

# 2016 Data Investment Symposium

Driving Development with a Data Focus  
Building a Network of Credit Union and CUSO  
Leaders with a Data Focus

April 27, 2016

**CU<sup>+</sup>ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION

2016 Data Investment Symposium

## FOCUS GROUP INPUT

### Round 1: Introduce Yourself

- Tell us your name, credit union name, and your position
- Which of these best describes your role:
  - Writing the plan to maximize data?
  - Encouraging others to maximize data?
  - On the front lines, responsible for finding, presenting, and creatively leveraging the data towards action for success?
- Did you come to last year's Symposium? Has your role changed since then?

# Data Investment Symposium: Year 2

Maybe the last year? Do we already have our mandate and it's off to the races?

- Last year we got together to brainstorm on how to invest the CUSO's resources to support CU leaders who wanted to call out data strategies and tactics as a specialty
- From these conversations we
  - Launched some prototype products and services
  - De-selected options like On Approach
  - Are taking a deeper dive on analytics with the Data Boot Camp
  - Committed to a Data Investment Symposium Year 2 event so we could talk about what's next
- Our goal today is another open brainstorming session where you take the lead and everyone engages

**Based on today's attendance, CUs seem to be in agreement that maybe now we should just get busy**

# Data Investment Symposium vs. Data Boot Camp

What's the difference? What's the symbiosis?

## Data Investment Symposium

- A focus group to prioritize how our CUSO responds to evolving credit union strategies related to managing data
- To identify products and services that fit with the investments CUs will make in the future
- To plan our response to data strategists in the same way we respond to lending strategists

## "What Makes Data Valuable" Executive Boot Camp

- A focus group to prioritize how our CUSO responds to the need for better data analytics in the CU marketplace
- To identify products and services that fit with the investments CUs make and will make around data analytics
- To engage a growing set of CU resources who are tasked with getting more from their CU's data and turning data into knowledge

**Both are about recognizing the growing talent in CUs that specializes in data and what to do with it**

# What We Learned From Last Year's Symposium

## An Emerging Vision

- As a vendor responding to the network, it's pretty clear that we need to build products and services for two different emerging audiences
  - People focused on **managing data separate from their vendors**, believing they can build a more comprehensive picture of everything their organization does
  - People focused on **managing data through their vendor solutions**, where the data is either dispersed across a vendor network or potentially aggregated by CU\*BASE
- We need to address both with equal intensity and a simple goal to support the credit union's agenda, without the bias of our own

**Both audiences represent a very viable market for CU\*Answers as a vendor**

## FOCUS GROUP INPUT

### Round 2: Which one are you?

- Where does your credit union fall among our emerging audiences?
  - “We prioritize a comprehensive and centralized database via our own design”
  - “We prioritize a comprehensive and centralized database via the CUSO’s collaborative design”
  - “We have decided to manage our data where it lives, in a decentralized manner”

For a vendor, there’s money in all three perspectives, but as collaborators, how do we fund the tools needed by our diverse collaborations?

## FOCUS GROUP INPUT

### Round 3: What's important to you?

- Considering your focus, which of these are most important to you?
  - Data processing tools to move data to the outside world
  - Data processing tools to move data towards CU\*BASE
  - Building more CU\*BASE solutions connected to third-party vendors
  - Being part of the data design agenda
  - More tools that help you self describe and change data automatically
  - Blending non-core processing data with CU\*BASE data
  - Something not listed here?

Be honest...what will you engage?  
Everybody likes options, but in a world of scarce resources,  
it's your responsibility to act on what you ask for

# Since Our Last Meeting

A quick update on projects we talked about last time...what's next for these tools?



# Database Search Assistant

## What's Been Done, What's Next?

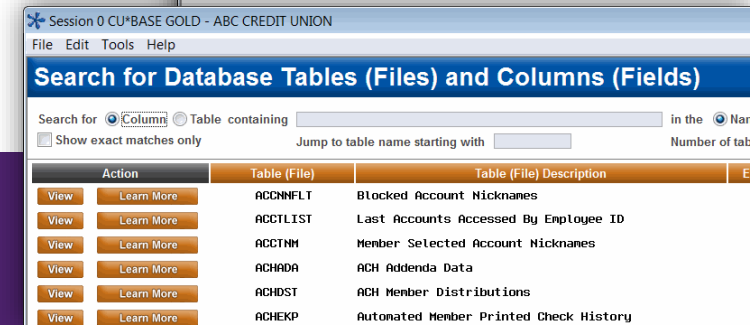
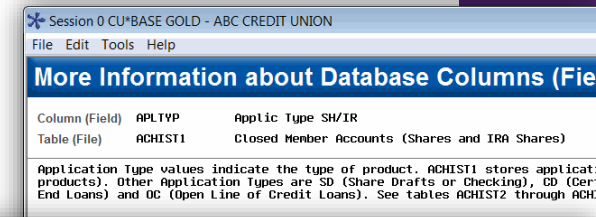
- Implemented in the 15.2 release last fall
  - Database table and column descriptions come from the “metadata” (data about data)
  - “Learn More” buttons with new tips and explanations to help you understand what data is available to you

Feedback wanted!

- More improvements implemented in 16.02:
  - More sort capabilities
  - “Jump to column name” feature

- For January 2016:

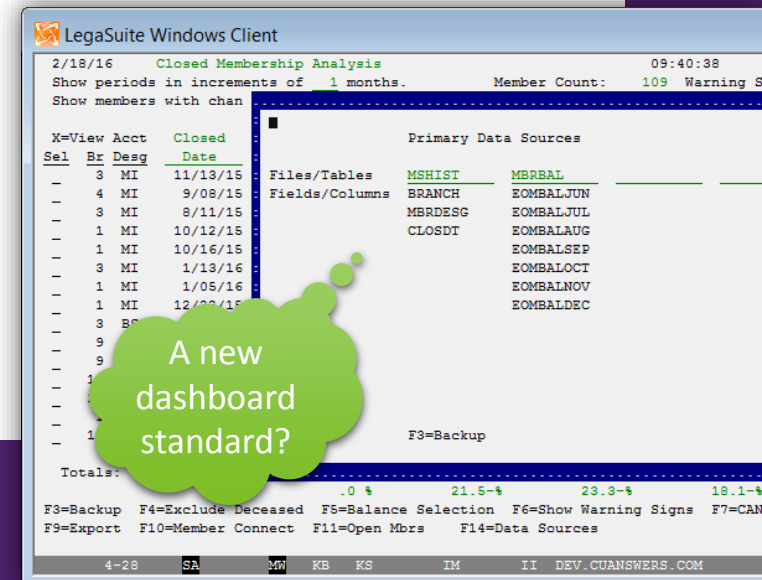
# of times accessed by data center staff	170
# of times accessed by credit union staff	493
# of online CUs who used it at least once	77



# Database Search Assistant

## What's Been Done, What's Next?

- What should we consider for the next phase of development?
  - Beefing up the Learn More content – working on filling in the gaps, plan for including this with all our new tables going forward
  - Are there other tables we should document? We started with the “Frequently Used Files” list in help – how should we prioritize the rest?
  - Adding space for your CU to document how you use specific tables, columns, or values in your analyses – would you use this capability?
  - Tricks for figuring out data locations (“field mapping”) – ways to show which database tables are open on any given screen
  - What else should we consider?



