


PHONE OPTICS

Improve your member's experience. Improve your employee's experience.

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 automatically records the details of 40+ actions your call center staff perform in the Phone Operator tool as they assist members.

Phone Optics is "Non-Transactional Data" (NTD) = Data that records the undercurrents of activity and habits happening below the surface of standard daily processing. NTD is context and color to what we already know from normal transactions and maintenance in the system!

 **PREREQUISITE:** Collecting Phone Optics data requires a Data Warehouse. To learn more or get started with your Data Warehouse, contact the Asterisk Intelligence Team.

This data is for:

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

IMPROVE YOUR EMPLOYEES' PHONE EXPERIENCE

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?

Does the navigational data confirm traditional wrap-up code or tracker reporting we're already doing?

IMPROVE YOUR MEMBERS' PHONE EXPERIENCE

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 members are calling for a loan payoff request - Is there opportunity to quickly re-capture their business?

Which members are repeatedly calling for just a transaction history recap?



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Looking to dive deeper and gain profitable insights from your Phone Optics data?

Engage with a "Know Your Phone Support" analysis from Asterisk Intelligence and Xtend Data Analytics

ONLINE BANKING OPTICS

Amp up your digital retailing and digital service strategies

Switch on a premium data set for data analysts and marketing directors to study - Online Banking Optics!

Brought to you by the CU*Answers Asterisk Intelligence team, Online Banking Optics makes it possible to see the member engagement when they don't do a transaction with you.

Online Banking Optics automatically records the details of 45+ specific choices that a member makes as they use digital banking services - It's Me 247 and BizLink. Use these new insights to analyze member engagement and habits, understand online service penetration, and study member's non-transactional needs.



PREREQUISITE: Collecting Online Banking Optics data requires a Data Warehouse. To learn more or get started with your Data Warehouse, contact the Asterisk Intelligence Team.

This data is for:

- 1 DATA ANALYSTS
- 2 MARKETING DIRECTORS
- 3 DIGITAL SERVICE MANAGERS

UNDERSTAND DIGITAL HABITS AND PREFERENCES

Analyze the choices and paths that members follow through when they are digitally banking. Answer questions like:

**Where does my member go next after checking my loan rate board?
What type of actions are commonly done together in a single visit to online banking?**

Are members logging in most often to look up information? Or are they most often doing work to manage their account?

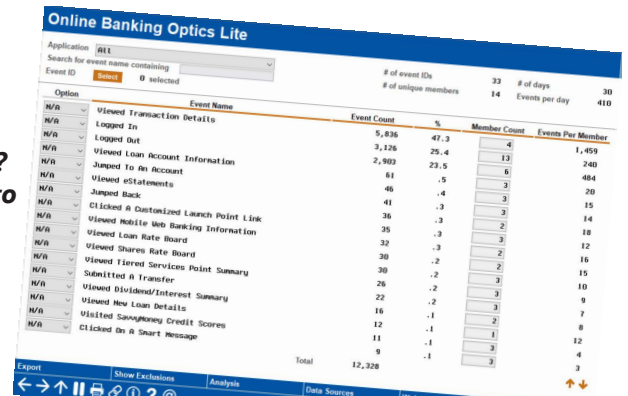
What features are members most often engaging with prior to opening a new account?

MEASURE AND ACT ON ONLINE SERVICE USAGE

For the first time, analyze engagement on digital self-service features that you turn on - Watch them after activation to pick up early engagement numbers, or audit later as you review features and costs.

How many clicks am I getting on the special info notice that I posted this month?

Is the option to download transaction details being used often enough to justify my costs for the feature?



Option	Event Name	Event Count	%	Member Count	Events Per Member
N/A	Viewed Transaction Details	5,836	47.3	4	1,459
N/A	Logged In	3,126	25.4	13	240
N/A	Viewed Loan Account Information	2,903	23.5	6	484
N/A	Jumped To An Account	61	.5	3	20
N/A	Viewed eStatements	46	.4	3	15
N/A	Jumped Back	41	.3	3	14
N/A	Clicked A Customized Launch Point Link	36	.3	2	18
N/A	Viewed Mobile Web Banking Information	35	.3	3	12
N/A	Viewed Loan Rate Board	32	.3	2	16
N/A	Viewed Share Rate Board	30	.2	2	15
N/A	Submitted A Transfer	30	.2	3	10
N/A	Viewed Dividend/Interest Summary	26	.2	3	9
N/A	Viewed New Loan Details	16	.1	2	8
N/A	Visited Savings/Credit Scores	12	.1	1	12
N/A	Clicked On A Smart Message	11	.1	3	4
	Total	12,328	-1	3	4

Tool 1100 - Online Banking Optics Lite

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CARD ACTIVITY OPTICS

Collect and Analyze NEW Card Network Data

Activate collection of a premium data set for plastics specialists and data analysts - Card Activity Optics!

Brought to you by the CU*Answers SettleMINT and Asterisk Intelligence teams, Card Activity Optics offers access to otherwise unseen details of card traffic that interacts with the CU*BASE system, including activity records which did not result in a posted transaction.

Card Activity Optics will help you analyze and act on insights from the traffic patterns for your ATM, debit, and credit card activity. It is part of a suite of Optics data sets designed to collect data in support of *Non-Transactional Data Analysis*.

When it's available - Use this Optics data set to study Non-Transactional Data Analysis, Enhanced Transactional Details, and Merchant Categories.

This data is for:

- 1 PLASTICS SPECIALISTS
- 2 DATA ANALYSTS
- 3 MARKETING DIRECTORS

NON-TRANSACTIONAL DATA ANALYSIS

Analyze data from card activity which did not generate a transaction record, and new information about the path of a transaction to either denial or authorization.

Are my card limits working as designed?

How many denied transactions are occurring each day?

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ENHANCED TRANSACTIONAL DETAILS

Review transactional context such as "card not present" indicators and ATM fee amounts, and answer questions

Are members using their cards online more than at physical locations? By how much?

How many out-of-network ATM fees are my members paying?

MERCHANT CATEGORIES - BUSINESS PURPOSES

Analyze transactional activity based on groups of business purposes such as gas purchases, grocery purchases, entertainment, and more.

Which of my members are using their debit card for food and entertainment purchases?

Are members' buying habits changing for things like travel or entertainment?