



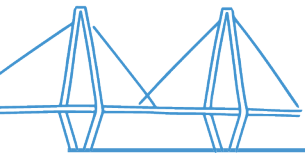
INNOVATION DESTINATION

VISIFI CUSTOMER CONFERENCE 2023

Data Analytics

Stefano Moretti
Dan Urscheler

JUNE 22, 2023



Meet the Presenters



Stefano Moretti

Director of Accounting & Back Office, and Data Management

Grown as business analyst across international scenarios, Stefano is recognized for his strong focus on accuracy and effectiveness, along with the leadership of a multi-cultural team.



Dan Urscheler

VP, Business Product Strategy

Dan Urscheler is a highly experienced professional specializing in product strategy, management, and business development. Today Dan is the VP of Product Business Strategy at VisiFI, His experience have allowed him to develop a deep understanding of the industry.

He is recognized for his exceptional skills in mitigating risks, managing processes, and engaging in strategic planning. His expertise in compliance and data management has been instrumental in driving success.

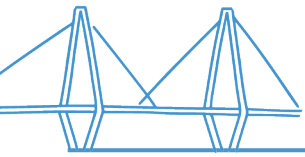




A Journey on What's New in Data Analytics

360 View





Credit Union Personas



Teller / Member Services

Pat

- Provides support for Member requests.
- Provides Quick Member Service
- Lost cards, statement requests, address changes
- Ability to track and Measure Referrals and Incentives.
- Provides reminders of key dates for the Onboarding Process.
- Use Work Queues for Associate tasks, assignments, and follow up.
- Enables Workflows to include required fields to ensure accuracy.



Operations / Branch

Sam

- Monitors Credit Union Operations
- Managing Associate Workforce Schedules.
- Measurement of Member Engagements Requests and Resolutions.
- Track Performance for Cross Sell, Referrals, Incentives.
- Key Branch KPI Scorecards; Growth, New Accounts, etc.
- Dashboard Drill down to see more information.



Executive Level

Riley

- Monitors Overall Credit Union / Branch Performance
- Measurement of Member Engagements
- Growth of New Services and Products by Branch and Enterprise Views
- Key Branch KPI Scorecards; Growth, New Accounts, etc.
- Dashboard Drill down to see more information.





Pat

360 View



Sally Savings
ACCOUNT 591400

TIN: *****9599
DOB: 10/07/1981
1234 Good Investments
New York, NY 10008
United States
ssavings@visifi.com
Preferred: (205) 123-4567

Open Since: 02/01/2020 (3Yrs 4Mths)
Affiliation Type: 3-Teachers Union
Last Active: : 05/23/2023 (32 Days)
Home Branch: Digital

WARNINGS	13- No Transactions
LOCK	88- No Withdrawals
ALERT	Loan Delinquent

Preferred Language: English
Credit Score: 670
Credit Score Date: 05/07/2022
BSA Rating: Medium
POA Expire: Terminable by Death
POA Agent: Frank Zapp

Financial Transactions

Command: **Advance** Suffix: **1** Go





Pat

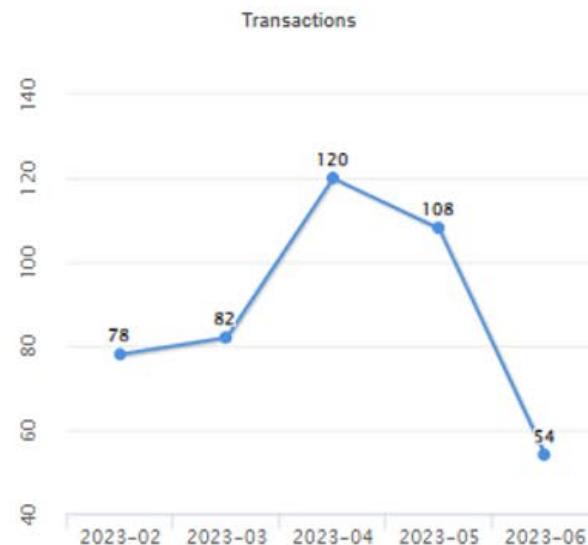
Pat wants to access Sally Savings's 360 View

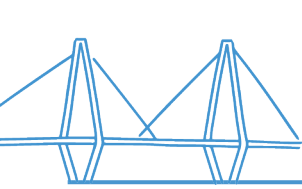
Full Name	TIN	Membership Date	Age
Sally Savings			51

Address	City	State	Postal Code	Phone Number	Email
3451 MORGAN MEADOWS DR NE	RIO RANCHO	NM	87144	(505) 259-9576	onapearl71@gmail.com

Account Number	Suffix	Product Name	Date Opened
50048	0	Regular shares	2003-06-12
50048	3	NEW AUTO 72 MO REG FIX	2020-10-08
50048	6	HELOC	2015-09-24
50048	32	REAL ESTATE	2021-03-08
50048	52	Special Shares	2010-04-16

Account Number	Debit Card	Courtesy Pay	Direct Deposit	E-Statements	OLB	Safe Dep Box
50048	Y	Y	Y	Y	N	N

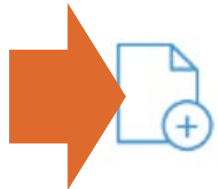




Pat

Case Tracking in 360 View

How Pat can add a **Comment** or member's **Service Request** for Tracking from the 360 View



Comments

Active Archived

Comments

Account Number	Comment Teller	Comment Date	Comment Text
	516	2019-10-18	33 debit disputes received 10/7/19 cond cr by 10/21. revoke letter sent 10/11.
	516	2018-09-14	debit disputes received 9/6/18. cond cr by 9/19. 25 transactions./warning letter sent.
	408	2017-04-17	DISPUTES REC'D 4/17/17, COND CR 5/1/17 - 16 DISPUTES
	465	2017-04-17	FALCON ALERT RCVD 4-16-17, MEMBER CONF

VISIFI

Members Comments

*Teller number
111

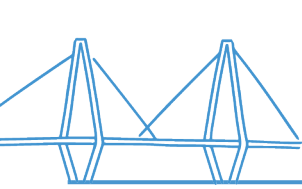
Account Number
490

*Initial Comments
Member came today asking for loan info.

Attachment
+ Upload new files

Submit



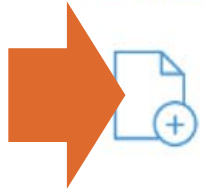


Pat


Case Tracking in 360 View

How Pat can add a **Comment** or member's **Service Request** for Tracking from the 360 View

Case Tracking



Date Opened	Date Last Updated	Originator Name	Case Number	Stage	Assigned Name	Category	Category Value	Comments
2023-05-05	2023-05-06		692790667	Past-Due		Debit /Credit Card	Disputes	Member took \$280.00 out at ATM bu machine only gave \$260.00. I informed member that usually by the following day they will receive the credit for the \$20.00. Please tracking. If not, dispute for her.