# Communicating Database Changes

## What's Been Done, What's Next?

- Starting with the 15.2 release, we revamped our database changes memo to include more for database gurus like you
  - In addition to new/changed tables, we now also list column changes within each table
- This is also important for making sure your scheduled Queries run each month as expected
  - Do you follow these steps?
- What else can we do to help?

### Updating Your Automated Queries

If you ever remove or add a file to a Query definition of a Query that you have automated, your Query **MAY NO LONGER RUN** unless you also update the Query automation configuration as follows:

1. On the Configuration Functions menu (MNCNFX) select Custom (Query) Reports/Files
2. Select the Query and use Edit
3. Make the necessary changes and use Add/Update (F5) to save

**NOTE:** You do not need to do this if all you do is tweak a selection parameter such as modifying a date.

pg. 1 of 2

Product	Version #	To be released to:	On date
CU*BASE® GOLD	16.02	Online CUs	February 14, 2016
		Site-Four	February 14, 2016
		Self-Processors	March 7 & 8, 2016

Also contains Imaging Solutions release IMQ\_14.02

#### Updating your Custom Queries

If a file listed below is included in any of your Query definitions, your Query **MAY NO LONGER RUN** unless you also update the Query automation configuration as follows:

1. On the CU\*BASE Report Builder 1 menu (MNCNFX) choose 2nd Change and enter your Query name, then use Enter to proceed
2. Select Choose Files
3. Use Enter to move through these screens until you're back to the Report Builder - Main Menu
4. Use Exit
5. Select Save query definition and Run Interactively then use Enter

**NOTE:** If the field changes from a numeric to an alpha-numeric field, you will need to add "single quotes" around the Selection Criteria.

#### Updating your Automated Queries

If you ever remove or add a file to a Query definition of a Query that you have automated, your Query **MAY NO LONGER RUN** unless you also update the Query automation configuration as follows:

1. On the Configuration Functions menu (MNCNFX) select Custom (Query) Reports/Files
2. Select the Query and use Edit
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**NOTE:** You do not need to do this if all you do is tweak a selection parameter such as modifying a date.

#### NEW DATABASE TABLES

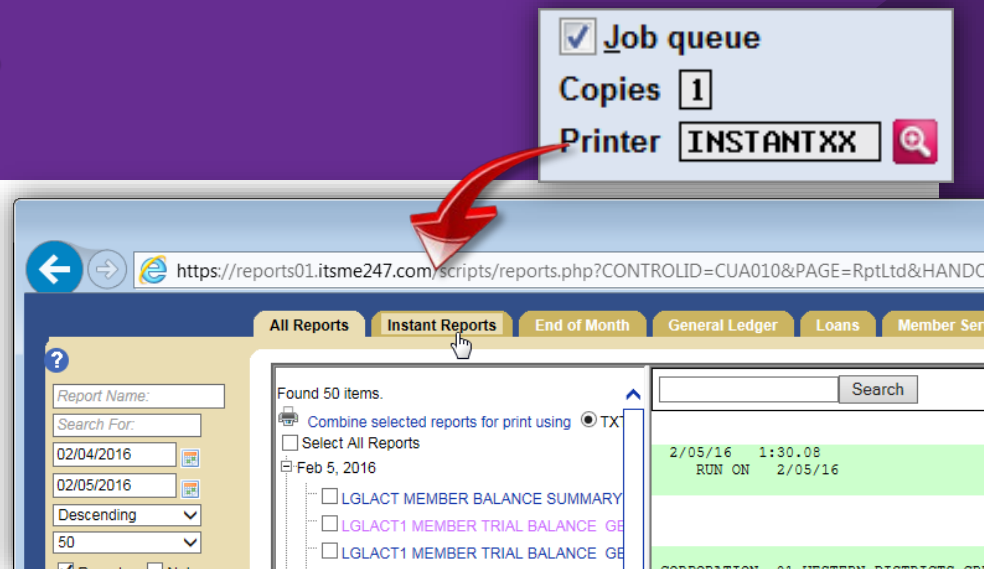
For details on the formats and available values for specific table columns, refer to the Database Search Assistant variable on the CU\*BASE Report Builder 1 menu (MNCNFX).

Table	Description	Purpose
MENOCCTG1	Credit Card Category Analysis Export file	Export file for the new Credit Card Dashboard
MENOCCTG2	Credit Card Category Analysis Export file	Export file for the new Credit Card Dashboard
MENCHSUM1	Channel Summary Export file	Export file for the Channel Activity by Member Age Group Dashboard
MENCHSUM2	Channel Summary Export file	Export file for the Channel Activity by Member Age Group Dashboard
EXDLRLDQ	Dealer Delinquent Accounts Export file	Export file for the Dealer TB/Reserve Calc. report
EXDLRLRSV	Dealer Total Balance/Reserve Calculation Export file	Export file for the Dealer TB/Reserve Calc. report
EXIMBBR5	Where Your Members Branch Export file	Export file for the Where Your Members Branch inquiry
EXIMBBR6	Where Your Members Branch Export file	Export file for the Where Your Members Branch inquiry
EXIMBRCL8	Member Class Breakdown Export file	Export file for the Member Class Breakdown Inquiry
EXORGRTRX	Transaction Count by Origin Export file	Export file for the Transaction Activity by Branch inquiry
EXTLRSDM	Teller Day of Month Analysis Export file	Export file for the Where Your Members Branch inquiry
EXTLRSDW	Teller Day of Week Analysis Export file	Export file for the Where Your Members Branch inquiry

# INSTANTxx Reports

What's Been Done, What's Next?

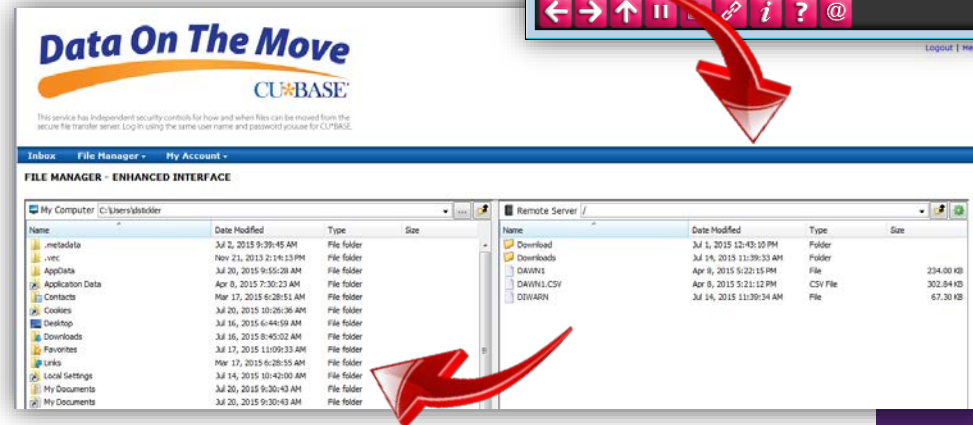
- Introduced in the 15.2 release
- Very popular feature!
  - 2,716 reports have been archived since October
  - In the last 30 days, this feature was used **677** times – an average of 23 times a day across all online CUs
- Some caveats to keep in mind...
  - Reports cannot be deleted once they make it to CU\*Spy
  - All reports will be archived, and can be seen by all CU staff
- What's next for this tool?



