



**YOUR
IDEAS**

**THIS
SHOULD
BE YOU**

**COME
JOIN
US**

2020 **CEO Strategies** *an interactive event*

**SHARE
WITH
US**

**COME
GET
INVOLVED**

Webinar #5
Thursday, 11/12/2020
11:00am-12:30pm

**STUDIO B GUESTS: Keegan Daniel and
Pete Winner**



WHAT CEOS NEED TO KNOW ABOUT

The Next Generation of Asterisk Intelligence Offerings

Introduction

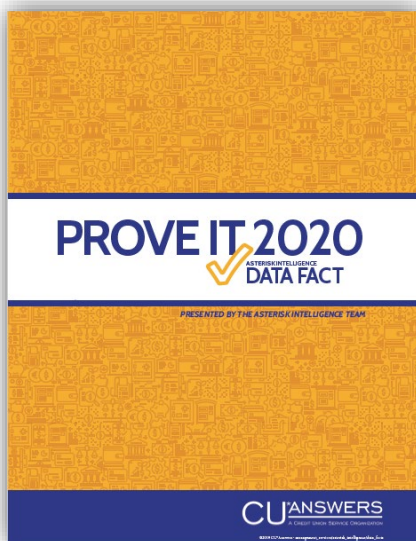
WHAT CEOS NEED TO KNOW ABOUT THE NEXT GENERATION OF AI OFFERINGS

- You have heard the Asterisk Intelligence story for a few years now, and data has dominated CEO Schools for a decade
- So I am going to be very focused today – let's get down to the biggest ideas for your 2021 business plans



Prove It 2020: Proving Analytics Works

- In 2020 the “Prove It” data fact email campaign was one of our most successful client outreach programs ever
- It had one goal – **to prove analytics works**
- In 2021 we plan to extend the program to be more aggressive and active (can you say **Member Reach?**)
- We will automate the Analytics Booth toolset to push these trend lines, tables, graphs, and other ideas related to data directly to you, your leadership, and even your board



ANALYTICS BOOTH

Data Warehouses



Prove It 2021: Proving Data Warehouses Work

- In 2021 we will add a new theme to the Prove It campaigns: **data warehouses and new sources for data**

- Proving that they are for everybody
- Proving they are affordable
- Proving they are inspiring in the search for more opportunity

- **Inhouse DW vs. shared DW**

- What's the diff?

