

Creating an Engine for Predictive Retailing (aka “Nostradamus”)

SCREEN MOCKUPS AS OF FEBRUARY 2020



A 2019-2020 DHD Boot Camp Project

All illustrations are graphical mockups only and are subject to change.

Nostradamus Configuration – Membership Attributes

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Configure Nostradamus Criteria Membership Attributes

Profile name **XXXXXXXXXXXXXXXXXX**

Score This	Attribute
<input type="text" value="Don't score this"/>	Membership opened at least <input type="text"/> months
<input type="text" value="Don't score this"/>	Membership opened via MAP/MOP (employee ID 96)
<input type="text" value="Don't score this"/>	Membership designation <input type="button" value="Select"/> 0 selected
<input type="text" value="Score if member DOES have"/>	Member branch/location <input type="button" value="Select"/> 0 selected
<input type="text" value="Score if member DOES have"/>	DBA name present
<input type="text" value="Score if member does NOT have"/>	Member age between <input type="text"/> and <input type="text"/>
<input type="text" value="Don't score this"/>	Year of birth between <input type="text"/> and <input type="text"/>
<input type="text" value="Score if member DOES have"/>	ZIP code <input type="text"/> to <input type="text"/>
<input type="text" value="Don't score this"/>	Look in <input checked="" type="checkbox"/> Primary address <input type="checkbox"/> Alternate address <input type="checkbox"/> Secondary address
<input type="text" value="Score if member DOES have"/>	
<input type="text" value="Score if member does NOT have"/>	

Mockup only

← → ↑ || 🖨️ 🔗 ⓘ ? @ 8/30/18

Nostradamus Configuration – Account Attributes

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Configure Nostradamus Criteria Account Attributes

Profile name **XXXXXXXXXXXXXXXXXX**

Score This	Attribute	Select	Count
Don't score this	Between <input type="text"/> and <input type="text"/> of these savings accounts	Select	0 selected
Don't score this	Between <input type="text"/> and <input type="text"/> of these checking accounts	Select	0 selected
Don't score this	Between <input type="text"/> and <input type="text"/> of these money market checking/savings accounts	Select	0 selected
Score if member DOES have	Between <input type="text" value="1"/> and <input type="text" value="999"/> of these other special deposit accounts	Select	2 selected
Score if member does NOT have	Between <input type="text" value="1"/> and <input type="text" value="999"/> of these certificate accounts	Select	3 selected
Don't score this	Between <input type="text"/> and <input type="text"/> IRA accounts (any savings/certificate)		
Don't score this	Between <input type="text"/> and <input type="text"/> HSA accounts (any savings/checking/certificate)		
Don't score this	Between <input type="text"/> and <input type="text"/> of these loan accounts	Select	0 selected
Don't score this	Between <input type="text"/> and <input type="text"/> of these LOC accounts	Select	0 selected
Don't score this	Between <input type="text"/> and <input type="text"/> of these mortgage loans/HELOCs	Select	0 selected
Don't score this	Between <input type="text"/> and <input type="text"/> of these other special loan accounts	Select	0 selected
Don't score this	Between <input type="text"/> and <input type="text"/> accounts opened within the past <input type="text"/> months		
	Include (choose at least one) <input type="checkbox"/> SH <input type="checkbox"/> SD <input type="checkbox"/> CD <input type="checkbox"/> IR <input type="checkbox"/> TX <input type="checkbox"/> LN <input type="checkbox"/> OC		
Don't score this	Between <input type="text"/> and <input type="text"/> accounts (any type) opened online (emp ID 96)		
Don't score this	Any loan accounts delinquent between <input type="text"/> and <input type="text"/> times (over life of loan)		
Don't score this	Any written-off loan/LOC within past <input type="text"/> months		
Don't score this	Any charged-off loan/LOC within past <input type="text"/> months		

Mockup only

Navigation icons: ← → ↑ || 🖨️ 🔗 ⓘ ? @

8/30/18

Nostradamus Results – Member Score

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Nostradamus Predictive Retailing Results

Account **4435 MEMBER A LASTNAME**

Member is a **30.00** % match to the **Minimalist** profile

Low trans activity, only savings accts, CU is not PFI

[See All Results](#)

Recommended Products and Services to Sell to This Member

- Checking account
- Credit card (qual. -credit score 620+)
- Mobile App
- Direct Deposit
- RDC

↑ ↓

[Cross Sales](#) [Member Inquiry](#)

Mockup only

← → ↑ || 🖨️ 🔗 ⓘ ? @ 8/30/18

Nostradamus Results – Member Scores Comparison

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Nostradamus Predictive Retailing Results Results for All Profiles

Account **4435 MEMBER A LASTNAME**

Profile	Description	This Member
Minimalist	Low trans activity, only savings accts, CU is not PFI	30.00%
Survivor	Paycheck to paycheck, high level of debt, freq ANR user	30.00%
Quitter	Losing the love, showing reduced activity levels	20.00%
Traditionalist	Low use of tech/self-service, more checks than EFT	20.00%
Champion	Ideal CU mbr, not high maintenance, CU is PFI	10.00%
Loan-er	Loans only, not much/no savings (indirect mbrs, etc.)	10.00%
Struggler	History of delq/negative/overline/NSF, low credit score	10.00%
High Roller	High balances, savings products only	5.33%
Techie	Likes tech & self service products, high debit card use	5.00%
Snowbird	Lives outside of CU service area (retiree, military, etc.)	2.00%
BigBiz	Significant business acct, owners may not be members	0.00%
Minor	Age 17 or younger	0.00%
Newbie	New mbr or young adult	0.00%
SmallBiz	Natural person mbr who also has small business membership(s)	0.00%

■ Score Details ↑ ↓

Cross Sales | Member Inquiry

← → ↑ || 🖨️ 🔗 ⓘ ? @ 8/30/18

Mockup only

Nostradamus Results – Member Score Details

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Nostradamus Predictive Retailing Results Score Details

Account **4435 MEMBER A LASTNAME**
Profile name **Minimalist**

Score Type	Attribute	Member Results
Score if member DOES have	Membership opened at least 3 months	Hit
Score if member DOES have	Membership opened via MAP/MOP (employee ID 96)	Miss
Score if member does NOT have	DBA name present	Hit
Score if member DOES have	Between 3 and 20 transactions in past 2 months	Miss
Score if member does NOT have	Between 1 and 5 cash withdrawals in previous calendar month	Miss
Score if member does NOT have	Between 1 and 5 checks cashed withdrawals in previous calendar month	Miss
Score if member DOES have	Between 1 and 3 logins via desktop online banking in previous calendar month	Miss
Score if member DOES have	Between 1 and 5 logins via mobile app/web banking in previous calendar month	Miss
Score if member DOES have	Presence of an ATM card	Hit
Score if member DOES have	Presence of a debit card	Miss

↑ ↓

Mockup only

Cross Sales | Member Inquiry

← → ↑ || 🖨️ 🔗 ⓘ ? @ 8/30/18