# Data Downloads

## What's Been Done, What's Next?

- Introduced in the 15.2 release (*Fall 2015*)
- Adoption has been slow
  - 8 CUs, less than 20 total users



	Client Access		Data On the Move	
	Dec.	Jan.	Dec.	Jan.
# of downloads	2,892	3,533	25	22
# of CUs	126	134	6	8

# Data Uploads

## What's Been Done?

### ➤ The ABCs of Uploading Data to CU\*BASE:

- In order to bring data into the System i, there must already be a formatted file in which to place it
- There must be an \*.FDF file on your PC that gives instructions on what the data looks like: field order and length, data format (numeric vs. date vs. alpha), etc.
- Files must be uploaded to QUERYxx and can be used only for approved purposes (analysis, or for populating specific tables, with data validation controlled by a CU\*BASE tool)
- Unused files in QUERYxx are purged after 90 days non-use

### Current CU\*BASE Upload Tools

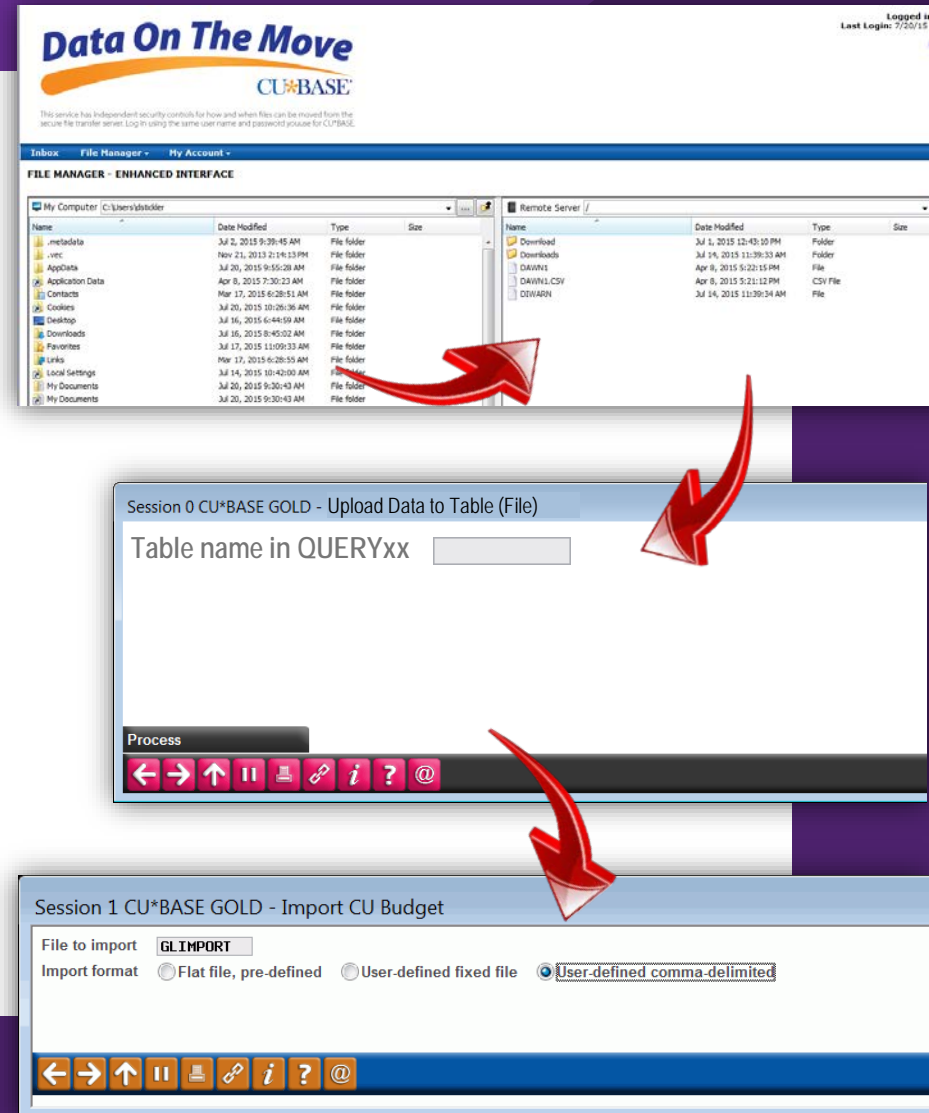
- Membership Applications
- Create/Post Journal Entries
- Mail/Direct Post
- Work With CU Budget
- Direct file transfers to QUERYxx
- FinCEN, OFAC, FIDM
- 3rd-Party Uploads (OTB, etc.)

# Data Uploads

What's Next? 3 Projects On the Horizon

## 1 Alternative to Client Access

- New **Data On The Move** tool for uploading data into DB2 for i, using a similar technique and user interface
- Controls
  - Data can be pulled into tables in QUERYxx only
  - Validation handled by tools for importing data (G/L import, direct/mail post import, etc.)



# Data Uploads

What's Next? 3 Projects On the Horizon

## 2 Uploads for Analysis

- We would create a set of general-purpose tables in QUERYxx
  - Account base only, account base & suffix, accounts base & email, etc.
- You download a list of accounts, manipulate the list in Excel, bring it back into CU\*BASE and use Query to join with MASTER/other files
- Use the resulting file with CU\*BASE analysis tools like Member Connect or Common Bonds

## 3 Uploads for Data Floods

- We would create a tool designed to handle common flood requests
  - Updating loan review dates, ANR limits, SEG Codes, etc.
- Upload your data into a set of compatible tables in QUERYxx
  - Include the accounts you want to flood as well as the data values you want populated
- Run a tool that validates then floods the data into CU\*BASE tables

**Let's talk about each of these in a little more depth...**

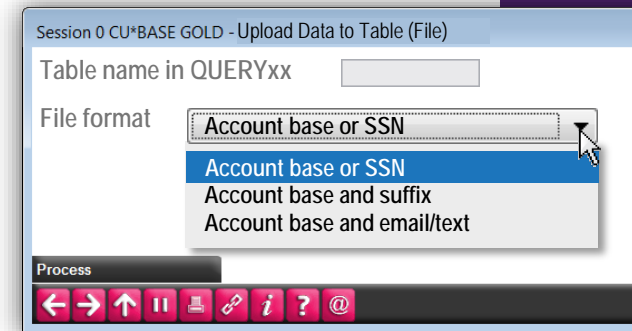


# Data Uploads: Getting Data Into CU\*BASE

General-purpose Tables in QUERYxx, Ready to Receive Your Data

## 2 Uploads for Analysis

- We will create some generic tables with common formats:
  - 9-digit account base or tax ID #
  - 9-digit account base and 3-digit suffix
  - 9-digit account base and 200-character email address
  - Prospects list *(for imports into your non-member table)*
- You then use Query to join with CU\*BASE files:
  - Output to new table in QUERYxx
  - Output to designated file in FILExx (STMT##)
- Use the resulting file with Member Connect, Common Bonds, List Generator, etc.