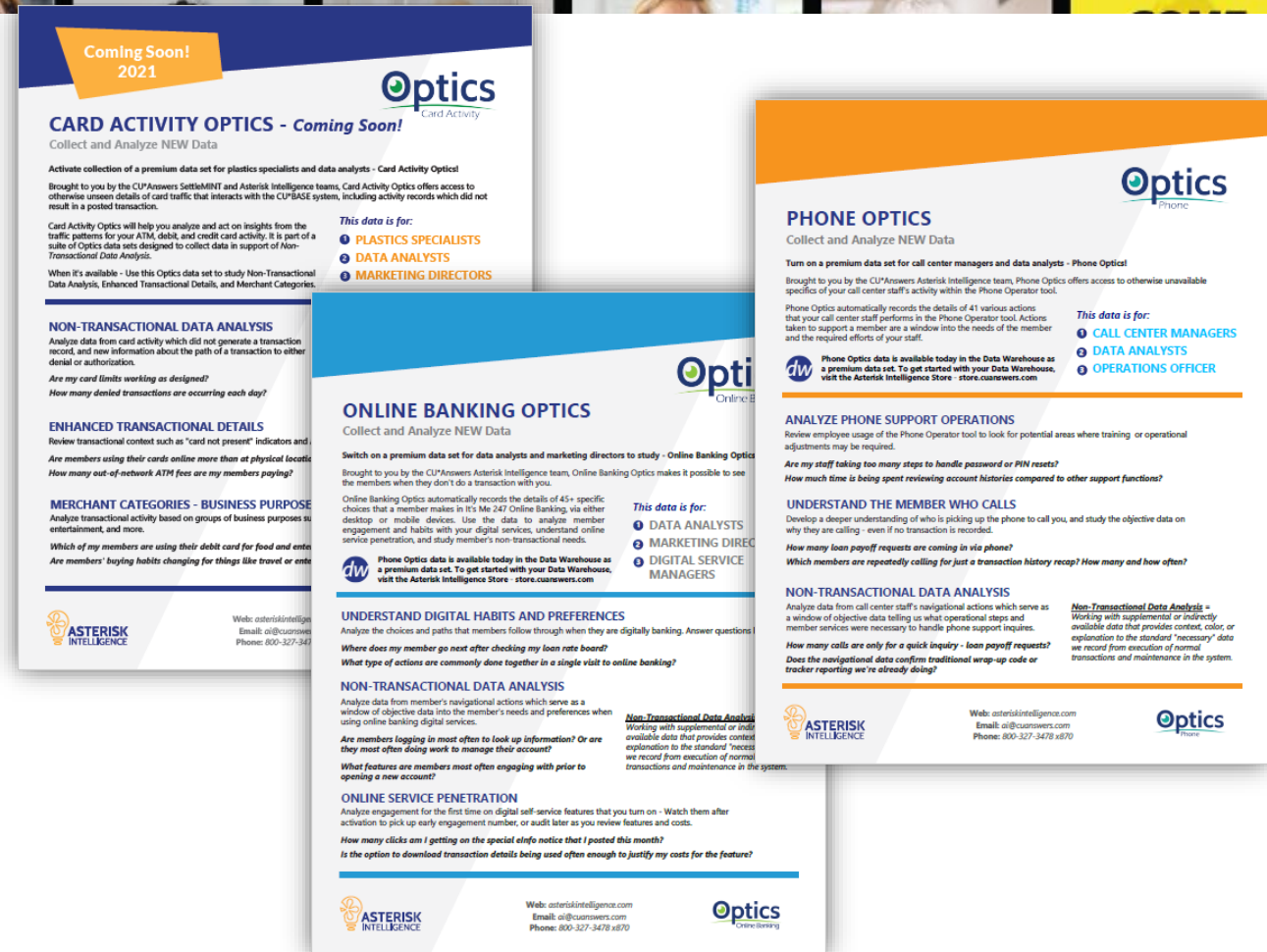
- In 2021 we will take the **premium service route** for retailing shared data warehouse spaces

- We are going to produce new kinds of data, heavy volume data for intense BI teams, and data beyond processing, data that is designed for **opportunity**
- Our core platform will focus on **generating opportunity** as its primary function, not just identifying data as the byproduct of processing account servicing and CU activities

Prove It 2021: Proving Data Warehouses Work

■ We think the concept of **non-transactional data** will be the mainstay of BI teams for years:

- See the member
- See the opportunity
- See the **optics** for channels yet to be harvested like never before



(These flyers were in the conference kit CEOs received in the mail)

Online Banking Optics: Lite (Tool #1100)

Online Banking Optics



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Online Banking Optics Lite

Data From October 2020

Application: **ALL** # of event IDs: **51** # of days: **26**
Search for event name containing: # of unique members: **28,308** Events per day: **62,243**
Event ID: **Select** 0 selected

Option	Event Name	Event Count	%	Member Count	Events Per Member
N/A	Viewed Transaction Details	744,157	46.0	24,743	30
N/A	Logged In via API	324,141	20.0	18,202	18
Select	Logged In				
Exclude	Submitted A Transfer				
Select	Downloaded Transaction				
N/A	Logged Out				
N/A	Viewed Credit Card Acct				
N/A	Viewed Loan Account Inf				
N/A	Visited Bill Pay				
Select	Viewed A Check Image				
N/A	Jumped To An Account				
N/A	Paid A Bill				
N/A	Viewed eStatements				
Exclude	Jumped Back				
N/A	Viewed Tiered Services				
N/A	Viewed Dividend/Interes				
N/A	Viewed Certificate Accto				

Export Show Exclusions

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Online Banking Optics Lite Analysis