Case Tracking

Teller number
111

Assignee
[+ Select Teller](#)

Account Number
490

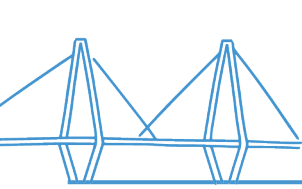
*Request categories
Debit /Credit Card

*Debit/Credit Card
Lost Stolen

Initial Comments
Member lost his card on 6/21.

[Submit](#)





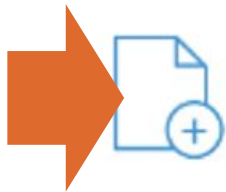
Pat

Referral Tracking in 360 View


Sally has requested a new Product/ Service from the Credit Union

Pat can **ADD** a Referral in the Case Management tool which **Assigns** and **Credits** the **Referral** to Pat if a **New** Product / Service is opened in the next **35 days**.

Referrals



Referral Date	Account Number	Referral Name	Stage	Assign Teller	Assign Teller Name
2023-01-27		Debit Card	EXPIRED	50	
2023-01-27		Online Banking	CREDITED	50	
2023-01-27		Kasasa Cash Back	EXPIRED	50	
2023-01-26		Savings	CREDITED	50	
2023-01-26		Direct Deposit	EXPIRED	50	



Referral Process

Referral Process Pipe

Please fill the informations below regarding your referral request

Open teller

111

Assignee Teller

+ [Select Teller](#)

Account Number

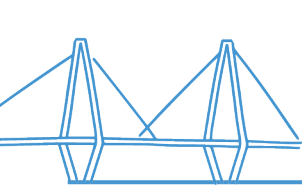
490

Referral Type:

Used Auto Certificate Loan

[Submit](#)





Pat

Onboarding Process in 360 View

Pat can be **Alerted** for the **Onboarding** of **New Members**

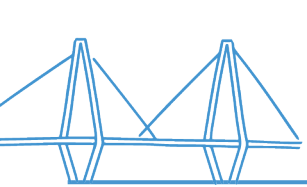
- In Data Analytics, a case is automatically added and displayed in the Onboarding queue
- When the new account is opened, a **Customized** Onboarding process will be initiated

Onboarding



Account Number	Date Opened	Date Last Updated	Assignment Number	Stage	Assigned Teller	Originator Teller	Assigned Full Name
:	2023-06-14	2023-06-14	727787236	Send Thank You Note	11	11	





Pat

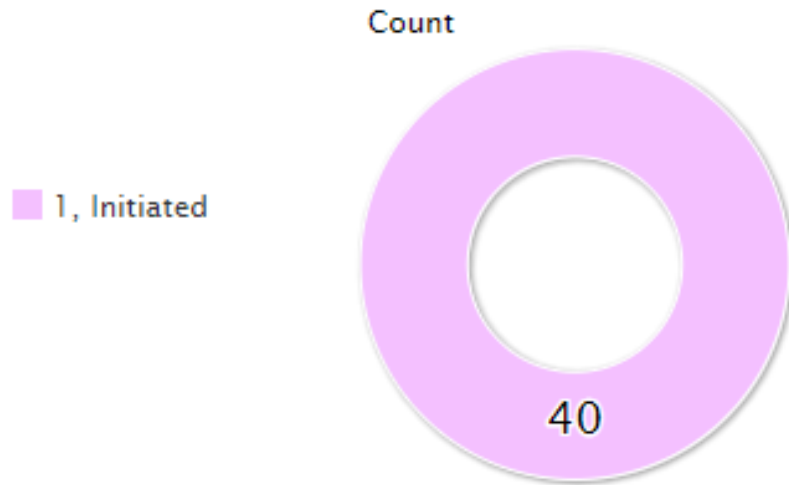


Sam

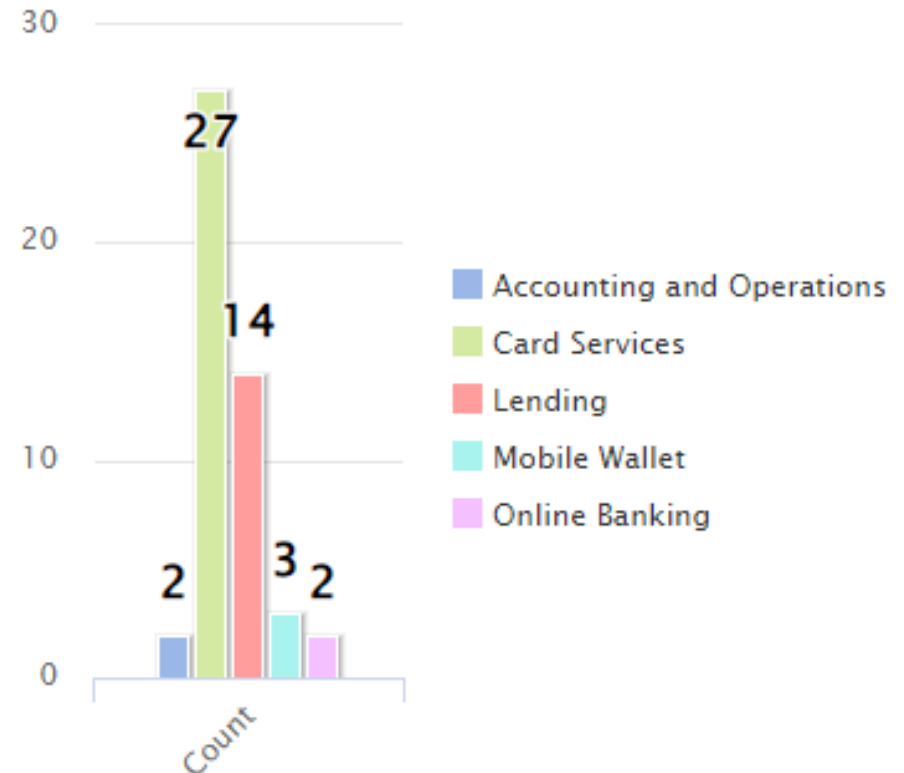
360 View Management Monitoring

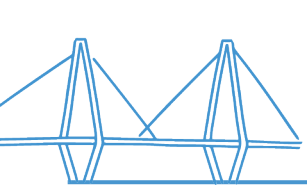
How can a Teller, Member Service, or Branch Manager track **Member Requests, Incentives** and **Onboarding** through specific Dashboards?