# Data Floods: Updating a Batch of Member Data

## Projects We've Done Since 2003

### 3 Uploads for Data Floods

- Additional Signers Delinquency Level
- AFT Loan Payment Controls
- ANR Limits / Lock Flag
- ATM Limits / # of Trans (*conditional on BIN, PIN/SIG, current amts - only flood if current limit is > \$xx*)
- CD Penalty Code
- Code Word
- Due Diligence Flag
- ECOA Code
- Electronic Hold Group
- E-Notice Flag
- E-Statement Flag
- Freeze Code (*conditional on DivApl*)
- Home Banking Flags
- Loan Category (*conditional on purpose/security codes*)
- Loan Delinquency Fine Codes (*cond'l on loan categ, dealer*)
- Loan G/L Numbers
- Loan Maturity Date
- Loan Payment Matrix
- Loan Processor, Officer, Collector (*conditional on risk score, based on employee turnover*)
- Loan Purpose/Security Code (*conditional on loan category*)
- Loan Review Date
- Mail Code 1, 2 (*conditional on loan category*)
- Marketing Clubs
- Member Branch (*cond'l on acct # range, ZIP code, other*)
- Overdraft Protection Accounts
- Photo ID on File Flag
- Print Additional Signers Flag
- Reg E Opt Out
- Risk Score
- SEG Code
- Statement Mail Code
- Statement Style
- Tracker follow ups (*change follow-up Emp ID when an employee leaves the CU*)
- Tracker account suffix (*conditional on Tracker Type*)
- Variable Rate Code

**Traditionally these have been custom programs,  
run for a \$ fee... time to open the door a bit**

# Data Floods: Updating a Batch of Member Data

Thinking About Some New Techniques

## 3 Uploads for Data Floods

### ➤ CU-directed data floods:

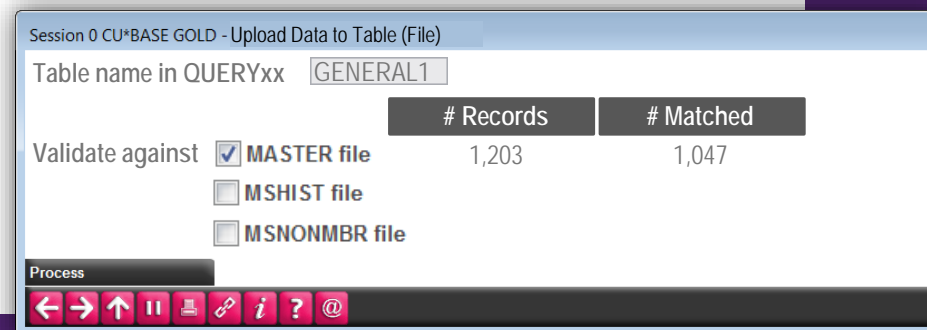
- Appropriate for **member/account data** elements more than **configuration settings** which may need special timing

### ➤ Validation routines:

- Formats (*dates vs. alpha vs. numeric*)
- Data integrity (*validate codes against configs, Y/N vs. 0/1, etc.*)
- # of hits on master membership or account files

### ➤ Flood types:

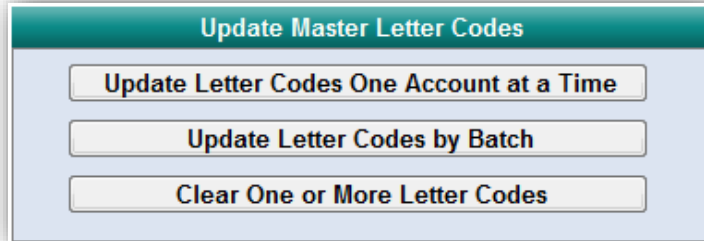
- Conditional flood – *put this value in these records if x is true or unless y is false*  
**OR**
- Simple/global flood – *put this value in all the records in this list (pre-filtered by you)*



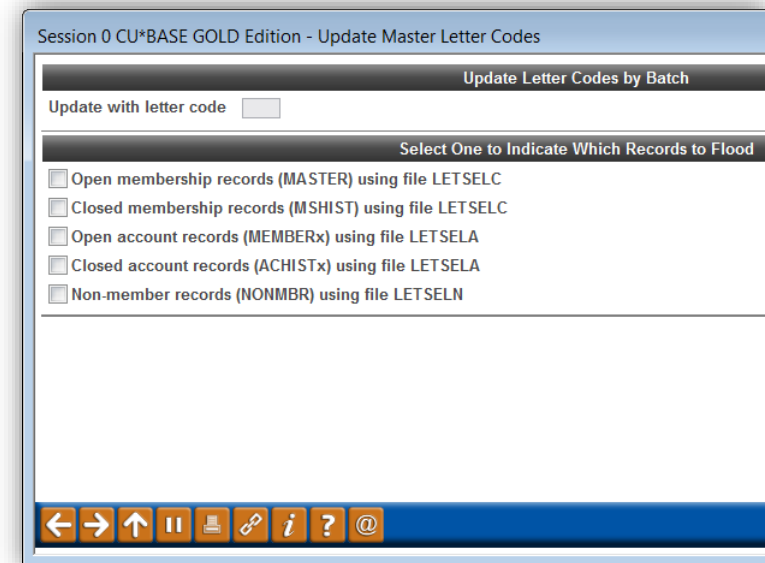
## Remember this...?

Should we build more tools like Letter Codes?

**Letter Codes** are a user-defined field with a built-in tool for populating your database



Great when you need to tag a group of members who have nothing else obvious in common, then use the code as a filter for another purpose



**"Tag Mbr Accts With Letter Codes"**  
on the Marketing Functions menu (MNMRKT)

# Dashboard and Report Exports

What's Been Done, What's Next?

- PDF/Excel/CSV export buttons added to 9 more dashboards *(15.0 release)*

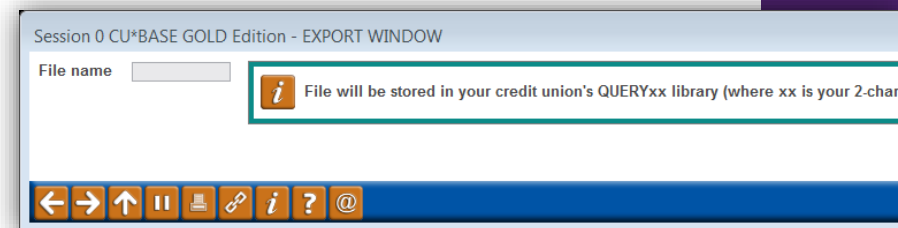


- Export detail for Query or accounts for Member Connect added to

- Credit Score History Analysis Dashboard *(15.0 release)*
- Package Loans to be Sold Report *(15.0 release)*
- 6 dashboards on the MNMGMA Know Your Member Analysis Tools menu *(16.02 release)*
- 5 dashboards on the MNHTLA Teller & Cash Analysis Tools menu *(16.02 release)*
- 2 indirect/dealer reports *(16.02 release)*

- What's next?

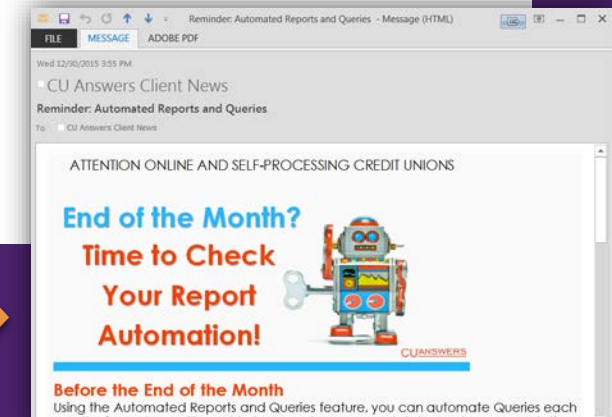
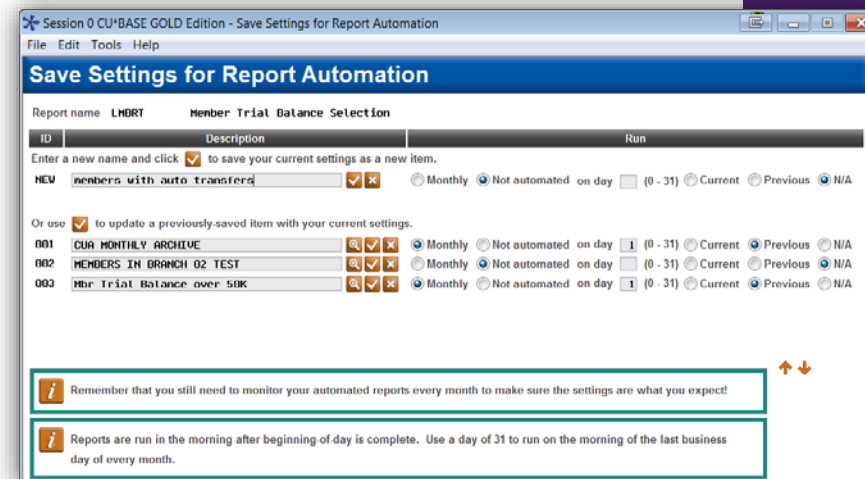
- 2 more dashboards in the standardization project, others as we can