Data From October 2020

Event ID: 0 selected

Top 5 Hours for Usage	Event Counts	%	Top 5 Dates for Usage	Event Counts	%	Top OLB Downloads	Event Counts
09:00:00 - 09:59:59	102,499	6.7	10/01/2020-Thursday	77,450	5.1	File Type: gif	40,21
10:00:00 - 10:59:59	98,868	6.5	10/02/2020-Friday	72,980	4.8	File Type: ofx	19,68
08:00:00 - 08:59:59	96,839	6.4	10/16/2020-Friday	67,455	4.4	File Type: csv	1,41
11:00:00 - 11:59:59	95,218	6.2	10/23/2020-Friday	66,660	4.4	File Type: qfx	32
12:00:00 - 12:59:59	89,926	5.9	10/15/2020-Thursday	65,752	4.3	File Type: qbo	2
** Other Hours (19)	1,040,162	68.3	** Other Dates (21)	1,173,215	77.0		
Total all hours	1,523,512		Total all dates	1,523,512		Total all downloads	61,66

Day-of-Week Average	Avg Events	%	Top Applications	Event Counts	%
Friday	67,864	16.5	It's Me 247 - Mobile	920,044	60.4
Thursday	67,310	16.3	It's Me 247 - Desktop	603,468	39.6
Wednesday	64,062	15.5		0	.0
Monday	60,573	14.7		0	.0
Tuesday	60,358	14.7		0	.0
Saturday	47,839	11.6			
Sunday	43,975	10.7	Total all applications	1,523,512	
Average all days	58,597				



Phone Optics

Why Your Members Call (Tool #1315)

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Why Your Members Call

From to [MMDDYYYY] Call Type selected Records 33,149

Between and (HHMM Military) Primary Subject selected Unique Accounts 15,193

Acct Base Member Branch selected 45.8 %

Length of Mbrship to Years Employee ID selected

Age Range to Years Mbr Designation selected

Gender ☐ Male ☐ Female ☐ Other ☐ Exclude Other

Length Of Membership	Call Type Description	Primary Subject Description	Empl ID	Date	Wrap-up Duration	Trk Crt	Curr Total Savings	Curr Total Loans
43V 2M	Resolved	Loan Payment or Transfer	<D	2/01/20	5M 0S	Yes	4,618	45,942
17V 1M	Resolved	Inquiry Regarding DC/CC	<D	2/06/20	3M 38S	Yes	7	3,369
17V 0M	Unresolved	Loan Payment or Transfer	<D	2/06/20	10M 15S	Yes	8,252	12,061
14V 9M	Resolved							
13V 1M	Resolved							
8V 8M	Resolved							
5V 11M	Other							
5V 10M	Resolved							
5V 9M	Resolved							
5V 2M	Resolved							
3V 2M	Resolved							
3V 1M	Unresolved							
2V 5M	Resolved							

■ Member Inquiry ■ Isolate

Common Bonds

Export

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File Edit Tools Help

Analysis

01/01/2020 - 03/31/2020

Total Per Selected Period Average Per Day Average Per Trx History

Day	Day Count	Unique Members	Transaction Count	Call Length	Tracker Created
Sun	9	336	407	48H 13M	407
Mon	9	4,638	6,538	559H 3M	6,538
Tue	9	4,097	5,627	566H 20M	5,627
Wed	8	4,268	6,062	526H 52M	6,062
Thu	8	3,602	4,950	449H 17M	4,950
Fri	9	5,208	7,754	666H 33M	7,754
Sat	9	1,452	1,811	142H 49M	1,811

Rankings

Employee Name	Calls Taken	Pct	Account Base	Call Length	Pct	Call Type	Calls Made	Pct	Primary Subjects	Calls Made	Pct
JODI	2,999	9.0	8200	16H 39M 40S	.6	Other	18,738	56.5	No Action Taken/Inte	17,940	54.1
LYN	2,412	7.3	10023	6H 0M 19S	.2	Resolved	14,294	43.1	General Inquiry	9,216	27.8
MOR	2,223	6.7	57876	5H 38M 40S	.2	Transferred	64	.2	Loan Pmt/Money Trans	3,080	9.3
SAN	1,118	3.4	19352	5H 26M 53S	.2	Unresolved	43	.1	Other	1,142	3.4

PHONE OPTICS
Collect and Analyze NEW Data

Turn on a premium data set for call center managers and data analysts - Phone Optics

Brought to you by the CU*Answers Asterisk Intelligence team, Phone Optics offers access to otherwise unavailable specifics of your call center staff's activity within the Phone Operator tool.