Pie Case tracking



Cases by category





Pat



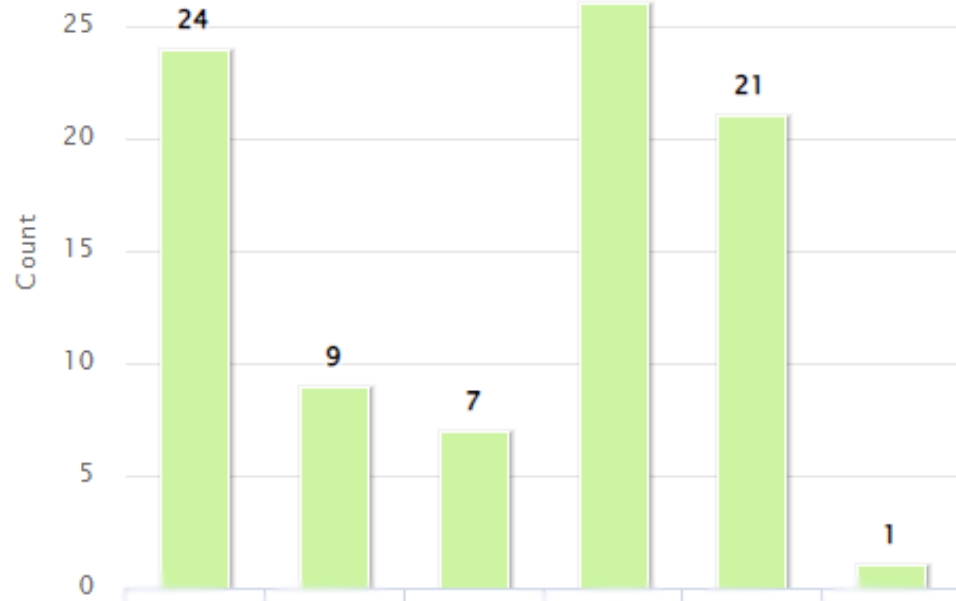
Sam

360 View Management Monitoring

How can a Teller, Member Service, or Branch Manager track **Member Requests, Incentives** and **Onboarding** through specific Dashboards?

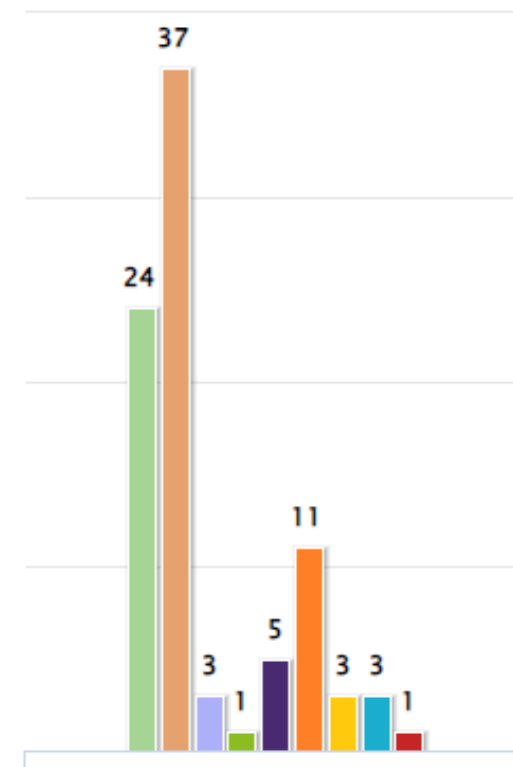
Incentives Admin

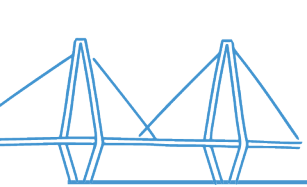
Incentives by Teller



Incentives by Product

- Address Change
- Change Profile Pic
- Checking
- Club Account
- Debit Card
- Email Address
- Payroll Form
- Update Employment
- VISA





Pat

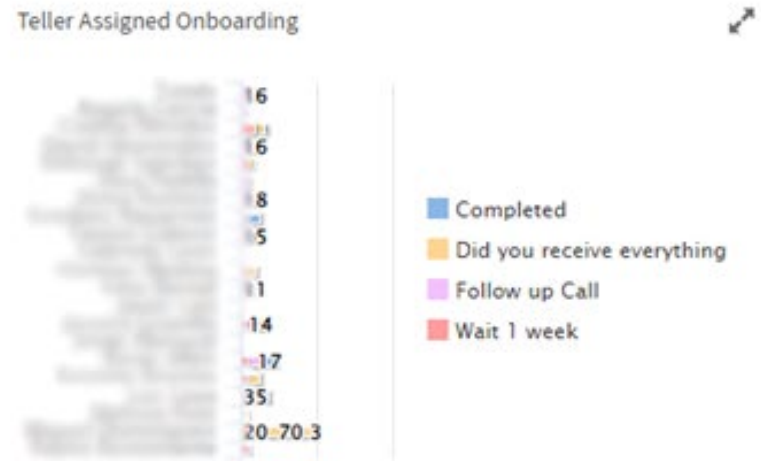
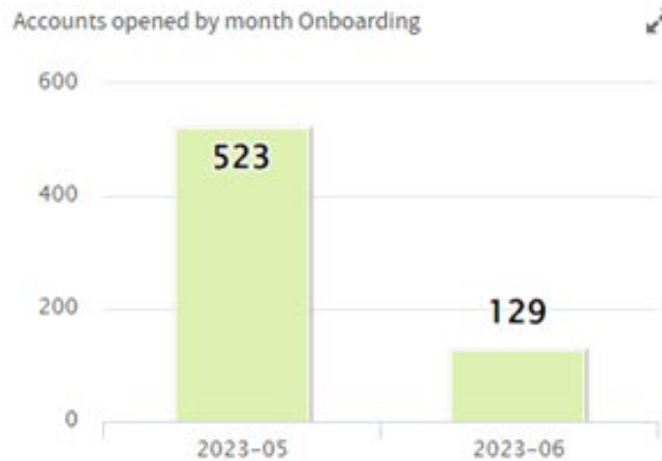
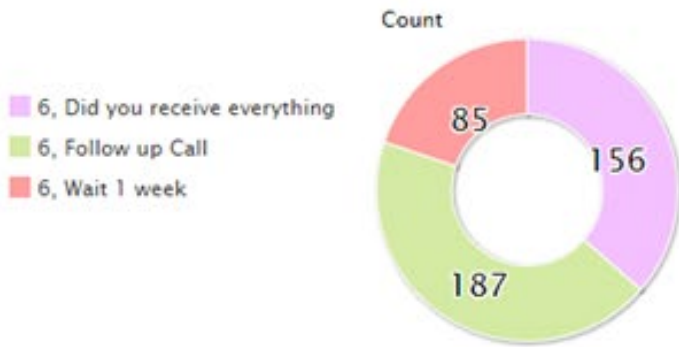


Sam

360 View Management Monitoring

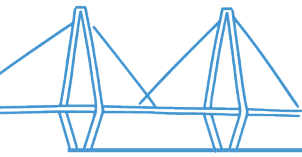
How can a Teller, Member Service, or Branch Manager track **Member Requests, Incentives** and **Onboarding** through specific Dashboards?