# Report Scheduler

## What's Been Done, What's Next?

- 14 more reports added in 15.0 release last spring
  - Brings the total to **35** reports that can be scheduled, plus all your custom Queries
- With 15.2 we added the ability to run a report or Query any day of the month
  - Not a daily frequency, but a “day of the month” choice for any report
  - Create as many scheduled runs as you like
- What's next?



# Other Goodies for Database Gurus

- Changes to the structure of the Additional Signers table *(16.02 release)*
  - SSN/TIN changed to numeric so you can join this with the MASTER or other tables
- GOLD Release Inquiry gathers even more data elements about your workstation *(16.02 release)*
- Automated Collateral Valuation *(in development)*
  - More ways to grab data from a third-party resource – this one delivers vehicle values directly to CU\*BASE collateral records
  - #38480 – still waiting for a programmer

# Update on the DEX Project

Data Exchange Services from CU\*Answers



## ➤ DEX = Data Exchange

- A powerful and flexible tool that lets credit unions define and move their data how they want, when they want

## ➤ Currently in a pilot program with Notre Dame FCU

- NDFCU has their own external data warehouse (EDW) for the autonomy to do whatever they want with the data, and they need to pull data from CU\*BASE to populate this warehouse once a day, every day
- The CU selected **81** CU\*BASE tables from which data should be pulled
- DEX automatically copies the tables and pushes the data to the CU's server every night between EOD and BOD
- The CU has an automated process to import and manipulate the data



# Update on the DEX Project

Where does DEX go from here?

- CU\*Answers is going to offer DEX to all CU\*BASE credit unions starting later this year
  - Uses a standard platform but does require configuration to fit each credit union

## ➤ Fees:

One-time setup charge . . . . . \$1,500

Monthly processing fee . . . . . TBD

*Based on frequency*

Modifications . . . . . Quoted

*Billed at time and materials*

### ✓ Frequency

*Daily, weekly, monthly*

### ✓ Timing requirements

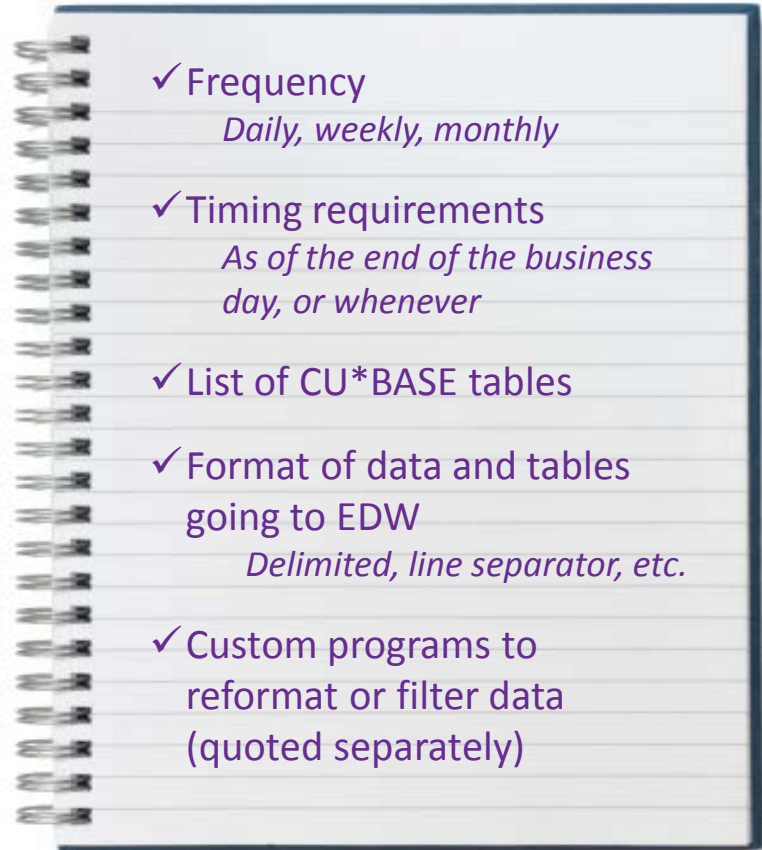
*As of the end of the business day, or whenever*

### ✓ List of CU\*BASE tables

### ✓ Format of data and tables going to EDW

*Delimited, line separator, etc.*

### ✓ Custom programs to reformat or filter data (quoted separately)



# OTB TotalLook

## What's Been Done, What's Next?

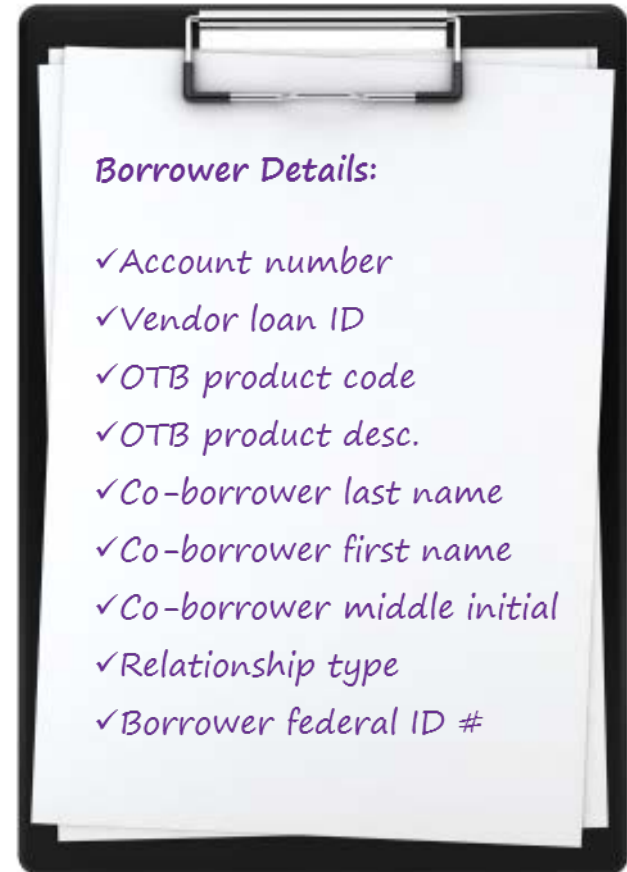
- Automated OTB Payments via AFT (“OTBFT”)
  - New type of AFT to transfer from any account to an OTB
  - Project was spec'd in 2012, put on hold for FEP, killed and written off last June – **we need a project champion!**
- OTB SSOs
  - Linking from online/mobile channels to third-party tools
  - Currently in place: CFS, FIS, PSCU, and Everence HSA
- OTB accounts in CU\*BASE dashboards and reports
  - Project for adding OTB accounts to the loan concentration risk dashboards (#40989) is still in development, no target date yet

