

For Immediate Release

Quest Analytics Release Envision Cross-Sell™ for Financial Institutions

Pittsburgh, PA – February 2, 2004 – Quest Analytics, LLC, provider of premier analytic applications for the financial services industry, today announces the release of Envision Cross-Sell for financial institutions.

Envision Cross-Sell™ is a set of pre-built cross-sell models proven effective for banks and financial institutions. This cost effective solution provides excellent predictive results at a fraction of the cost of employing statistical and analytical resources. The models are trained and deployed using a bank's customer behavioral data.

Cross selling products and services is a fundamental business practice. Given today's competitive business market, it is more important now than ever before to optimize marketing efforts and minimize the associated cost.

Envision Cross-sell attacks this challenge head on by reducing the cost of marketing campaigns while capturing the majority of the possible campaign responders. The product is best used for both mail and outbound telemarketing.

The results from the models can be used to reduce marketing costs while maximizing revenue generation for the bank. Envision Cross-Sell increases response rates for the marketing campaigns while at the same time reduces the number of mailing pieces or telemarketing calls made.



A unique characteristic of the Envision Cross-sell model is that the models are trained to work using the bank's customer behavioral data so it is very relevant to existing market conditions.

Quest Analytics, LLC can deploy the solution into a production environment in about 6 weeks or even sooner providing the bank has trended customer behavioral data available. The solution can be installed as in-house solution or run as an ASP solution.

For banks, financial institutions, and credit unions looking to achieve greater marketing efficiency and increased return on every cross-sell campaign, Envision Cross-Sell is a comprehensive offering that delivers results.

About Quest Analytics:

Quest Analytics, a software and services technology company, specializes in developing and delivering analytical solutions to the financial industry. Founded in 2001, Quest Analytics is a privately held limited liability company and is headquartered just south of Pittsburgh, Pennsylvania.

For more information about Quest Analytics, please call 412.347.0386 or visit our website at www.quest-analytics.com.