Onboarding Admin



- Completed
- Did you receive everything
- Follow up Call
- Wait 1 week





**Antoinette Ross
Guadalupe CU**

Santa Fe, New Mexico

26,372 Members

\$260M Assets

99 Employees

<http://www.guadalupecu.org/>

Implemented in
May 2023

Top 5 Benefits of Data Analytics to my Credit Union

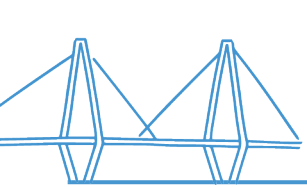
1. Approval on loans submitted based loan officers' approval levels. Provides greater communications and efficiencies.
2. Allow tellers to intake loan and new account information for routing to team members for approval.
3. Improve the referral process, coaching of the member, to increase new accounts and services. Financial Empowerment
4. Use for service and facility request to ensure completion of projects; PIN offset, wire transfers, card disputes, IT issues.
5. Measurement of team performance and completion of requests.



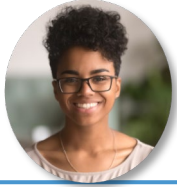


Data Analytics Dashboards











Sam



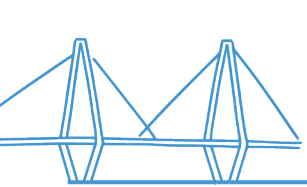
Riley

Data Analytics Dashboards

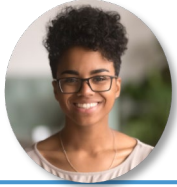
Branch and Executive pre-defined Dashboards provide Important **Deposits, Loans, Member, Transaction, and Account Performance** Totals and Trends.

					
36,014	30,716	\$332,038,742	\$232,068,079	78,965	430,623
Accounts	Members	Total Deposit Balance	Total Loan Balance	Total Branch Transactions	Total All Transactions





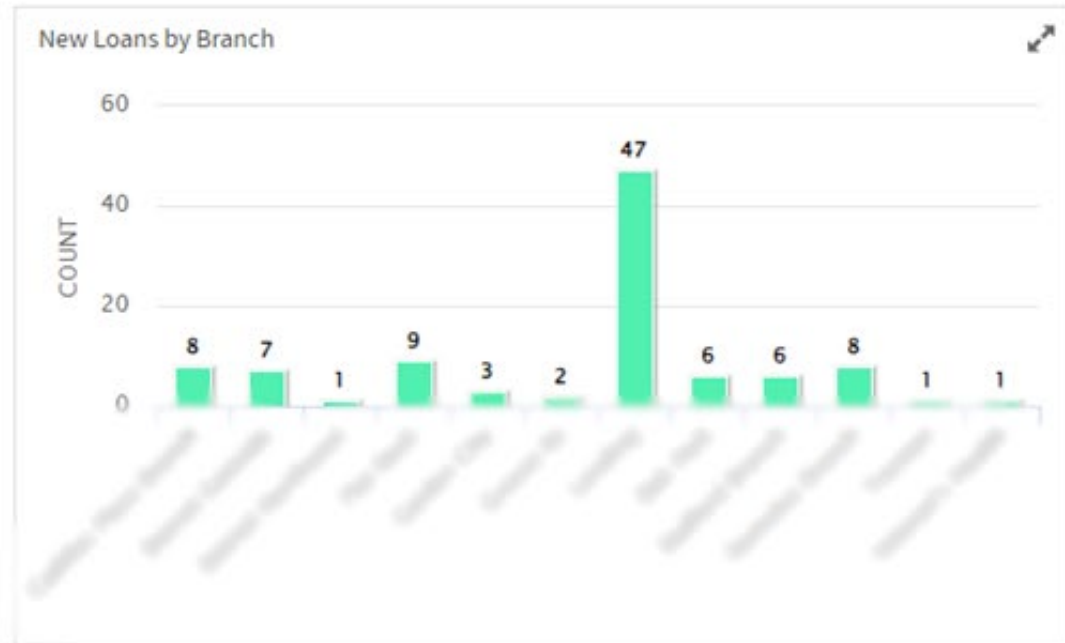
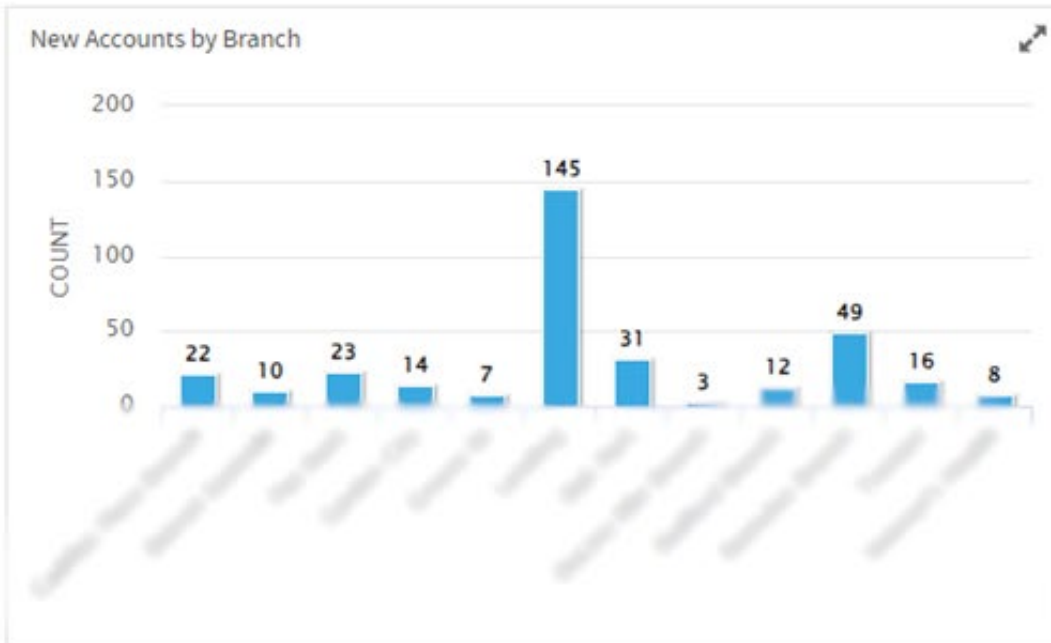
Sam

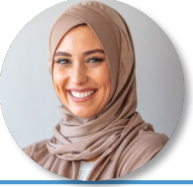
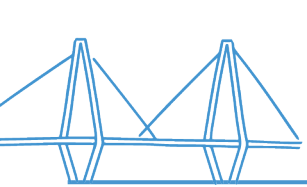


Riley

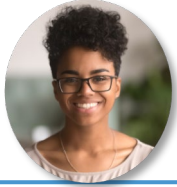
Data Analytics Dashboards

Branch and Executive pre-defined Dashboards provide Important **Deposits, Loans, Member, Transaction, and Account Performance** Totals and Trends.