# OTB TotalLook

## What's Been Done, What's Next?

### ➤ Borrower Details for OTB Loans

- Retrieving borrower information from OTB vendors (*includes co-borrowers, guarantors, etc.*)
- New database to store the data
- Display components to CU staff in CU\*BASE and members via **It's Me 247**
- #38488 currently in development, effort estimated at 450 hours



# OTB TotalLook

## What's Been Done, What's Next?

### ➤ Adding OTB Transaction History

- Giving members a TotalLook in online and mobile banking channels
- Giving employees a TotalLook in CU\*BASE Inquiry and Phone Op
- Infrastructure coding is nearly done and we're dusting off our project with BLG, but **we're looking for another project champion** with a vendor that's ready to move

Loan Information

Print

**30 YR FIXED MOR**

The information shown here was last updated on **8/19/2011 9:56 PM**. Account details may not immediately reflect recent transactions or other changes made to the account.

Loan Details	
Account #:	*****2395
Institution/Agency:	THE MORTGAGE SUPERSTORE
Description:	30 YR FIXED MORTGAGE
Delinquent?	Yes
Amount Past Due:	\$1,026.50
Next Payment Due Date:	8/1/2011
Payment Amount:	\$1,026.50
Balance:	\$132,768.91
Disbursement Limit:	\$150,000.00
Maturity Date:	4/30/2030
Last Payment Date:	7/1/2011

Pay Now

Account Detail

!

NOTE: Contact the Credit Union for the exact payoff amount for this account.

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	A
000	REGULAR SAVINGS	3,605.22	0.00	3/25/13	.	.	Y	
110	CHECKING	350.16	0.00	6/11/14	.	.	Y	
010	USED VEHICLES	6,079.31	128.11	7/02/14	.	.	.	
*15	MORTGAGE LOAN	1,206.20	107.54	6/15/14	.	.	.	

# OTB TotalLook for Data Analysts

## Data-mining Your OTB Vendor Data

OTB Type	Vendor Name	Table Name for Raw Data Stored in FILExx
Credit Card	Equifax/Certegy	RCEQXX/Operator is translated into RCRDXX in each FILEXX
Credit Card	FIS BASE-2000	VFB2RBLST
Credit Card	FISV	RCFSXX/Operator is translated into RCRDXX in each FILEXX*
Credit Card	PSCU (FDR1)	RCPSXX records cleared when moved to RCRDXX*
Credit Card	TMG/FDR2	RCPSXX records cleared when moved to RCRDXX*
Credit Card	TNB (FDR-4)	RCPSXX records cleared when moved to RCRDXX*
Loan	BLG Business Loans (through PCFS Center)	PCFSCIF
Loan	CBS Business Loans	CBSLOAN
Loan	CENLAR Mortgage	CNLOAN
Loan	CUSO Mortgage	MCFILECY (workfile)
Loan	Dovenmuehle (DMI) Mortgage	DMILOAN
Loan	Members First Mortgage (from Mortgage Builder)	VMBLRBLST
Loan	Midwest Mortgage	MWMLOAN
Loan	Mortgage (for Kalsee)	MMSLOAN
Loan	Mortgage Center	MTGCINF, MTGCINDM, or MTGCINAX
Loan	Student Choice	SCLOANIF
Loan	UAS Student Loans	UASLOAN
Savings	CFS Investments	CFSACCT, CFSBAL, CFSPOS, and CFSCONT (not used)
Savings	HSA Investments (Everence Financial)	VEVRRINVBL

\*Currently these files are cleared once the data is moved to the generic CU\*BASE OTB files.

We just pull out what we need then toss the rest...what opportunities do you see?

How do we make this information clear and known to your CU?

# OTB TotalLook for Data Analysts

## Aggregating and Organizing Data for Easier Queries

- TotalLook for data analysts: Experimenting with database “views”
  - Views simplify complex data structures and make it easier to Query across multiple database tables
  - Imagine a “member loan summary” table that combines MEMBER5-6 with OTB loan account files

### Display Report

Report Builder

Position to line

Shift to column

Report width 451

Line	.....1.....	.....2.....	.....3.....	.....4.....	.....5.....	.....6.....	.....7.....	.....8.....	.....9.....	.....10.....	.....11.....	.....12.....
	Account	Account	Applic	Loan	OTB Account	Club Account	Allow OB	Deposit	Allow OB	Withdrawal	Allow in Onl	
	Base	Type	Type	Category	Number	(Y/N)	(Y/N)	(Y/N)	(Y/N)	(Y/N)	Banking	(Y/N)
000001	8,826	074	OC	03	NOT OTB	N		Y		Y		Y
000002	8,826	F03	OT	NA	4366	N		N		N		N
000003	8,826	V17	OT	NA	4366	N		N		N		N

# Building a Query Store

## Looking for Some Project Champions

- “It would be cool to scan the custom reports other CUs have built”
  - During the FEP transition we learned there is a lot of junk out there
  - Would you really take the time to peruse 2,000 Query definitions?

	Existing Reports	Last Modified
ALTRACKERS	Show Pre-Approval Letter Trackers Opened	Feb 01, 2016
ALTREALITY	Loan Officer Minutes Closed End Loans GH 5/7	Jun 11, 2013
ANRCOUNT	RW ANR FEES PER MEMBER BY MONTH	Dec 09, 2015
APDENY0414	Monthly Member Applications for Categories 1	Apr 28, 2014
APDENY414N	Monthly Member Applications for Categories 1	Apr 28, 2014
APPANALYZR	Monthly Member Applications for Categories 1	Feb 09, 2016
APPESCS	RW ONLINE CREDIT SCORES VIEWED W/LOAN APP	Oct 15, 2015
APPSDENIED	Denied Applications	Apr 09, 2014
APPSFLOAT	Monthly applications for branch 1	Sep 24, 2013

Let's take a quick poll...

**What's your Query naming convention?**

Can you share your Query definitions among your own team members and have them know what they're for?

Should we start by sharing best practices with each other?

# Building a Query Store

Looking for Some Project Champions

- Models for the Query Store concept:
  - **CSR library model** – Centralized repository for templates (complex file joins, date compare formulas, multi-file/cascading Queries, etc.)
  - **ExamShare/PolicySwap model** – CU submits, we do a cursory review just for suitability (not warranted by us), anyone can copy
  - **AnswerBook model** – CU submits, we review thoroughly to ensure it works for public consumption, others can view
- Who takes the phone calls?
  - How do we connect interested shoppers with the expert at your CU who knows why it was built and how it's used?



# Building a Query Store

Looking for Some Project Champions

- We'll need to use the experience we gained during FEP to work around the security and database silo issues
  - Coordinating the permissions: on the library, on the definition, on the resulting database files
  - Embedded library instructions (FILEXX vs. FILEWN vs. FILEFR) and printers/output queues
  - Adhering to best practices restrictions (*output file names, locations, etc.*)

*Did you know...?*

We routinely purge  
database files in  
QUERYxx

But we NEVER purge  
Query definitions

Should we?

