

Member Intelligence Use Cases

Competitor Payments

Allows your organization to discover member payments going to your competitors.



**Use this information to win back business
with a more attractive offer.**



Competitor Payments

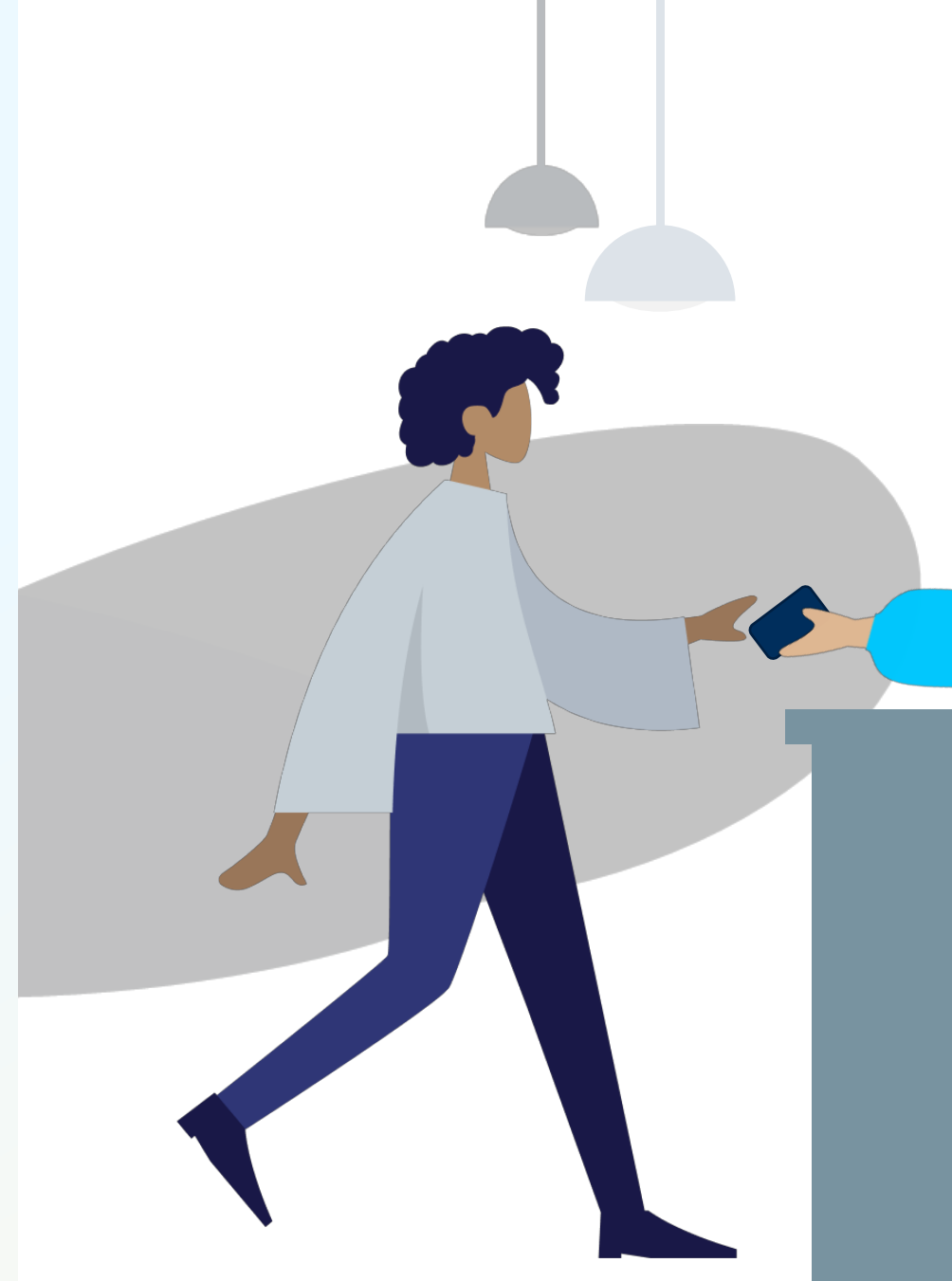
- Monthly auto loan payments
- Regular deposits in outside investment accounts
- Monthly mortgage payments

Transaction Insights

Gaining access to transaction data, paired with AI and machine learning, can give you great insights into your members habits and preferences.



Gain a better understanding of your customers and their spending habits.



Product Recommendations

By pulling information from multiple libraries, and applying machine learning and AI, we can make predictions such as the next best product to offer for that member.



Increase member wallet share by targeting them with the right product at the right time.

Home Equity	80%
Mortgage	31%
CD	67%
IRA	15%
Line of Credit	5%
Money Market	28%



Churn Prediction

AI algorithms can look at trends in transactional data, and determine which members are most likely to churn.



Know when a member is most likely to churn so you can take actions to prevent it.



Member Lifetime Value

Member value scores are calculated based on a large number of relevant factors using AI and machine learning.



Better allocate resources to target those with higher member lifetime value scores.



Building a Member Data Platform

Analytics Road Blocks



Data

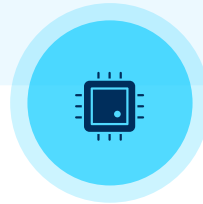
Siloed data

Dirty data

Difficult to join

Data points you need
that don't exist

Challenge to share
insights rapidly across
the enterprise



Technology

Systems of record not analysis

Legacy data warehouse not
set up for volume, variety &
velocity of data

Lack of automation &
integration

No capability for machine
learning and AI



People

Time intensive

Lack of data science
and AI resources

Overwhelmed with
where to start

Each internal group can
only see their own
data—lack access to
operational data

Analytics Platform Components