Sam



Riley

Data Analytics Dashboards

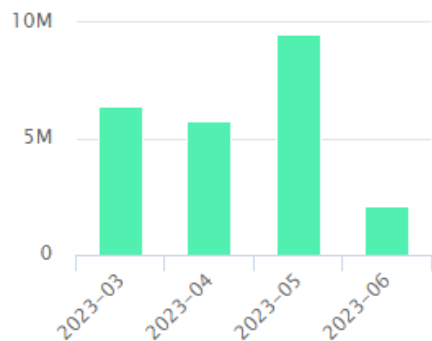
Branch and Executive pre-defined Dashboards provide Important **Deposits, Loans, Member, Transaction, and Account Performance** Totals and Trends.

Dashboard Lending | </> ☾



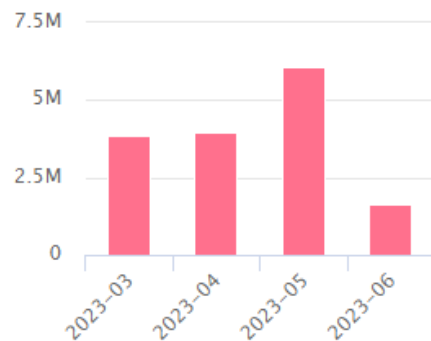
\$2,099,295.24

New Consumer Loans



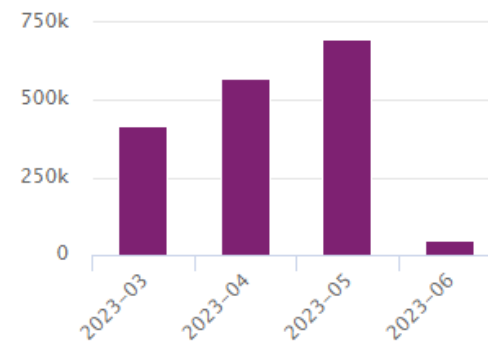
\$1,654,542.35

New Auto Loans



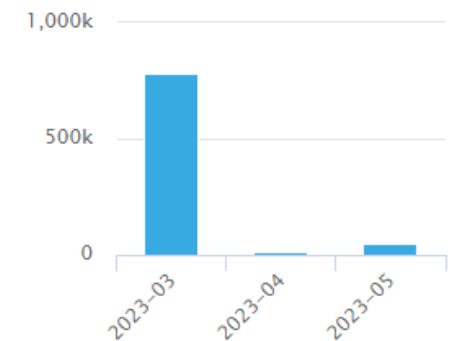
\$46,189.73

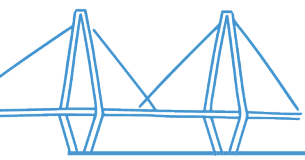
New Unsecured Loans



\$0.00

New Commercial Loans





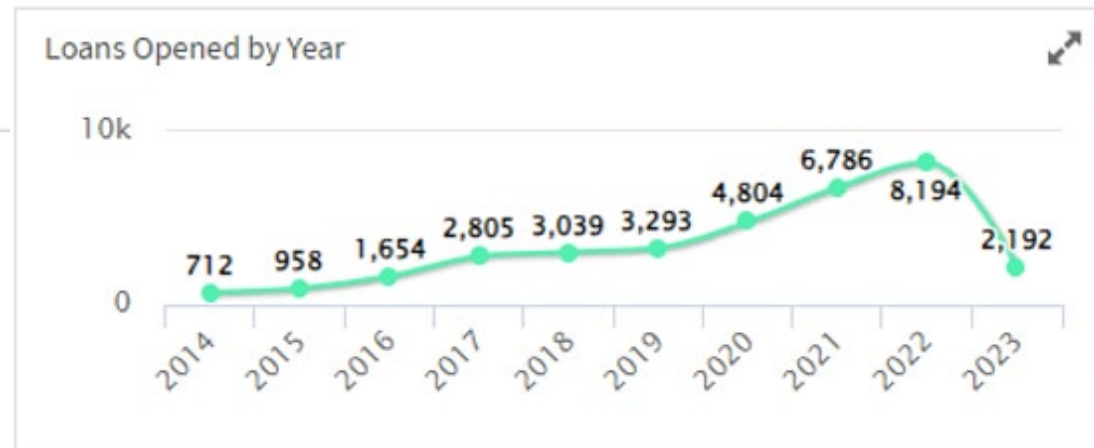
Sam

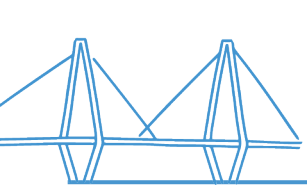


Riley

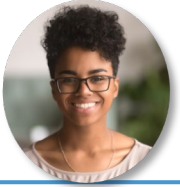
Data Analytics Dashboards

Branch and Executive pre-defined Dashboards provide Important **Deposits, Loans, Member, Transaction, and Account Performance** Totals and Trends.