# Optics: Building a New Kind of Service

## Ordering Data for an Analyst Bench

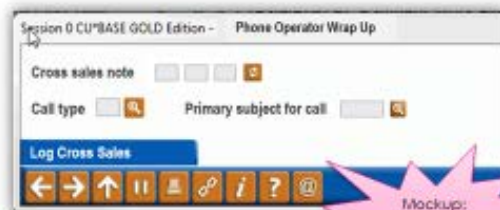
- Call Center Optics are coming in the 16.05
- What's next?
  - Adding automated creation of Tracker notes based on the call type

### Goal #2: Build New Databases for Insight

#### OPTICS: NON-TRANSACTIONAL DATA TRACKING – WHAT PEOPLE DO YOU CAN'T SEE TODAY

##### ■ Introducing Call Center Optics

- Tracking every member that was helped through CU\*BASE Phone Op
- Cross-referencing member activity to their call center activity
- A search for new ways to earn from answering the phone



Mockup:  
currently in  
design stage

##### ■ Introducing It's Me 247 Optics

- Watch, record, and analyze the clicks in the online world

- |  |                                       |
|--|---------------------------------------|
| 1 - Logged In/Out                        | 30 - Went to FIB                      |
| 2 - Clicked Smart Message xxxx           | 31 - Viewed Check Image               |
| 3 - Viewed Open Loan                     | 32 - Printed the Page                 |
| 4 - Viewed Open Certificate              | 33 - Viewed Dividend/Interest Summary |
| 5 - Viewed Open Savings/Checking         | 34 - (Payverts) Created Payee         |
| 6 - See/Jump Activity                    | 35 - (Payverts) Paid a Bill           |
| 7 - Clicked xxx Loan to open             | 36 - (Payverts) Viewed Bills          |
| 8 - Clicked xxx Certificate to open      | 37 - (Payverts) Sent P2P              |
| 9 - Clicked xxx Savings/Checking to open | 38 - Viewed Messages                  |
| 10 - Changed Personal Information        | 39 - Added check stop payment         |
| 11 - Forgot Password                     | 40 - Downloaded account Details       |
| ...                                      |                                       |

These new optional databases will have associated fees and purge schedules to fit with your plan for using the data

# Optics: Building a New Kind of Service

## Call Center Optics

- The data we gather for call center activity will be the template for the future:

Line	.....1.....	.....2.....	.....3.....	.....4.....	.....5.....	.....6.....	.....7.....	.....8.....	.....9.....	.....10.....	.....11.....	.....12.....
Wrap	Wrap	Wrap	Wrap	Wrap	Wrap	Wrap	Wrap	Wrap	Wrap	Primary	Last	
Up	Up	Up	Up	Up	Up	Up	Up	Up	Up	Subject	Update	
Date (CCYYMMDD)	Time (HHMMSS)	Employee ID	User ID	Program Called	Account Base	Account Type	Code	Code	Code	Code	Code	Time
000001	2016-02-04	13.49.20	+B	ROBERTC	START ACCT	0	0	0	0	0	0	2016-0
000002	2016-02-04	13.49.55	+B	ROBERTC	EXIT	44,894	0	1	1	1	1	2016-0
000003	2016-02-04	13.55.52	+B	ROBERTC	START ACCT	0	0	0	0	0	0	2016-0
000004	2016-02-04	13.55.55	+B	ROBERTC	IACCTB	41,499	0	0	0	0	0	2016-0
000005	2016-02-04	13.56.00	+B	ROBERTC	UARUTC	41,499	0	0	0	0	0	2016-0
000006	2016-02-04	13.56.10	+B	ROBERTC	ISSBOX	41,499	0	0	0	0	0	2016-0
000007	2016-02-04	13.56.12	+B	ROBERTC	EXIT	41,499	0	0	0	0	0	2016-0

Every time someone accesses Phone Op there will be a "START" and an "EXIT" record, with timestamps

Each program accessed from the main Phone Op screen will be logged

If the operator entered a wrap-up code, it'll appear on the "EXIT" record

It's just raw data to start, so we have a lot of work to do yet!

# Snap Shots

## Robot Scheduling Tool for Gathering Trend Data

- Look at almost any key activity and create trend lines for a credit union data analyst by
  - Identifying the trend data *(store the profile – the filters you used to get to it)*
  - Scheduling the time slices required *(daily, monthly, quarterly, annually)* and the timing for taking the picture *(after EOD, EOM, etc.)*
- The system will then automatically process the time slice over and over again, storing the time slice for review by the analyst
  - In the CU\*BASE warehouse, the My CU Today warehouse, a CU's external data warehouse, and/or . . . ?

Introducing **Templates** for CU\*BASE Dashboards...

Like Report Scheduler lets you save your settings to run the same report over and over, dashboard templates will store your filter settings for next time...or for use with gathering your trending Snap Shots

# Harvester

## Robot Scheduling For Pulling Data to a Network Analyst Bench

- Allows us to reach into 250 credit union databases across the network and pull back data for processing and analysis (*Learn from a Peer-style*)
  - Similar to Snap Shots, Harvester works based on a defined schedule, harvesting data day in and day out
- Feeding the data to a network data analyst bench
  - Thus far Learn From A Peer tools have left it up to a CU to compare to another one of its peers...what insights could we gain by scaling all CUs in a group?



# Building a Network of CU & CUSO Leaders with a Data Focus

# The “What Makes Data Valuable?” Boot Camp

## Class of 2016

Name	Credit Union	Title
Michael Abraham	First Financial CU	CEO
Kimberly Youngblood	FOCUS Credit Union	Chief Operations Officer
Gretchen Jungnitsch	Frankenmuth Credit Union	Accounting Manager
Mathew Stuart	Greater Wayne Community FCU	Assistant Manager
Deb Slavens	Honor Credit Union	eSolutions Manager
Rick Burden	Notre Dame Federal CU	Chief Strategic Officer
Chris Mulder	Preferred Credit Union	VP of Member Experience
Brian Sprang	Quest Federal CU	Chief Information Officer
Sarah McNeil	United Advantage NW FCU	Director of Mbr Services & Lending
Mary Dlugokinski	Viriva Community Credit Union	Operations Manager

Connecting with a new community of  
credit union leaders for our future

# 2016 Data Boot Camp

## Project Priority 1: Build a Bench of Data Analysts for Our Community

- Introducing Deb Slavens, Director of Information Technology for Honor CU in St. Joseph, Michigan
  - What is Honor CU doing? What should we be doing?
- If you asked what's the most promising idea for building a new CUSO today, my answer would be easy: Creating a new kind of firm around **data analytics**
- Changing the game:
  - Frequency of feedback loops
  - All kinds of data
  - A different train schedule that will ensure a constant focus on developing insight and knowledge from data



# Honor CU and the Data Investment Symposium

## ➤ Honor Data Usage Prior to 1<sup>st</sup> Data Symposium

- One employee taking periodic Query requests, managing CU\*BASE
- After the fact – Reactive reporting
- Decision-making based on experience and emotions

## ➤ 2015 Data Symposium Takeaways

- Train ALL staff on Query and database knowledge
- Study commonly used files and dashboards
- Determine the anticipated value on data –  
What ACTION will be taken?

“I don’t want to hear  
what you think;  
show me the data.”

– Randy Karnes

# Honor CU and the Data Investment Symposium

## Steps Taken to Prioritize Data

- Pushed out My CU Today to all Branch/Department Managers and Assistant Managers
  - Conducted training
  - Assisted in alert setting
- Launched monthly “Data Rallies” to train staff on dashboards and report builder
- Provided data for decision makers – whether requested or not!
- Produced Week at a Glance updates to showcase eSolutions Department performance



## Honor CU and the Data Investment Symposium Early Results

- Received 24 requests for Query in 2014; received **229** requests for Query in 2015!
- Dashboard usage averaged around 50 visits per month from 5 team members in 2014; in 2015 we are at over **400** visits per month by **30** different team members!