Phone Optics automatically records the details of 41 various actions that your call center staff performs in the Phone Operator tool. Actions taken to support a member are a window into the needs of the member and the required efforts of your staff.

Phone Optics data is available today in the Data Warehouse as a premium data set. To get started with your Data Warehouse, visit the Asterisk Intelligence Store - store.cuanswers.com

This data is for:

- 1 CALL CENTER MANAGERS
- 2 DATA ANALYSTS
- 3 OPERATIONS OFFICER

ANALYZE PHONE SUPPORT OPERATIONS

Review employee usage of the Phone Operator tool to look for potential areas where training or operational adjustments may be required.

Are my staff taking too many steps to handle password or PIN resets?

How much time is being spent reviewing account histories compared to other support functions?

UNDERSTAND THE MEMBER WHO CALLS

Develop a deeper understanding of who is picking up the phone to call you, and study the objective data on why they are calling - even if no transaction is recorded.

How many loan payoff requests are coming in via phone?

Which members are repeatedly calling for just a transaction history recap? How many and how often?

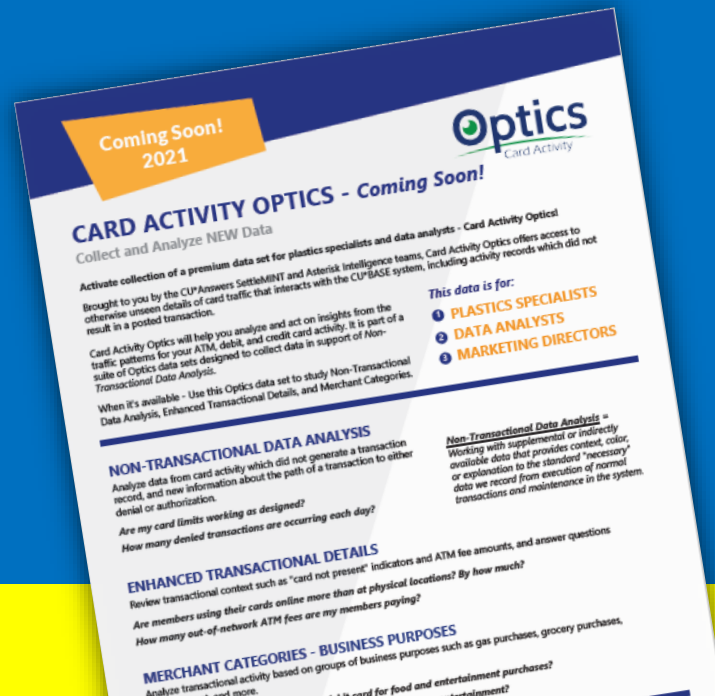
NON-TRANSACTIONAL DATA ANALYSIS

Analyze data from call center staff's navigational actions which serve as a premium data set. To get started with your Data Warehouse, visit the Asterisk Intelligence Store - store.cuanswers.com

Non-Transactional Data Analysis = Working with supplemental or indirectly available data that provides context, color, or explanation to the standard "necessary" data record from execution of normal transactions and maintenance in the system.



Card Activity Optics



- The **ISOCUDTA** (Card Optics) table began accumulating data on November 3rd for 10 CUs
- Given the volume of data, we're going slowly and monitoring to ensure a successful rollout
 - We'll be adding 10-20 CUs per week