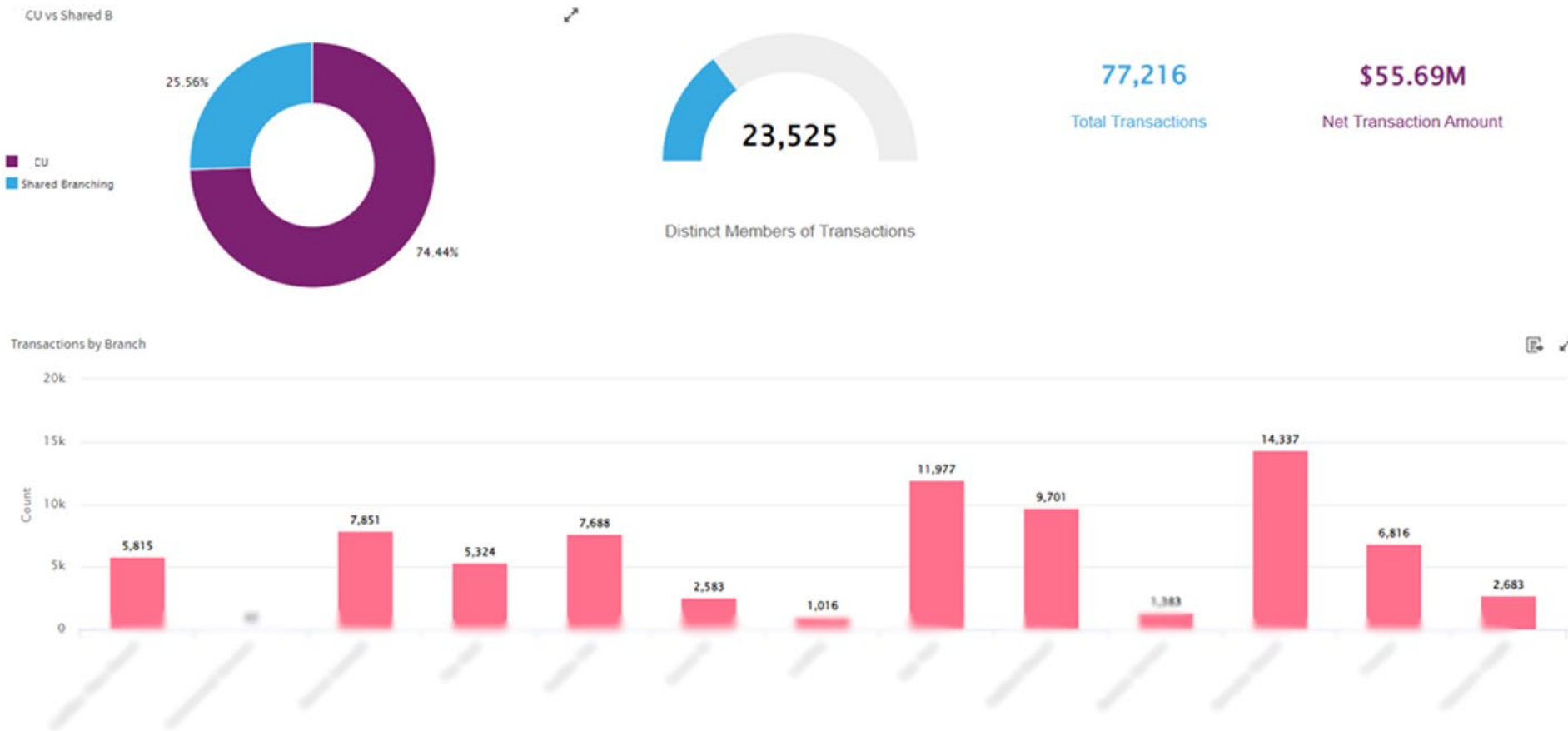
Sam

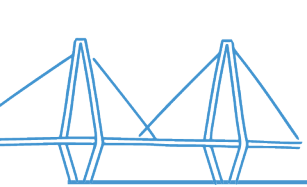


Riley

Data Analytics Dashboards

Branch and Executive pre-defined Dashboards also provide Important Counts by **Transaction Types**





Sam

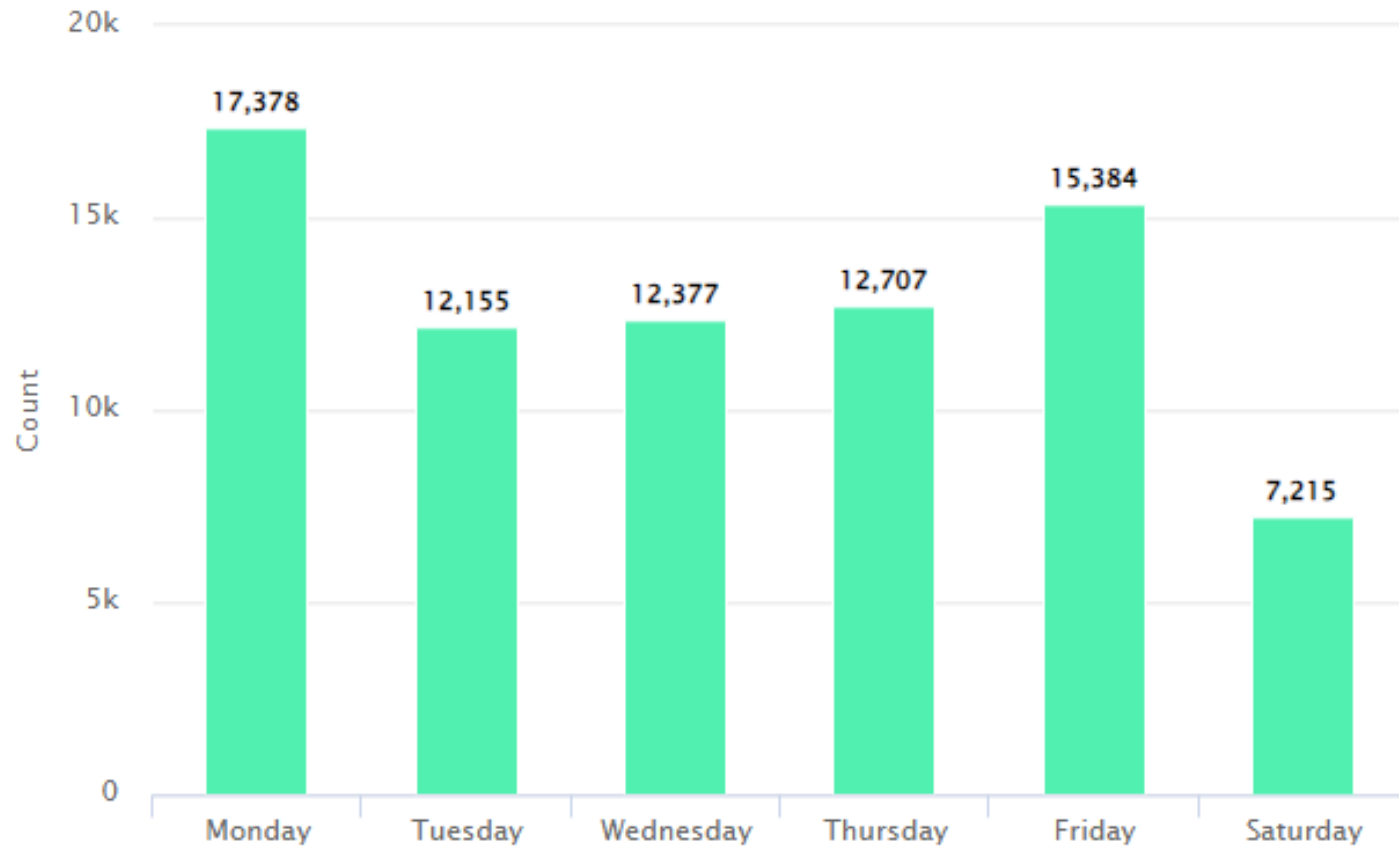


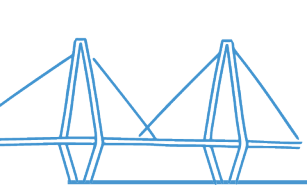
Riley

Data Analytics Dashboards

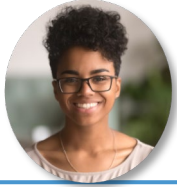
Branch and Executive pre-defined Dashboards also provide Important Counts by **Transaction Types**