# Building a Business Intelligence Team

- 2014 – one employee; 2015 – six employees
- Key is in variety of skills
  - Credit union business experience – Account Specialist? Teller?  
*Just takes one curious, focused, person that can be dedicated to learning, collaborating, and training the team*
  - Database knowledge
  - Technology
  - Data presentation and consumption
- Next level – Data architect, ETL programming, API development
- Drink from the fire hose – then refine, refine, refine!
- Document, trend, measure, justify

## Next Steps for Honor Credit Union

1. Create, document, and schedule – Looking for repeatable and profitable data analysis
2. Aligning synergy between Marketing and Sales initiatives with Business Intelligence tools
3. Implement External Data Warehouse – Eliminate silos
4. Focus on Database Management and Data Integrity
5. Predictive and Prescriptive Analytics
6. Network collaboration and joining of business intelligence efforts

# 2017 Data Boot Camp



# Executive Study Groups

## Are you getting involved?

The screenshot shows the homepage of the CU\*Answers Executive Study Groups website. The header features the CU\*Answers logo and the tagline "You are what you study." Below the header is a navigation bar with links: Home, Current Study Groups, Previous Study Groups, Webinar Tips, Register for a Study Group, and Contact. The main content area is divided into two columns. The left column has a section titled "You are what you study." with a sub-header "You are what you study. It's a popular business notion that it's not what you expect of your business, it's what you inspect. That is, even if you expect your business and operations to grow and perform to your current needs, if you don't actually inspect the performance you don't really know." Below this is a photo of a woman working on a laptop. The right column has a section titled "CHOOSE YOUR STUDY GROUP" with a dropdown menu labeled "Select Category". Below this is a section titled "WHAT ARE STUDY GROUPS" with text explaining that Executive Study Groups provide a forum for leaders to discuss issues that affect their institutions, teams, businesses and the industry at large. Participants meet to share information and discover new strategies to make their operations more effective. Each Executive Study Group focuses on a different management area and may be repeated. This site is intended to facilitate questions and answers and foster collaboration among the Executive Study Groups.

CU\*ANSWERS  
Executive Study Groups  
You are what you study

Home Current Study Groups Previous Study Groups Webinar Tips Register for a Study Group Contact

**You are what you study.** It's a popular business notion that it's not what you expect of your business, it's what you inspect. That is, even if you expect your business and operations to grow and perform to your current needs, if you don't actually inspect the performance you don't really know.

The same is true about your future. Your operation is what you study. If you are continually studying problems, your business will adjust to only address those problems. If you study future opportunities, your staff will evolve to look for those opportunities and be prepared to take the challenges head on.

Executive Study Groups are a means to that end. These groups tackle a specific topic and focus on how that topic can affect the future direction of your business. Sometimes they might be high level strategic subjects, other times they might be about getting your hands dirty with specific tools.

Have an idea for an Executive Study Group? [Contact us.](#)

CHOOSE YOUR STUDY GROUP  
Choose Your Study Group  
Select Category

WHAT ARE STUDY GROUPS  
Executive Study Groups provide a forum for leaders to discuss the issues that affect their institutions, teams, businesses and the industry at large. Participants meet to share information and discover new strategies to make their operations more effective.

Each Executive Study Group focuses on a different management area and may be repeated.

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The screenshot shows the "Active Beta" section of the CU\*Answers Executive Study Groups website. The header features the CU\*Answers logo and the tagline "You are what you study." Below the header is a navigation bar with links: Home, Current Study Groups, Previous Study Groups, Webinar Tips, and Register for a Study Group. The main content area is divided into two columns. The left column has a section titled "The 'Active Beta' Collaborative Beta" with a sub-header "The 'Active Beta' Collaborative Beta". Below this is a section titled "How can we get tools to your desktop in a real-world environment than in a virtual one? Importantly, how can we tap the wealth of experience you have on our teams, to help us make a better product for everyone?" The right column has a section titled "Enter the new 'Active Beta' menu and Executive Study focus group. On the management Functions menu (MNMGMT), you'll see several brand-new and revised dashboards. For these projects we've done a minimal amount of basic testing only. You'll have a period of time to use the new dashboards with your live data, providing comments as you work through the process. Your feedback will do more than fix glitches or improve workflow. It will also give us the unique insight, to help us turn these tools into valuable workhorses that credit union teams will want to use every day." Below this is a section titled "DTE: Enhancements to existing dashboards may also become part of the Active Beta collection. While the test period is active, you might see a blue asterisk in front of an option (this indicates that the command will be taking you to another menu). Selecting this option will redirect you to this new Active Beta menu until the test period has ended." The bottom of the page features a section titled "The first group of Active Beta projects:" with two bullet points: "Patronage Comparison" and "Credit Report Data Mining".

CU\*ANSWERS  
Executive Study Groups  
You are what you study

Home Current Study Groups Previous Study Groups Webinar Tips Register for a Study Group

**The "Active Beta" Collaborative Beta**

How can we get tools to your desktop in a real-world environment than in a virtual one? Importantly, how can we tap the wealth of experience you have on our teams, to help us make a better product for everyone?

Enter the new "Active Beta" menu and Executive Study focus group. On the management Functions menu (MNMGMT), you'll see several brand-new and revised dashboards. For these projects we've done a minimal amount of basic testing only. You'll have a period of time to use the new dashboards with your live data, providing comments as you work through the process. Your feedback will do more than fix glitches or improve workflow. It will also give us the unique insight, to help us turn these tools into valuable workhorses that credit union teams will want to use every day.

DTE: Enhancements to existing dashboards may also become part of the Active Beta collection. While the test period is active, you might see a blue asterisk in front of an option (this indicates that the command will be taking you to another menu). Selecting this option will redirect you to this new Active Beta menu until the test period has ended.

**The first group of Active Beta projects:**

- Patronage Comparison** – Compare two groups of members and determine their patronage at the credit union over the past 3 months. Insight into the number of transactions performed and their average balances can be analyzed.
- Credit Report Data Mining** – This new tool takes Where Members Borrow to the next level. It allows you to see how many of these credit reports you've already reviewed, and easily find out how many of these opportunities resulted in a loan.

**EFT Portfolio Dashboard** – How many ATM, Debit and Credit cards are sitting idly in members' hands, not being used? Find and reach out to opportunity at the touch of a button.

<http://study.cuanswers.com/>

# Wrap-Up



# IT Projects Coming This Year

A Quick Heads-up for the CEOs and IT Leaders in the Group

	When	Status
<b>#1: IBM Client Access Upgrade</b>	Spring 2016	Available now
<b>#2: Print Session Encryption</b>	Before 5/31/2016	Available now
<b>#3: Driver Updates for Topaz Signature Pads</b>	Spring 2016	To be announced no later than Feb 29 <sup>th</sup>
<b>#4: Static IP Address Requirement for CU*Spy Reports</b>	Spring 2016	To be announced no later than March 31 <sup>st</sup>
<b># 5: Sunset of Current CU*BASE Device Naming Conventions</b>	Summer 2016 thru summer 2017	To be announced no later than June 1 <sup>st</sup>
<b>#6: LegaSuite Client Upgrade</b>	Spring 2017	To be announced no later than June 1 <sup>st</sup>

Thanks for the day!

