M360™ Enterprise

Collaborative Analytics by OnApproach

BIG DATA

Describes the large volume of **data** – both structured and unstructured – that inundates a business on a day-to-day basis that's so large it is difficult to process using traditional techniques.

- Harness the power of data with scalable innovative technology that is utilized increasingly by the technology, social, retail, Fintech, banking, and manufacturing industries

- Reveal patterns, trends, and associations, especially relating to human behavior and interactions

- Gain a 360 view of consumers, financial products, and business operations

- Leverage past behavior and real time results to predict future outcomes

- Reduce costs, improve operations, automate transactions

- Enhance current product results and innovate with new products and business models

- Improve decision making

COLLABORATIVE ANALYTICS

Leverage data, insights, and best practices across your organization and collaborate with other organizations.

- Seamlessly work across your multiple credit union systems and functional teams, plus add data from other member touchpoints such as call center, email, marketing, social, and web channels

- Combine data sets from product providers or partners to expand and enhance the perspective concerning members and business challenges

- Benchmark results against other credit unions

- Cost effectively and easily share and download insights, analytics, and reports from the CUappstore.com

MEMBER ENGAGEMENT/MARKETING

The key to enhancing relationships and growing your business is knowing your consumers and understanding the data from the many systems you have and across the many channels you interact with them.

- 360 view of member base (products, profitability, products with others, etc.)

- Segmentation of portfolio and targeting for:
  - Recapture of member loans elsewhere
  - Members who are nearing loan end of term for new offers
  - Non-interest income offers (product cross sell)
  - Post close insurance offers

- Next best product to offer to increase relationship profitability

- Marketing campaign management
  - Analyze the effectiveness of marketing campaigns

- Measure every channel that members interact with the credit union through
  - Monitor mobile app and online banking usage and monetary transactions flowing through these avenues
  - Monitor website usage and correlate leads with results
  - Monitor all business through the indirect channel of auto dealerships

- Monitor where members are spending their money

- Monitor all credit scores and the changes throughout the membership base to spot trends and opportunities

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OA ONAPPROACH
Building Relationships With Data

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FINANCIAL ANALYTICS & PERFORMANCE

Move from end of month or end of quarter to real-time monitoring and analysis of trends impacting your business.

- Entire loan portfolio analysis (loan penetration by product – auto, mortgage, HELOC, business, etc.)

- Proactive capital/portfolio planning and distribution of lending funds (balance portfolios and ensure adequate deposits to fund strategy long-term)

- CECL compliance – life of loan performance projections (loss)

- Measure the value of every member transaction (income vs. expense)
  ◦ Next best product to offer to increase relationship profitability

- Daily financial insights of financials (P&L, portfolio segmentation, capital distribution and ROA, loss reserve, etc.)

- ACH analytics – Where is money coming from and where is it going?
  ◦ Payroll
  ◦ Loan payments to other financial institutions
  ◦ Bill pay

- Risk analytics
  ◦ Manage entire portfolio performance to determine trends by asset class
  ◦ Manage all delinquent loans and find patterns through the historical analysis of delinquency trends
  ◦ Fraud analytics – identify and mitigate fraud scenarios
  ◦ Use insights to adjust underwriting, collections and pricing models

- Branch/Channel performance management

- Monitor various metrics of membership growth and which segments of the membership are growing the quickest (i.e. age groups, SEG, income levels, etc.)

INTERNAL OPERATIONS

Understand how your interactions with consumers across multiple touch points impacts your operational excellence.

- Measure all events that occur at the contact center and interactions with members through various mediums (e.g. phone calls, chat, text, etc.)

- Monitor foot traffic – discover trends in the date/time of every transaction

- Employee productivity

- Monitor loan origination performance
  ◦ Total days between each pipeline status (Application taken, Underwriting, Funding, etc.)

- Monitor collection performance
  ◦ By asset class, days to contact, days to payment, etc.

- Migrating or integrating new systems
  ◦ Maintain and streamline reporting and data conversion when implementing new technology

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The Success of Collaborative Analytics

Real organizations are seeing real results leveraging
the power of OnApproach's M360™ Enterprise

OUR COMMUNITY CREDIT UNION (WA) CREATING VALUE FOR MEMBERS

Challenge: Wanted to determine how to create individualized products that meet consumer needs/expectations

Action: M360 connected data from multiple sources for a more complete view of members from a transaction level (where they shopped, what they drove, payment methods, etc.)

Result: A better understanding of member needs, habits, lifecycles to better target offers and solutions resulted in a 27% increase in Net Return on Investments

OUR COMMUNITY CREDIT UNION (WA) SHARED BRANCHING ANALYSIS

Challenge: Identify how many branch transactions were share branching transactions

Action: M360 gathered necessary data to enable a shared branching dashboard

Result: Determined profitability of all shared branching initiatives and saves $8,000 per month

IDEAL CREDIT UNION (MN) MEMBER PROFITABILITY ANALYSIS AND LOYALTY INCENTIVES

Challenge: Creating a VIP membership program, Ideal was unable to integrate data to successfully run the program

Action: M360 integrated data from Ideal's core system and two ancillary systems, allowing them to see how members were using their products, and understand how much value each member provides to the credit union, and which behaviors to encourage

Result: Determined the true profitability of each member and grew the most profitable "VIP" membership base by 15%

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