Better access to and use of enterprise analytics for credit unions

Credit unions are increasingly challenged by large, well-funded banks and FinTech companies to attract the attention of coveted new members. Credit unions consistently generate large volumes of transaction, product, and marketing data, but it is generally understood that they need to dramatically improve how they access, analyze, visualize, and use that data to make better business decisions. This is where credit union leaders distinguish themselves from their financial services competition.

What information do credit unions need to be more competitive?

At the executive level, credit unions need to know more about loan and share growth, digital transaction trends, credit card metrics, and more. This information must be consistent across the entire organization, aggregated and summarized where required, with drill-downs to vital details.

At the member level, it is essential for credit unions to learn about individual activity and engagement, financial inflows and outflows, balances, and immediate and long-term trends.

Value across the credit union enterprise

- **Executive officers** – Get near real-time lending portfolio, allocations, transactions, flows, and trends at your fingertips
- **Business unit managers** – Access 120 pre-built use cases focused on critical business outcomes, integrated across all departments
- **Business intelligence (BI) analysts** – Spend time analyzing results, not preparing data and reports via an easy-to-use interface with descriptive metadata analysts
- **IT team** – Implementation-ready, pre-built data model, data load, refresh automation, customizable enterprise application – supplemented with 24/7 technical support from ibi

Collect, store, and analyze data across lending, cards, operations, finance, and marketing

Deliver a 360-degree view of operations, member behavior, and product performance

Replace manual data collection, spreadsheets, and one-off reports

Get up and running in days, not months or years with pre-built, implementation-ready content

ibi Analytical Data Mart System: Powerful, self-service analytics across finance, operations, lending, and marketing.
Analytical Data Mart System

The ibi Analytical Data Mart System (ADMS) is a complete, turnkey solution for Symitar Episys that collects, organizes, visualizes, reports, and analyzes data across the entire credit union enterprise, including finance, operations, lending, cards, and marketing.

Collection – An automated process extracts, stores, or refreshes data feeds from the Episys core (SymDB, ATM Dialog, and ACH Warehouse) in a relational database. This allows ADMS to present and analyze data as current as the close of the previous business day, enabling timely presentation and analysis.

Data model – A consolidated data model forms the basis for the credit union’s enterprise knowledge. Thousands of data elements are organized across key subject areas, such as accounts, branches, deposits, withdrawals, transfers, loans, credit card payments, and more. Metadata maps all fields, corresponding schemas, and joins, with easy-to-understand descriptions that allow end users to build reports and visualizations using commonly understood terminology and a no-code interface.

Analyze/visualize – Insights are presented through dashboards, reports, and scorecards that provide point-and-click access to content with the context necessary for monitoring and measuring key business activities and outcomes, including Credit Union Executive Insights, 360° Member View Portal, Branch Metrics, and Lending Metrics. These insights include executive key performance indicators (KPIs), measures, trends, and comparisons. Summary and detailed reports provide the appropriate level of information across the entire organization.

ADMS features

› Automation and tight integration with Symitar Episys simplifies the load and ongoing refresh of ADMS enterprise data and creates a near real-time, 360° view of the credit union enterprise. Dynamic integration technology is available to integrate additional systems, databases, and external data, further enriching insights into members, products, transactions, and financials

› Pre-built solution virtually eliminates the time and effort required to manually gather, interpret, cleanse, and integrate data to generate critical BI – less time preparing and more time analyzing

› Deeper understanding of member activities and needs facilitates the delivery of relevant and personalized messaging and service

› Supports users on web, mobile, and disconnected devices for flexible access

› ADMS supports all major operating environments and cloud or on-premise deployment

Visualizations and analytics included with ADMS

Executive insights

› KPIs at a Glance: Share Growth, Share Balance by Product, Member Growth, Loan Growth, Loan Balance by Type, Accounts, High-Level Trends and Analysis

› Card Metrics: Delinquency, Card Stats, Quality, Digital Transaction Trends

› Investment Schedules for CD, Share, Loan Maturity

› Courtesy Pay/NSF Reports, Negative Shares, and Non-U.S. Persons Report
Member view portal
  - Primary Member, Membership Type, Employer, Occupation, Generational Segment, Account Name List
  - Member Tenure Years, Account Allocated Branch
  - Safe Deposit Box Info
  - NSF YTD, Courtesy Pay YTD
  - Deposits, Loans, Account Loan Interest Chart
  - Card Usage
  - Account MCC ATM Dialog, Account ACH Warehouse Payments and Deposits
  - Drill-down on selected reports/charts

Credit union and Automated Clearing House (ACH) insights
  - Top Payees, Trends
  - Top Depositors, Trends
  - Top Bill Payees, Trends
  - Top ACH Depositors
  - Top ACH Payees
  - Top ACH Government Payees
  - ACH Payments by Industry
  - P2P Vendors [e.g., Venmo, Zelle, PayPal] Card Summary
  - Issued Card Usage
  - Instant Issue by Branch, by Usage Category
  - Cards Issued, Trends
  - Cards Set to Expire
  - Instant Issue by Branch

Digital banking analysis
  - Bill Pay Listing, Charts, Trends
  - Mobile Deposit Listing, Charts, Trends
  - Share Transactions, Debit Card, OLB, Trends

Regional production
  - Loan Production, Regions, Trends
  - Account Retention, Attrition

Lending metrics
  - Delinquency Analysis, Recent Bookings
  - Loan Prepayment Speeds, Maturity
  - Payment Protection
Branch metrics
- Loans, Shares, Loan Type
- Regions, Shared Branching
- Transaction Info and Members by Branch
- Resource Management, Production and Productivity, Scheduling Optimization

Loans opened # current month or year
- Loans or Shares Opened, Trends, with drill-down to detail

Data Quality Profiler Workbench
- Identify and repair incorrect, missing, or inconsistent data

Data dictionary
- Provides available subject areas and data elements, consistent and easy-to-understand descriptions, and details, delivering a simplified, alternative means to generate visualizations and reports

Solution software components

WebFOCUS
Our WebFOCUS business intelligence (BI) and analytics platform is the foundation of ADMS. It helps companies use data more strategically across and beyond the enterprise. It provides organizations with everything they need to turn every kind of data into actionable insights for real business outcomes. WebFOCUS offers the right user experience for every user.

Automated data extraction and load for Symitar Episys®
- Core extract utility (“SymDB”)
- ATM Dialog
- ACH Warehouse

System requirements
- Symitar Episys or Symitar EASE (Episys as a Service)
- Relational database (Microsoft SQL Server preferred) for the data mart

About ibi
ibi is a data and analytics company that embeds intelligence into — everything. From the beginning, ibi has known the importance of data and insights to make better decisions. We help organizations get their complex and disconnected data in order, so they can build, embed, and automate intelligence into everything they do. By preparing organizations for the future and turning them into builders — information builders — everyone can use enterprise trusted data at scale to drive their growth. Whether our customers use pre-built applications or build their own solutions for their data and analytics challenges, ibi powers their innovation and reinvention. ibi’s open platform and industry-specific building blocks accelerate speed to market, improve operational efficiency, and enhance their customers’ experience.

ibi. build a better future.

Contact us at ibi.com or email askinfo@ibi.com.
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