

PositivityTech® is a SAAS platform that combines human insights and advanced technology to uncover and enable the strategic growth opportunities hidden in your customers' complaints. PositivityTech invigorates organizations so that they view complaints as a critical source of information that powers success, rather than a drain on resources.

WHY POSITIVITYTECH?

Any complaint can be unpacked for value. PositivityTech breaks down complaints to reveal deeper, valuable business insight.

The platform helps institutions:

Identify



Provide early warnings of complaints and illuminate pain points. Our executive and competitive dashboards provide the option to review competitive sets specific to customer narratives, products and issues.

Understand



Highlight keywords that provide deeper meaning into existing complaints. Our Sentiment and Severity Scores shed light on a complaint's level of urgency as insight for prioritization.

Predict



Uncover triggers to identify complaints before they happen. PositivityTech scoring algorithms reveal potential environmental risks to enable preemptive management actions.

Prevent



Adopt actions to inhibit future complaints. PositivityTech links complaints to the business policies and tactics that prompted them, and derives the associated financial impacts.

PLATFORM FEATURES

- Data and technology in a secure and stable environment
- Open source and client data capture for timely, relevant action
- Competitive position by company, product, complaint type
- Diagnostics of most pressing customer pain points
- Predictive scoring to understand regulatory threats
- Financial modeling links customer frustrations to business impact

NEGATIVES INTO POSITIVES

We can help you flip the script on customer complaints. Negative input can have positive impact, and be a business asset and catalyst.

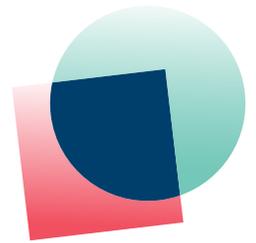
- **Assure strategic growth goals**
- **Improve the customer experience**
- **Sustain and improve regulatory relationships**
- **Anticipate and manage the financial impact of customer complaints**

MARCIA TAL

Marcia Tal, CEO and Founder of Tal Solutions LLC, is the visionary behind the PositivityTech platform. She has over 30 years of experience helping organizations uncover growth opportunities in hidden assets, from data sets to people. As EVP at Citigroup, Marcia created and built the Global Decision Management function in over 30 countries, introducing advanced analytical tools and strong governance process into business decisions.

TEAM

The team includes former c-suite executives and senior leaders who together have held general management positions and led every major business-critical function in consumer financial services. These professionals are supported by partners who bring the highest standards of data security and state-of-the-art technology practices.



Business models have been significantly disrupted by recent health, economic and social crises, demanding institutions’ rapid activity to adapt and manage in a new environment. The PositivityTech® intelligent platform’s scoring algorithms reveal potential environmental risks to drive preemptive management actions.

PositivityTech directly addresses key drivers of business risk, breaking down complaint language by parsing components in a sophisticated, easy-to use, fully scalable solution.

Enforcement Model	Predicts likelihood of an enforcement action.
Lawsuit Model	Predicts likelihood of a lawsuit.
Debt Collection Model	Predicts likelihood of non-payment of debts owed.
Account Closure Models	Account Closure Models predict both voluntary and involuntary closures.
Keywords & Severity Score	A domain-specific lexicon that identifies severe complaints and future risk based on customer narratives.
Bias Index™	A tool that identifies prejudice within customer and employee complaints and makes it possible to prevent systemic discrimination.
Categorization	Consistent and multifaceted grouping of customer complaints provides insights to identify relevant resolutions across all customer touchpoints, from digital to in-person.



By tapping into the PositivityTech platform’s “listening,” executives gain a new level of control over today’s intensifying risks. Our scores isolate high-risk customer interactions and help you prioritize where action will matter most.

SPOTLIGHT ON THE BIAS INDEX

Using PositivityTech’s **AI-powered Bias Index**, we’ve explored millions of customer complaints and discovered that there are three types of biases — small in number, yet vital to find and prevent.

- **Explicit bias:** The customer uses words that indicate they experienced bias.
- **Implicit bias:** The customer uses contextual references that imply bias.
- **Suggested bias:** The customer describes situations that hint at bias.

Products like mortgage are four times more likely to have biased practices, which may be attributed to these transactions being done “face-to-face.”



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