Merchant Category Codes (MCC) on EFT Transactions

Line	...+...38	...+...39	...+...40	...+...41	...+...42	...+...43	...+...44	...+...45	...+...46	...+...47	...+...48	...+...49	...
	ation ID	Original Response Code	Last Response Code	Original Message Type	Last Message Type	Message Available Balance	ODP Return Flag	PIN/SIG Code (P=PIN, S=Signature)	Merchant Category Code	Merchant Name			
000171	820	00	00	1100	1110	4,839.15		S	5542	EXXON WEST SIDE ONE STOP			
000172	263	00	00	1100	1110	9,664.32		S	1711	KROLL FURNACE IN			
000173	189	00	00	1100	1110	12.45		S	5541	MAVERIK #438			
000174	752	00	00	1100	1110	3,837.29		S	8041	Back to Health Chiroprac			
000175	333	00	00	1100	1110	3,790.76		S	7230	9408 GREAT CLIPS AT COTT			
000176	290	00	00	1100	1110	191.93		S	5532	DISCOUNT-TIRE-CO			
000177	000	00	00	1100	1110	0.000.00		S	5511	OMV HERMAN MTL GREEN US			

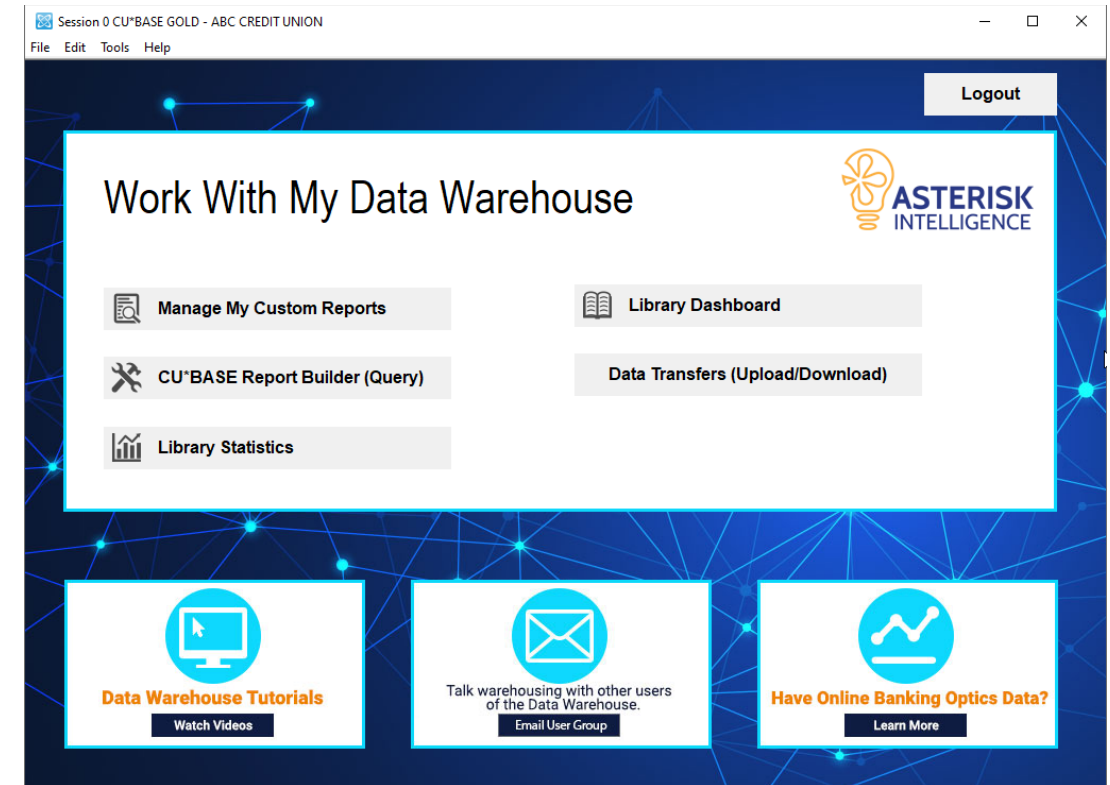
- We don't define these codes, but we'll maintain a table and update as we are notified (usually via Visa/MC mandates)

MCC	Description
0742	VETERINARY SERVICES
0763	AGRICULTURAL CO-OPERATIVES
0780	HORTICULTURAL SERVICES AND LANDSCAPING SERVICES
1520	GENERAL CONTRACTORS-RESIDENTIAL AND COMMERCIAL
1711	AIR CONDITIONING CONTRACTORS AND HEATING CONTRACTORS SALES, SERVICE, AND INSTALLATION
1731	ELECTRICAL CONTRACTORS

- We're also building a new tool for CUs to create their own groups of MCC codes
 - For analysis, for card activity rebate programs, etc.

