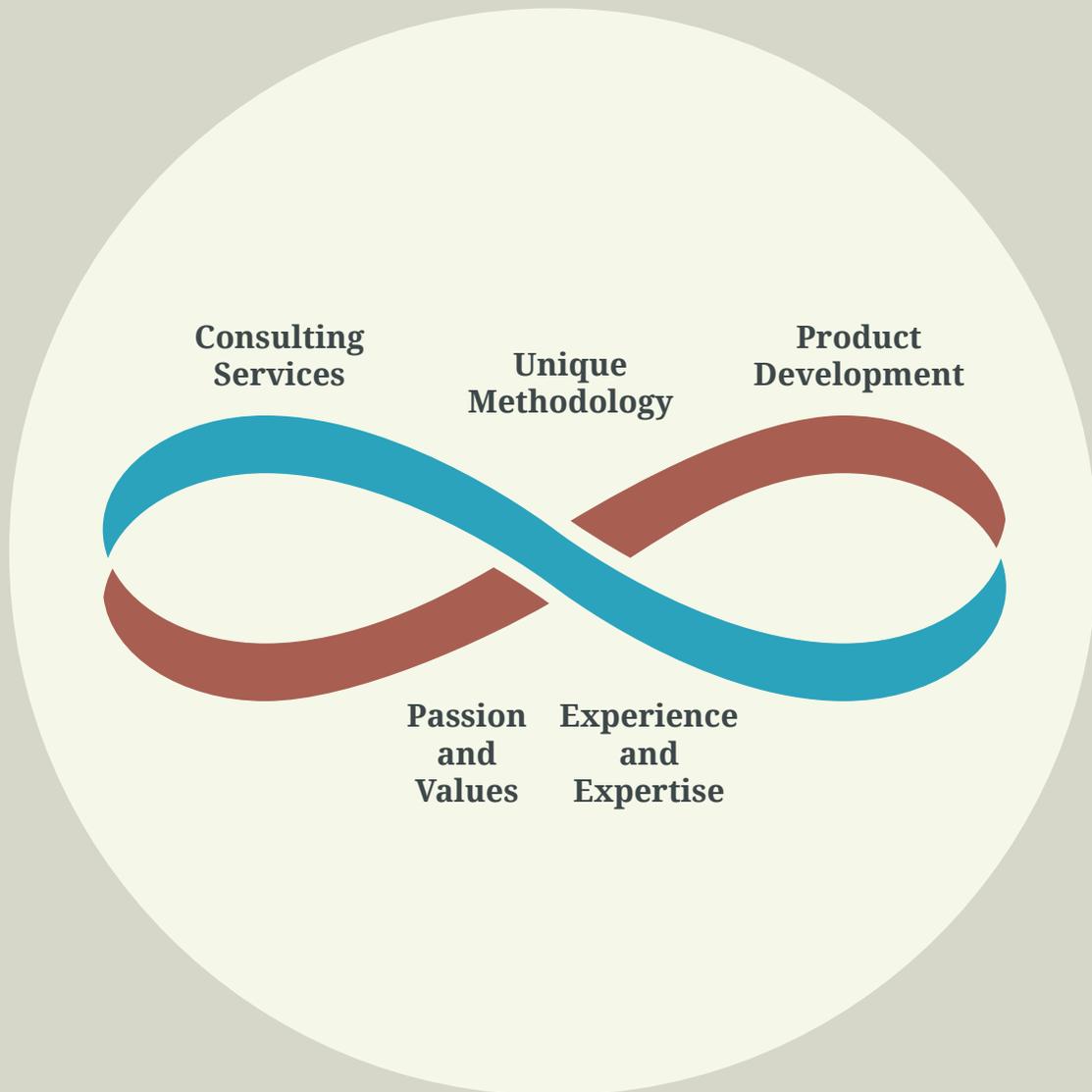


Analytics Leadership and Organizational Design

METHODOLOGY. In building an enterprise analytics strategy and designing an analytical organization, our clients come to us for leadership. We provide an established process for organizational design and structure, talent evaluation, functional team creation, and business guidance for creating an executive level enterprise-wide analytic function.

RESULTS. Using our experience in building a global analytics organization, we help clients develop analytic leadership and design an organization for advanced analytics to support profitable growth and business goals.

CONSULTING SERVICES AND DATA PRODUCTS DEVELOPMENT CONTINUUM



Tal Solutions' capabilities are rooted in Marcia Tal's passion and values. As her experience and expertise grew and broadened, she developed a unique analytical problem solving methodology. That rigorous analytical technique infuses both our consulting practice and data product development.

Exposure to our clients' evolving needs, marketplace dynamics, academia and new opportunities ensures continuous learning and discovery—all driving us to provide financial value to our clients.

CONTACT US TO START PROFITING FROM THE
HIDDEN VALUE IN YOUR DATA—AND DATA
EVERYWHERE

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