

Elective, a la carte data for active data analysts




Optics 1.0: The story around a transaction

- The foundation for Phone Optics was introduced in the 16.05 release with the Phone Wrap-up Codes feature
 - We've been gathering Optics data for our beta CUs since April
- Earnings Edge will manage the new elective Phone Optics database solution and introduce it to the marketplace by year-end
 - The new file tracks the phone operator's use of CU*BASE in responding to member calls
 - Our first non-transactional analysis, but not our last

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
- **Introducing It's Me 247 Optics**
 - Watch, record, and analyze the clicks in the online world



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Mockup: currently in design stage

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

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

What if you had rock-solid data on who called and why?

CRM for Call Centers: Do you care?



Questions you can answer with Phone Optics data

- How many unique callers were there last quarter/month/week/day/hour?
- What was the average length of time for each interaction?
- How many calls were complex, average, or simple (based on wrap-up codes configured)?
- What is the breakdown in calls based on subject matter?
- What is the average amount of time between each call?
- What is the average time spent per call?
- What employees used phone operator services the most? And the least?
- What branch are the members associated with that called in?
- How many of the members that called in came into the branch last quarter/month/week/day/hour?
- How many members that called in applied for a loan within the next quarter/month/week/day/hour?
- How many members that called in are online banking users?
- How many members that called in are bill pay users?
- How many members that called in are mobile banking users?
- How many members that called in are subscribed to eAlerts/eNotices?
- What is the average credit score of the members that called in?
- What is the average transaction volume for members who call in?
- What is the aggregate/average loan savings balance for members that call in?
- Are they net savers or net borrowers?
- What is the average tiered service level score for members that call in?
- How many written off loans/charge off loans exist for members that called in?
- What is the concentration risk for members that called in?
- How many fees were waived for members that called in last quarter/month/week/day/hour?
- How many cross sales efforts were made to members that called in last quarter/month/week/day/hour?
- What is the average PPM/SPM for members who called in last quarter/month/week/day/hour?
- What is the average amount of net income by member that called in the last quarter/month/week/day/hour?
- What is the patronage of members that have called in compared to the rest of my membership?
- How many members have performed a skip pay transaction?
- How many members have requested a payoff?
- How many members requested an address change over the phone?
- How many photo IDs do we have scanned for members that have called in?
- How many members that called in inquired on their loan?
- How many envelopes did we print for members that have called in?
- What is the average ACH deposit for each member that called in?
- What is the average ACH withdrawal for each member that called in?
- How many members that called in have a safe deposit box?
- What is the average age of members that call in?
- What is the zip code breakdown of where members live that call in?
- How many members requested detail on their credit cards?
- How many members requested a check?
- How many members requested a review of their statements?
- What is the average number of screens navigated to for each call?
- Etc....

Answering the calls as a service, making calls to make the bottom line

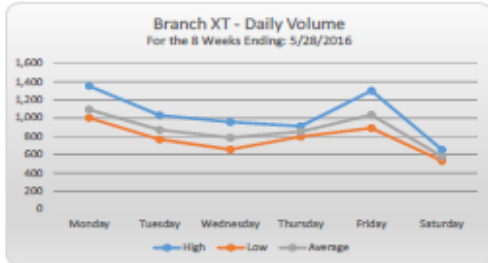


Xtension Contact Center

For the 8 Weeks Ending: 5/28/2016

Activity Per Day

Branch XT

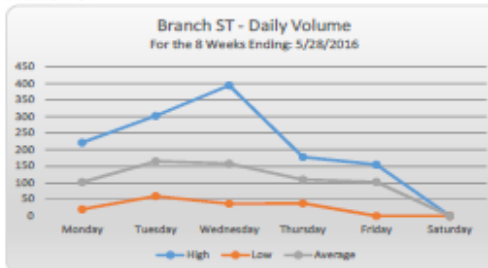


Analyzing 8 weeks of daily call volume reveals apparent volume trends per day, with volume spikes on both Monday and Friday and lower volumes mid-week. The standard deviation of volumes per day-of-the-week were calculated to quantify consistency. Lower standard deviations indicate greater consistency (less variance from average) in the data set.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
High Volume	1,355	1,033	959	914	1,303	654
Low Volume	1,004	757	657	798	802	533
Average	1,095	874	787	855	1,038	579
Standard Deviation	107.47	83.78	82.47	43.62	115.11	36.76

Monday Through Friday - Average Daily Call Volume was 930

Branch ST



Far less correlation exists with Branch ST call volumes. Periodic client demand will play a large role in observed volumes. We do see a general tendency for volumes to increase mid week, likely in correlation with reduced inbound volume.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
High	222	303	395	178	155	0
Low	20	60	37	38	0	0
Average	102	165	159	110	102	0
Standard Deviation	56.18	87.46	125.22	52.05	48.44	0.00

Xtension Contact Center

For the 8 Weeks Ending: 5/28/2016

Profit Per Day

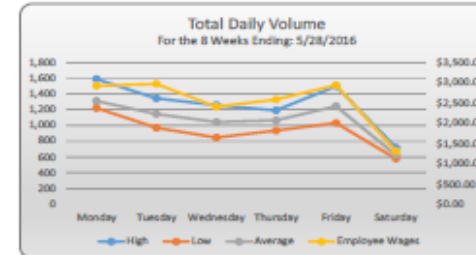
All Revenue Items

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Weekly Average
Average Daily Profit	\$784.97	\$116.23	\$642.95	\$258.75	\$118.27	\$443.37	\$2,365.54
Ave Daily Interactions	1,312	1,146	1,046	1,067	1,245	626	6,441
Profit Per Interaction	\$0.598	\$0.101	\$0.615	\$0.243	\$0.095	\$0.709	\$0.367

Excluding Conversions and Special Project Revenue

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Weekly Average
Average Daily Profit	\$547.47	-\$108.77	\$417.95	\$34.75	-\$106.73	\$330.87	\$1,115.54
Ave Daily Interactions	1,312	1,146	1,046	1,067	1,245	626	6,441
Profit Per Interaction	\$0.417	-\$0.095	\$0.400	\$0.033	-\$0.086	\$0.529	\$0.173

Evaluating Net Profit per day over the 8 week period produces widely fluctuating margins. Monday is the most profitable day averaging nearly \$800 in profits, a \$0.60 margin per interaction. However we see a drastic decline from these margins on Tuesday, profiting an average of just \$0.10 per interaction. Labor costs were evaluated in attempt to further explore these variances.



Average Daily Employee Wages were tracked and analyzed, representing base salary and wages as well as contract staff. These daily averages were added in yellow and plotted on the right axis of the daily average volume graph. On Tuesday, we see a slight increase in labor costs as compared to reduced volume and revenue explaining the reduced margin.

Average Profit per Interaction has Averaged: **\$0.367**

*** All figures were taken from the weekly Call Center reports prepared by Xtend Management. Stated Revenues are not intended to balance against monthly income statements, advertised volumes have not been reconciled

Like online retailing, it's time to sharpen our approach and see call center retailing as an intense part of who we are