Transactions by day of Week





Sam

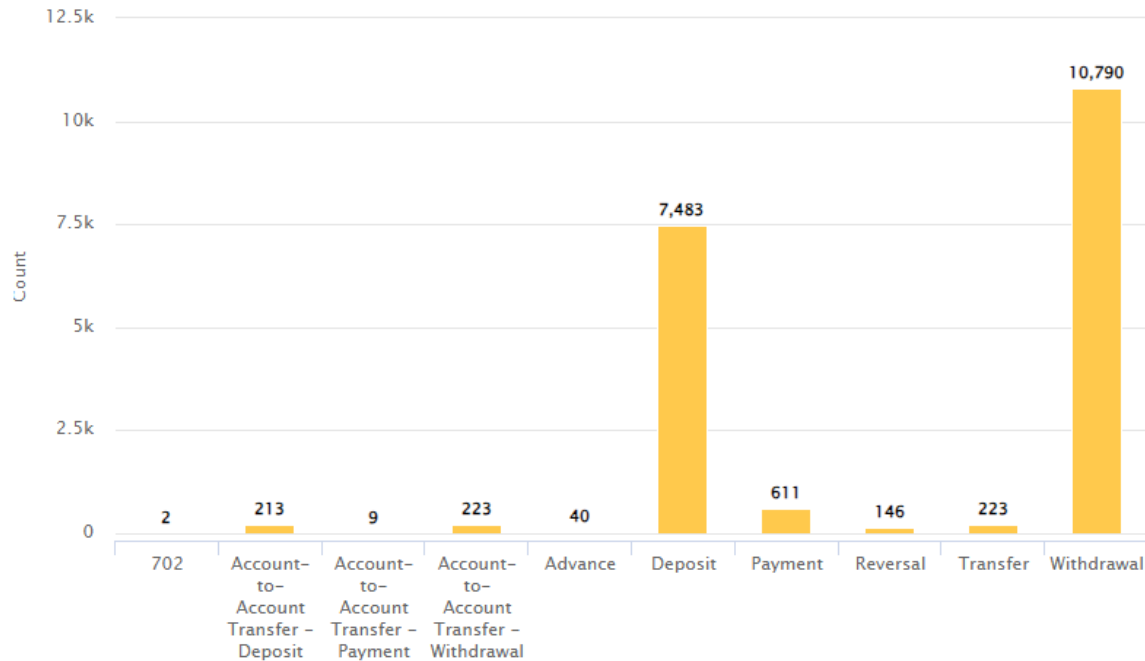


Riley

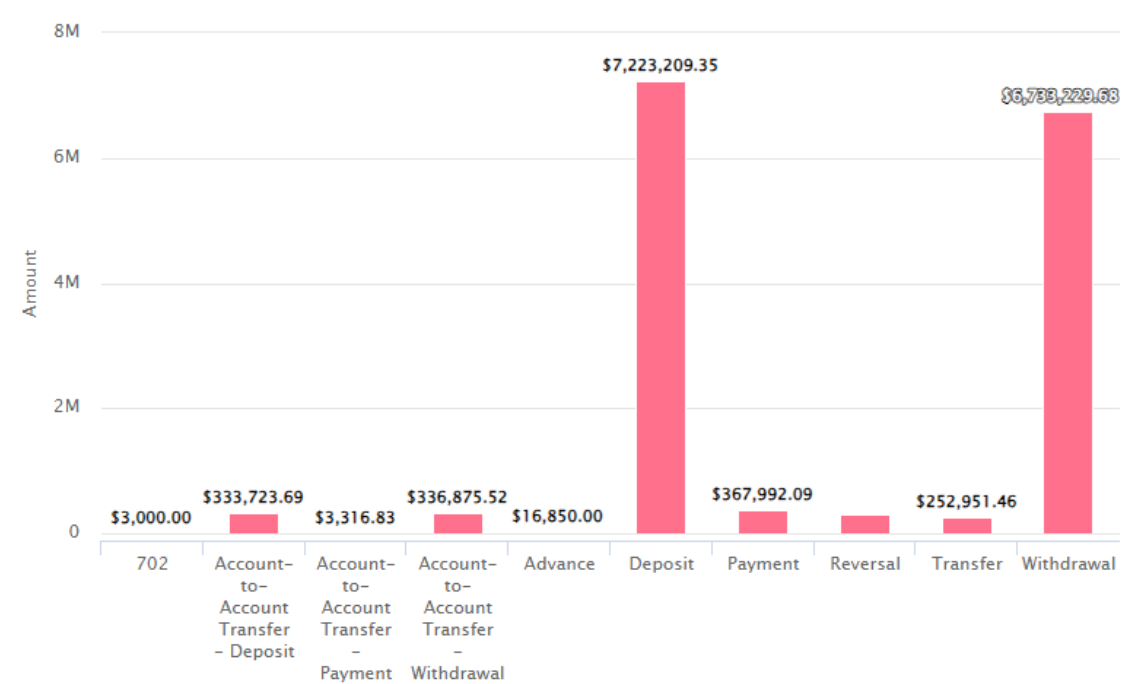
Data Analytics Dashboards

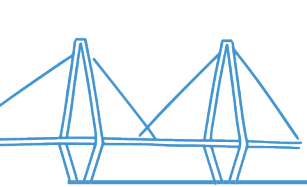
Branch and Executive pre-defined Dashboards also provide Important Counts by **Transaction Types**

