

## Member Insight

### Member Insight Overview

Access to behavioral data is key to informed business decisions. This type of data unlocks the door to a more insightful view of card portfolios and member needs.

Member Insight solutions empower credit unions with actionable insights that drive cardholder engagement, satisfaction and retention. The Member Insight analytics suite was designed to support a variety of user's needs and includes a portal that neatly organizes access to analytic tools. From easy-to-read dashboards and prebuilt templates to customizable query builders, credit unions will find the information they need to intelligently drive their growth strategies. When combined with credit union data, the Member Insight solutions provide ways to self-innovate and transform techniques – from servicing to analysis – that can facilitate a 360 degree view of the member base.

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Credit unions win when they invest time and resources to better understand their members with tools that require less time and effort from staff.

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### Category Summary

*Member Insight's revolutionary tools collectively reveal the key indicators credit unions need to immediately understand performance, profitability and growth opportunities in card portfolio and ATM Terminal Driving networks.*

- *Dashboards visually depict performance and growth opportunities.*
- *Visualize credit union performance and compare to PSCU and Peer Group benchmark data – quickly pinpointing areas for focus.*
- *Access hundreds of data elements and calculations, arranged and organized to help credit unions improve the speed and quality of their decision making.*
- *Pre-built templates leverage PSCU's scale and cooperative model, bringing crowd-sourcing to analytics report development and high speed access for all.*
- *Quickly and easily research payment cards' reports through advanced searching and filtering functionality.*
- *On-demand access to over 100 credit and debit Omaha system reports allows credit unions to offer greater efficiency and productivity to staff, so that more time can be spent with members.*



## All the Right Tools

The art and science of analytics gives credit unions a sharper focus on what members really want and need. Member Insight's revolutionary tools help credit unions develop leaner and more effective growth strategies – ones that are truly informed by their members' recent histories and transactional trends:

### DataVue

- Increase the ROI of marketing campaigns by knowing which members to target and which channels to use.
- Develop effective segmentation models that engage target audiences across multiple subsets of a credit union's membership.
- Monitor cardholder spending behavior to identify potential merchant partnerships.
- Provide the insights to offer the right product to the right member at the right time.

### CommunityVue

- Grow smarter and more productive together through shared examples of searches and custom reports posted by PSCU specialists and credit union peers that have helped their credit union grow.
- Download, modify and save predesigned report templates for future use.

### PerformanceVue

- Validate a credit union's ATM placement strategy thanks to richer information about members' foreign ATM transactions.
- Convert unprofitable, inactive cardholders into active, engaged members with campaigns to increase transactions and balances.
- Increase credit card program profitability by identifying active, creditworthy cardholders with high utilization percentages and extending offers for credit line increases.

### ReportVue

- Research Card System Reports quickly and easily through advanced searching and filtering functionality that will provide your staff with greater efficiency and productivity.
- A custom User Interface allows the user to create a unique workspace catered to their individual needs.
- Email notifications on your most wanted operational reports tells the user when reports are ready for viewing.

## Directions for Data Decisions

When used to mine, filter and interpret the vast amounts of data that credit unions have on their members, Member Insight analytics dramatically improve the speed and quality of their decision making. Depending on their internal resources and experience, credit unions can use Member Insight tools in either of two ways:

1. Self-serve, in which their own users extract and analyze the data in-house and then build and execute their own campaigns.
2. Full-serve, by partnering with PSCU's Advisors Plus<sup>®</sup> consultants for help in making optimal use of the data and executing the appropriate growth strategies.

After years of management, consulting, and marketing expertise, Advisors Plus knows what numbers to analyze, what benchmarks to use in analyzing them, and what actions to take as a result.

The Advisors Plus consulting approach is "data-driven" and helps credit unions take the results gleaned from Member Insight to the next level by:

- Collaborating with them to pinpoint specific objectives they wish to achieve.
- Developing customized marketing campaigns that will help credit unions reach these goals; these campaigns can also lead to portfolio, contact center, and operational optimization.

## Build. Enable. Deliver.

The flagship tools currently available in Member Insight are just the beginning. PSCU is committed to the continual enhancement of its analytics toolset to ensure it keeps pace with credit unions' ongoing needs for richer, fuller intelligence.

The roadmap for Member Insight includes the development of warehouse and data services, which will serve as a means for importing and exporting data between the PSCU warehouse and credit union systems.

- Credit unions without an in-house analytics solution will be able to load their data into the warehouse to create an even more robust data pool.
- Credit unions that have an analytics platform can import PSCU's baseline data to enhance their current program.

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**PSCU is committed to building a best-in-class analytics solution that can re-energize and transform how credit unions operate.**

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By helping credit unions identify areas of opportunity and revenue growth, and applying logic and experience to the data, credit unions become high-performing businesses, grow their relevance and realize the road forward to enduring success.

## Built, Owned and Governed by Credit Unions

In 1977, five credit unions came together to form PSCU to leverage their buying power to offer credit cards to their members and compete with banks. Today, PSCU's collective scale affords credit unions access to an expanded range of world-class payment platforms and solutions. Our collaborative model gives credit unions direct influence over the development of payment products and solutions that help them compete and grow. Just as it is for our member organizations, service is the foundation on which PSCU was built. PSCU returns earnings as patronage dividends to our Owners and measures our value exclusively by the success of our Owners and the mutual obligation we share in delivering products and services that exceed the expectations of the over 37 million credit union members we all serve.

## Solutions and Services

- Advisors Plus
- Bill Pay
- Business Solutions
- Call Center
- Credit
- Data and Analytics
- Debit/ATM
- Digital Payments
- Integration Services
- Lending and Account Opening
- Loyalty
- Marketing
- Member Engagement
- Mobile
- Prepaid
- Risk Management
- Strategic Consulting
- Training

PSCU welcomes the opportunity to assist your credit union. For more information, please contact your Account Executive or call 844.FOR.PSCU (844.367.7728) and press 1 for Sales, or email us at [moreinfo@pscuh.com](mailto:moreinfo@pscuh.com).

### Florida (Corporate Headquarters)

560 Carillon Parkway  
St. Petersburg, FL 33716

### Arizona

19825 North 7th Street  
Phoenix, AZ 85024

### Michigan

17475 Federal Drive  
Allen Park, MI 48101

### Omaha

17117 Burt Street, Suite 300  
Omaha, NE 68118