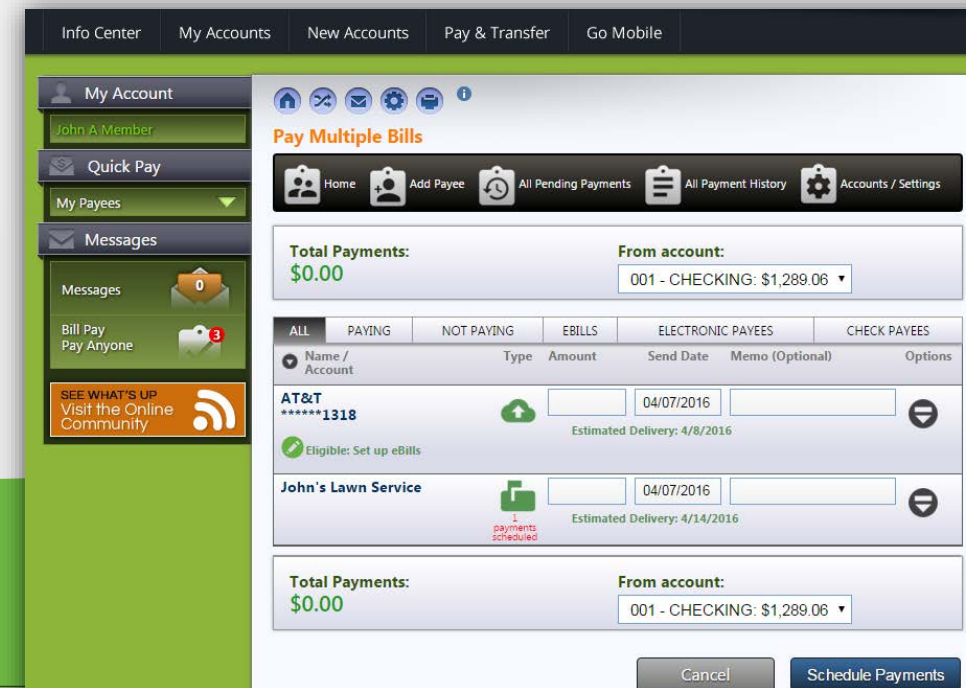
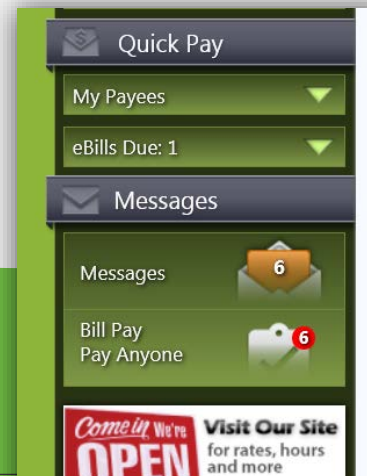
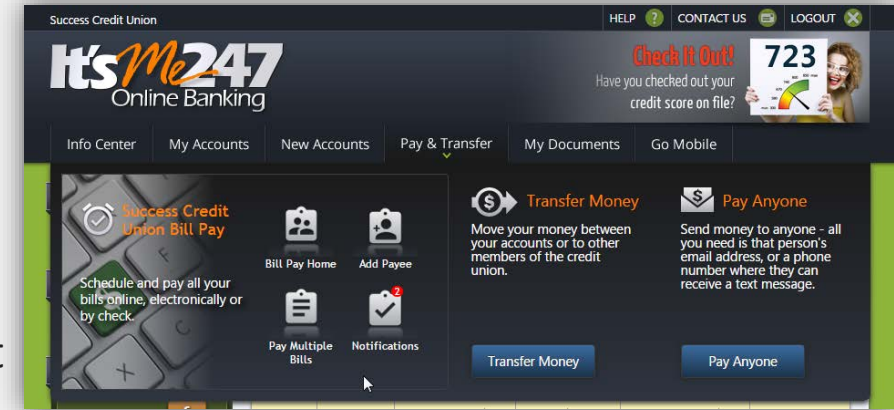


# Data as a Business

## Our opportunity in core processing business



- Bill Pay 1.0: Envision a new game (2015)
  - Become vendor-agnostic, own the UI, take control of the price
- Bill Pay 2.0: Conversions and commitments (2016)
  - Invest in Payveris, invest a network in a proof-of-concept
- Bill Pay 3.0: Master the data (2017)
  - Change control by owning the data, empower the CU
- Bill Pay 4.0: Disrupt the distribution chain (2018+)
  - Have a voice in directing the back office



# Data as a Business



## Our opportunity in core processing business

- Imagine a new dashboard: “Where Your Members Pay Bills”
  - 90-120 day database of bills paid electronically
  - 90-120 day database of checks cut to pay bills
  - Active bill pay subscribers database
  - Active payee database
- Imagine you can influence your local economy and how your bill pay program interacts with local retailers

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Where Your Members Shop

Withdrawals

Data selection:  Credit card  Debit card  ATM  ACH

Jump to name starting with

Search for: Name containing

City containing

Merchants 8,867  
The average transaction amount is \$85.

Merchant/Company	Type	City/Extended Desc	State	24,916 Members	38,700 Transactions	\$3,322,364 Total Amount	Average Amt/Trx	Average Trx/Mbr
PAYPAL	ACH	INST XFER		72	397	14,056	35	5.5
CONSUMERS	ACH	CHK#		275	317	29,794	93	1.1
MEIJER IN	DEBIT CARD	GRAND RAPIDS	MI	90	272	7,301	26	3.0
MEIJER IN	DEBIT CARD	GRAND RAPIDS	MI	77	259	12,022	46	3.3
MEIJER	ACH	CHK# GRANMI		83	257	19,790	77	3.0
CONSUMERS	ACH	ENERGYBILL		197	227	29,725	130	1.1
CONSUMERS	ACH	ONLINE PMT		157	189	19,605	103	1.2
MEIJER IN	DEBIT CARD	GRAND RAPIDS	MI	59	177	8,758	49	3.0
MEIJER #1	DEBIT CARD	CALEDONIA	MI	50	171	10,033	58	3.4
DTE ENERE	ACH	8004774747		162	169	11,978	70	1.0
MEIJER #2	DEBIT CARD	CEDAR SPRINGS	MI	37	167	7,530	45	4.5
APL* ITUN	DEBIT CARD	866-712-7753	CA	60	164	1,245	7	2.7
MEIJER IN	DEBIT CARD	WYOMING	MI	63	155	5,841	37	2.4
DTE ENERE	ACH	ONLINE PMT		117	135	8,800	65	1.1
NETFLIX.C	DEBIT CARD	NETFLIX.COM	CA	128	134	1,172	8	1.0
OPTION 1	ATM	GRAND RAPIDS	MI	53	133	17,330	130	2.5
CAPITAL C	ACH	ONLINE PMT		82	128	61,008	476	1.5
MEIJER IN	DEBIT CARD	GRAND RAPIDS	MI	51	127	4,450	35	2.4

■ Select ■ Export ■ Compare ■ Common Bonds ■ Exclude Merchant

Member Connect  
Summary

FR (5006) 11/07/14