Shared Branch Count by Transaction Code



Shared Branch Amount by Transaction Code

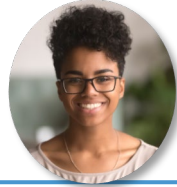




Pat




Sam



Riley







Custom Dashboards

Customize and **Create** your own view for Dashboards and Reports

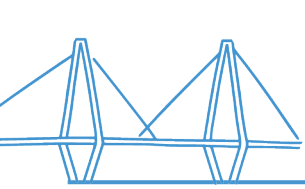
 **New Dashboard**

< Available Content

∨ New Content

-  Chart
-  Crosstab
-  Table
-  Text
-  Web Page
-  Image

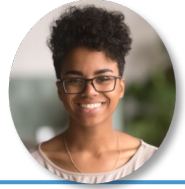




Pat



Sam

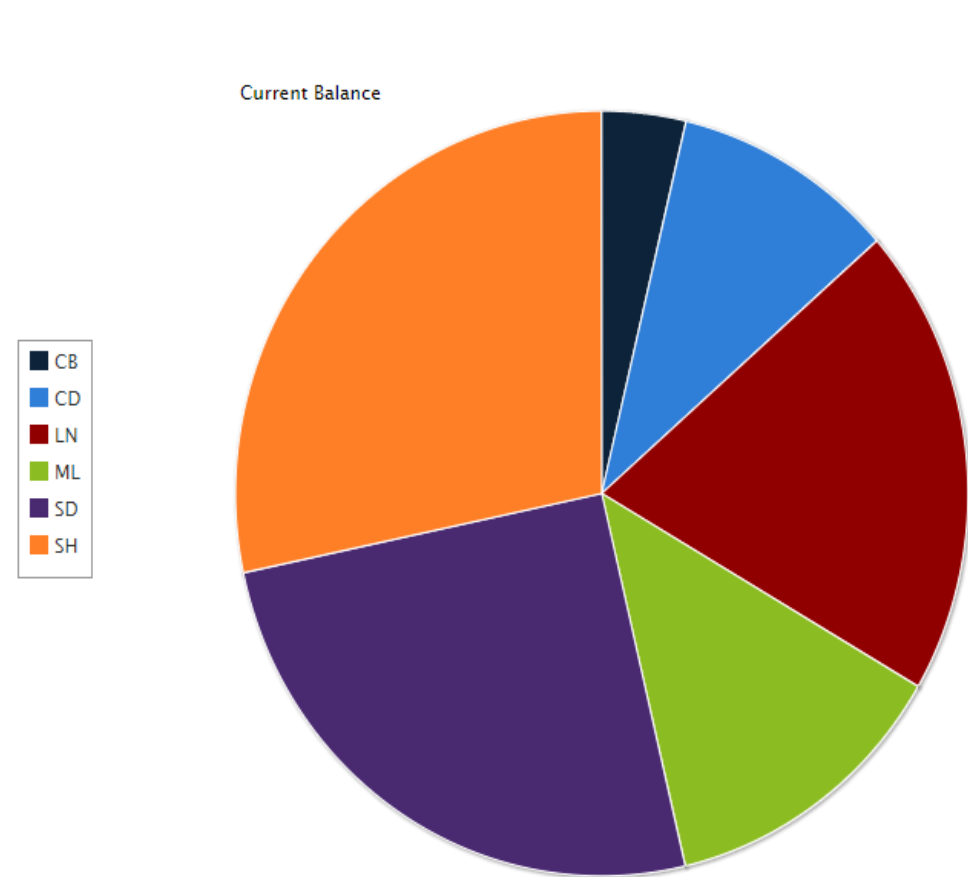


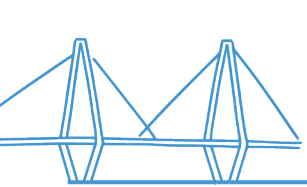
Riley

Custom Dashboards

Customize and Create your own view for Dashboards and Reports

Measures		Current Balance
Suffix Type	Branch number	
CB	1	\$1,454,410.34
	5	\$10,331.83
	Totals	\$1,464,742.17
CD	1	\$3,874,207.59
	Totals	\$3,874,207.59
LN	1	\$6,665,837.29
	5	\$1,189,765.58
	Totals	\$7,855,602.87
ML	1	\$4,806,403.70
	5	\$294,050.32
	Totals	\$5,100,454.02
SD	1	\$9,357,277.04
	5	\$646,905.41
	Totals	\$10,004,182.45
SH	1	\$10,241,022.59
	5	\$937,527.02
	Totals	\$11,178,549.61
Totals	Totals	\$39,477,738.71

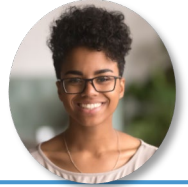




Pat



Sam



Riley

Custom Dashboards

Customize and **Create** your own view for Dashboards and Reports

Dashboard Settings

✕

▼ Canvas

Background color

Set custom size (pixels)

▼ General

Show Export button

Auto-refresh

▼ Dashlet

Show Filter Dashlet as pop-up window

Show borders

Outer margin (pixels)

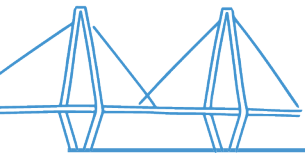
Inner padding (pixels)

Title bar

Text

Background





Beth Bilotta
Fairmont FCU

Fairmont, West Virginia
43,674 Members
\$503M Assets
120 Employees

<http://www.fairmontfcu.com/>

Currently evaluating
Data Analytics

Top Benefits of Data Analytics to my Credit Union

1. Create efficiencies-automating tasks and reports
2. Ability to improve communications and share information within the credit union teams that is relevant to their roles and responsibility.
3. Provides leadership with a holistic view of how the credit union is performing with critical growth KPIs.
4. Measure business and employee performance to make informed/improved decisions about goals, products, hours or operation and member engagement.

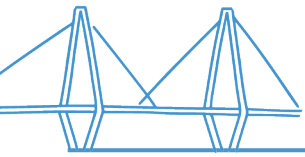




Product Roadmap

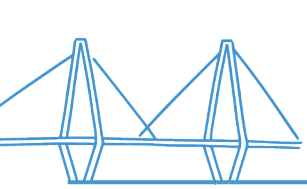
Knowledge is Power





- Expand the amount of data for the Credit Union Warehouse
 - Merchant Information
 - Third Party Partners
- Create Enhanced Dashboards to Current Reporting Bundle
 - Lending, Transaction, Executive, Branch, Exceptions, Real Time General Ledger

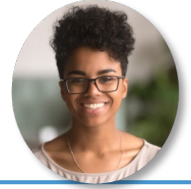




Pat



Sam



Riley

Knowledge is Power - *If Shared*

Efficiencies

- Reduces the amount of time to capture an engagement
- Centralized data sources
- Improve member experience
- Measurable performance indicators or KPIs with dashboards

Member Insights

- Measurable member behaviors and engagement
- Increased insights on member life events
- Better understanding of out of wallet behavior



Expand your Member Insights with Data Analytics

Come by the VisiFI
Innovation Station to learn
more on Data Analytics!

Thank you

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