Introducing AI Engaged

- We will add a new software solution: **AI Engaged** is the early vision for a tool to see it all
- CU*BASE tools will tease you with the big pictures, and AI Engaged will deliver the details and the campaign details




Introducing AI Engaged


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Logout


Work With My Data Warehouse

 **ASTERISK INTELLIGENCE**


 **Manage My Custom Reports**


 **CU*BASE Report Builder (Query)**


 **Library Statistics**

 **Library Dashboard**

Data Transfers (Upload/Download)


Data Warehouse Tutorials
[Watch Videos](#)


Talk warehousing with other users
of the Data Warehouse.
[Email User Group](#)


Have Online Banking Optics Data?
[Learn More](#)



(conclusion for the AI Engaged part)

- AI coders will team with DHD business leaders to write new products using third-party data
 - Democratize access for more than just the BI specialist
- We are vested in a new community of analysts and data specialists – and we will **prove it** in 2021

Get on board and set some new goals in your 2021 Business Plan

Database Lending



Database Lending

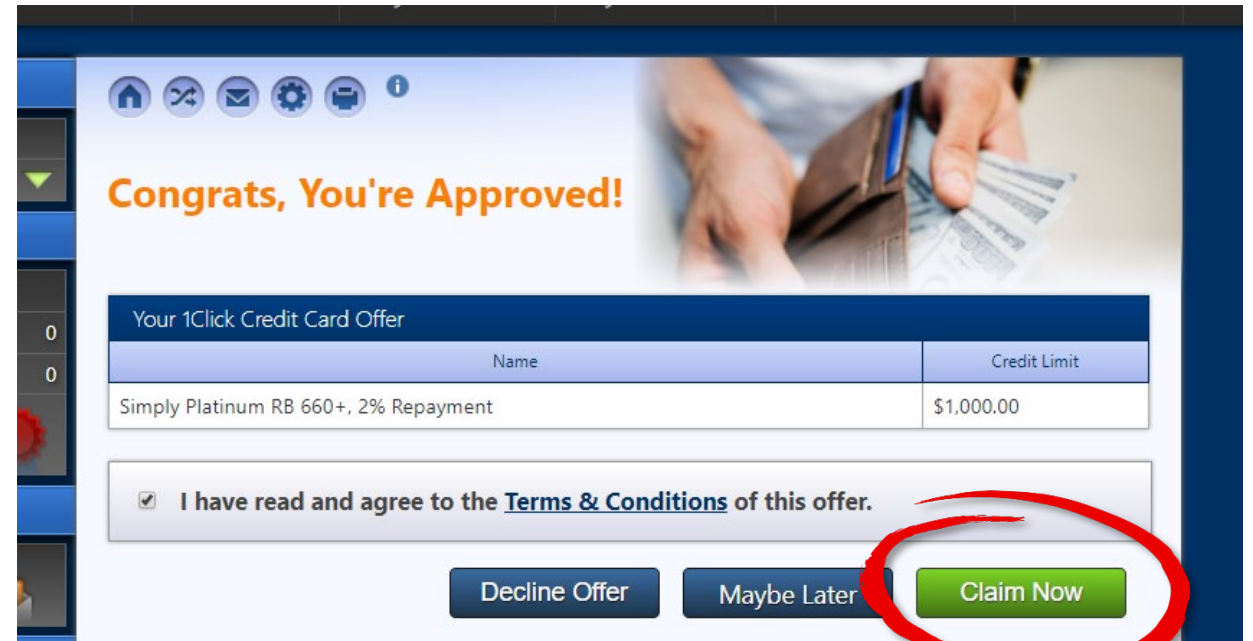
- Like Mobile First, the AI data initiative is changing the focus and priorities in our general development
 - As a CEO, you should be the first to notice
- Lender*VP and AI are teaming up to make sure **database lending** is the power behind your future financial success.
 - Data drives **offers**
 - We are expanding the loan type that you can offer in the future – we go bigger and live in 2021
- Lender*VP and Image Solutions are teaming up to make sure new **data types** are embedded in process and e-signatures are smarter than ever



1Click Loan Offers

Available now!

- You define a list of pre-approved members
- Members log in to **It's Me 247** and click "View Offer"



- Account is opened and funds are available for immediate withdrawal



1Click Loan Offers

Available now!

In use at our online CUs as of October 2020:

Offers presented:	13,157
Loans booked:	813
Response rate:	6%

Total current balance:	\$412,655
Total disburs. limit:	\$2,050,900



Flex Loans

Available now!

- Members can use **It's Me 247** to request changes to loan terms
 - Smaller monthly payment, or
 - Pay off quicker

Want to Adjust Your Loan Payment? Approval only takes seconds!

Loan Modification to 773 - 18 JEEP CHROKEE

Here is an overview of your proposed new loan terms.

Your Request Loan Terms			
Term	Rate	New Payment	Processing Fee
49 mo.	2.99%	\$376.14	\$150

You will be charged the above Processing Fee when you submit your request. Select an account to pull this fee from:

000 - PRIMARY SHARE: \$20027.13

Back Submit Request



Flex Loans

Available now!

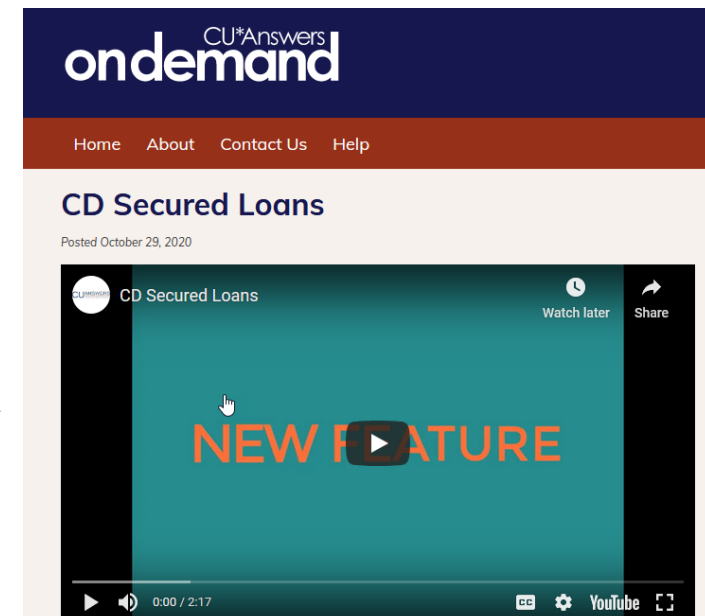
- Available today and FREE
 - Configurable by loan category
- You can take a tiered approach to activation
 - Approvals
 - Fees
- To be an internet retailer and give your members flexibility – **you need to hear them when they have a request**

CD-secured Loans

New with 20.11!

- You choose which CD types are eligible
- If the member has a CD with available funds, they can have a loan – *no credit check, no underwriting*

Let's take a look ➔





CLR Path Decision Advisor


New with 20.11!

- A non-FICO way to make underwriting decisions **based on your unique relationship with your members**
- Underwriting advice using data only CU*BASE knows:
 - Member age & length of membership
 - Aggregate balance history
 - Previous loan payment history
 - ACH/payroll deposit patterns
 - Tiered Services level
 - ...and more (even SEG/Sponsor code!)

On-Demand ACH Posting

Available now!

- Activate and set up optional fees in CU*BASE
- Members can post credits early in **It's Me 247**

ACH TRANSACTIONS | I'M A BASIC SERVICE MEMBER

Pending Electronic Transactions

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

Company Name	Amount	To Be Posted	Posting To	Instant Deposit
lincoln benefit	\$73.84	1/27/2020	000 - regular savings	Post Now

Instant Deposit

Company Name	Amount	Posting To
lincoln benefit	\$73.84	000 - regular savings

I would like to post this deposit early and understand that distributions normally associated with this deposit, if any, will be posted now as well.

I also understand a fee of **\$10.00** will be assessed for this service. Below is the account from which this fee should be drawn:

112 - REGULAR CHECKIN: \$980.00

Go BackPost Now

On-Demand ACH Posting

Available now!

■ So far (May-October 2020):

	Client Count	Member Count	Transactions	Fee Income	Ave Trans Per Member	Ave Fee Per Trans
May-20	1	16	20	\$100.00	1.250	\$5.00
Jun-20	1	20	24	\$240.00	1.200	\$10.00
Jul-20	9	438	667	\$4,922.00	1.523	\$7.38
Aug-20	11	1,199	2,102	\$19,690.00	1.753	\$9.37
Sep-20	13	1,730	3,514	\$32,395.00	2.031	\$9.22
Oct-20	15	2,463	4,825	\$44,767.00	1.959	\$9.28

■ Also coming in 2021: Charge a **different fee for self-service** than via the call center

(conclusion for the Database Lending part)

- Our programming teams are now designing to **action data** in new ways
- Don't wait for a credit union employee or a marketing program to enhance the process – **the computer will become your #1 order-taking department** – if you let it



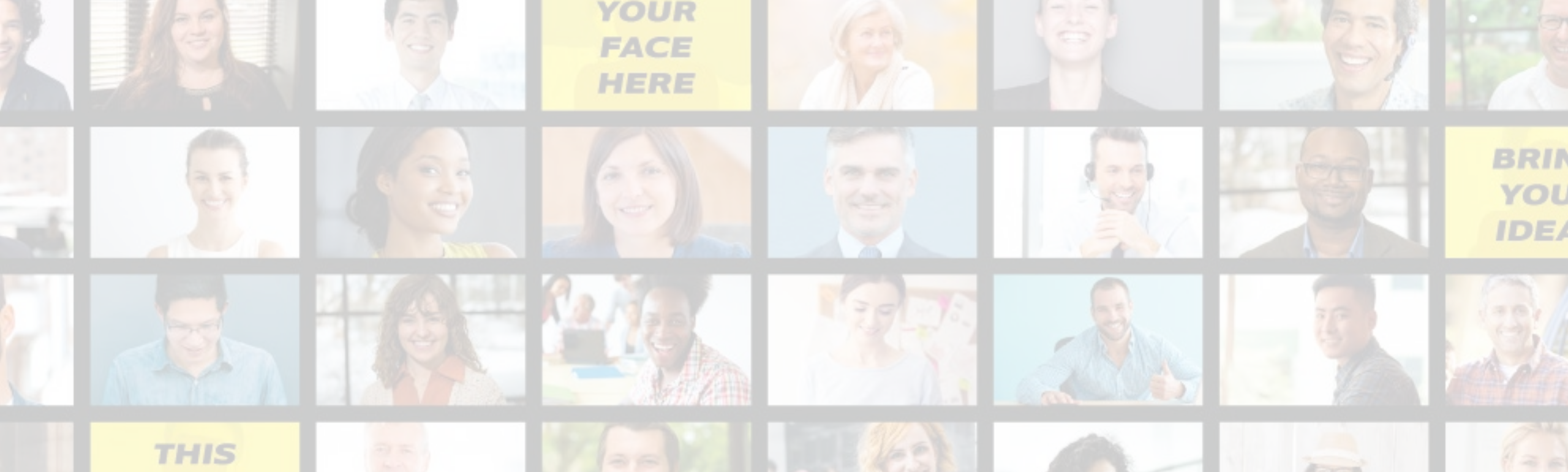
Conclusion



Conclusion

- The Mobile First development focus shifts the priority and the angle of attack to the mobile phone
- Our two-prong analytical focus will shift the priority and the angle of attack to the production of opportunity that drives CU success and the need for modern operational approaches
- These new focuses should be called out as requirements by CEOs for their future
 - It is CEO leadership that turns our focus towards CU needs
 - CEOs know that big picture requirements lead to the daily nuts-and-bolt adjustments that will pay off for a decade
 - Our CUSO CEOs own our manufacturing agenda, and they are focusing on building what they need

Sell it in your 2021 business plan



Thank you!