

Solution Portfolio

Comprehensive Business
Analytics Solutions for
Credit Unions





Today's headlines and trends all point to the same topic. It's data. Already, data is transforming the retail, transportation, and media industries. And it's transforming banking.

Credit unions with more advanced data management practices possess a greater ability to truly attract new members, deliver experiences members prefer, and achieve sustained benchmarking performance.

Trellance has more than 30 years experience with credit union financial data that now includes enterprise data platforms, predictive analytics, business intelligence, managed services, and professional services.

Recently, Trellance acquired the assets of CU Rise Analytics. The result is the industry's most advanced portfolio of data science solutions, helping you tackle the new world of data. Data in, insights out.

Trellance Business Analytics Portfolio

**Data
Management**

**Descriptive
Analytics**

**Predictive
Analytics**

**Prescriptive
Analytics**

Deep insights today, deep results tomorrow.

Data Management

Trellance M360 is an enterprise data platform that integrates credit union data into a single solution. Multiple sources and formats, one view of the truth. The solution's patented common data model normalizes transaction data, and more than 70 configurable dashboards show actionable insights about operations, risk, and members. Find monetizable moments, with cloud or on-prem.



Configurable dashboard for lending executives; Trellance M360

Configurable dashboard for current balance metrics; Trellance M360

NEW Trellance M360 in the Cloud

Trellance M360 in the cloud offers speed and scale – faster implementations and updates in a secure environment. No need to buy hardware, set it up, or manage it onsite. Configure the solution and manage data in ways that work best for you. We do the heavy-lifting, you reap the rewards.

Benefits:

- Automatic software updates
- Reduced total cost of ownership
- Faster time to insights
- Quick implementations
- Seamless data integration

Trellance M360 On-prem

With Trellance M360 on-prem, you can buy hardware, set it up, and manage it in your environment – your servers, your expertise. Add proprietary code from Trellance, and you'll be on your way to data analytics and market insights. Onsite data, onsite results

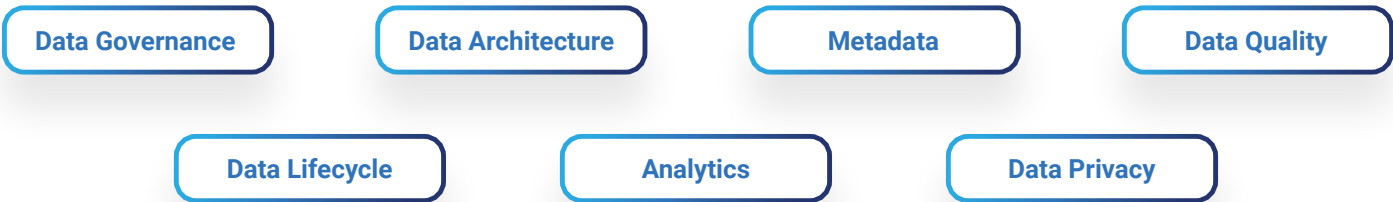
Benefits:

- Frequent software updates
- Hardware ownership
- Additional data controls
- Implementation resources
- Self-management

Data Management Consulting

With both speed and expertise, Trellance data management consultants can help you identify gaps and improve performance. Consulting projects provide the practical expertise needed to achieve best practices –

whether you're just getting started or are looking to improve. During a one-month engagement, consultants will assess 71 unique criteria within seven key data management disciplines:



Data Management Gap Assessment Process



STEP 1

Diagnose Current State

Analyze your credit union's current data management maturity status



STEP 2

Define Target State

Define your credit union's target data management maturity status



STEP 3

Identify Gaps

Identify gaps and areas of opportunity in your data management practice



STEP 4

Create Action Plan

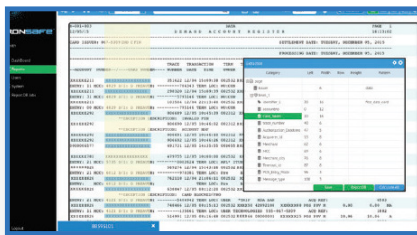
Create an action plan to close gaps and improve program performance

IronSafe

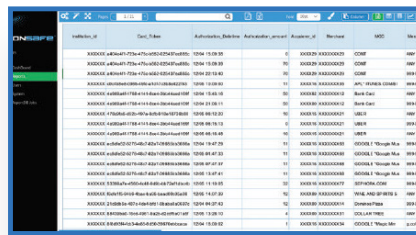
Data hidden in hard-to-reach places? IronSafe is the tool of choice for data extraction. Automation replaces manual data transfers, reducing errors and turning data into insights. Extract and report data in just about any format and transform into usable database structures. Then, analyze and visualize the data your way. You may not know what to do with all the time you'll get back.

IronSafe Data Extraction

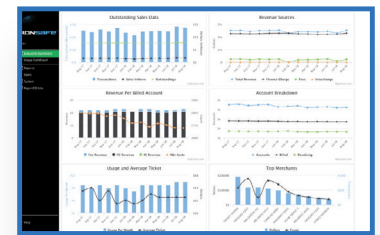
Extract



Analyze



Visualize



Householding

Householding uses a “fuzzy string” algorithm that segments members quickly and easily. This sorting helps credit unions develop more effective marketing and outbound communication strategies to households, without duplicating efforts or compromising marketing budgets. *A CU Rise Solution.*

Benefits:

- Flexibly define household creation criteria
- Develop focused marketing lists
- Sell products at the household level
- Analyze and mitigate risk by household
- Save on costs versus expensive vendors

Member Persona Development

Trellance data experts help you maximize the value of behavioral member data like products held, balances maintained, channel usage, transactional history, and more. By developing unique member personas for your organization, you'll be able to serve member needs above and beyond regular demographic segmentation. *A CU Rise Solution.*

Benefits:

- Create targeted marketing campaigns based on personas
- Develop in-depth understanding of member persona needs
- Adjust tactics as members move from one persona to another
- Choose the right omni-channel mix for communications
- Achieve marketing efficiencies as you pursue personas

Sample Persona Definition

LOST LUKE

- Inactive Users
- Low Engagement Score (0 to 10 Band)
- Low Channel Usage

GAMER GARY

- Inactive Users
- High Deposit Balances (\$6,355)
- Low Channel Usage
- Low number of Loan Products (0.5)

ELSEWHERE ERIC

- Low Active Users
- Low Deposit Balances (\$1,435)
- Low Channel Usage
- Low Number of Loan Products (0.76)

MODERATE MAEVE

- High Deposits Balances (\$16,795)
- Low Online Channel Usage Except ACH
- Low Relations with CU
- Low Deposit Transactions

DUET DRAKE

- High Deposit balances (\$22,021)
- High Usage of Bill Pay and POS Channel
- Moderate Relationship with CU
- Debit Card oriented

REMOTE RYDER

- High Deposits Balances (\$29,596)
- Multichannel Users
- Low Usage On Bill Pay and POS Channels
- Moderate (2 to 3) Relationship with CU

SINGLE PRODUCT SARA

- High Preference of Check/Draft
- Moderate Credit Card Balances (\$1,862)
- High Deposits Balances (\$19,239.32)
- Moderate number of Loan Products (0.94)

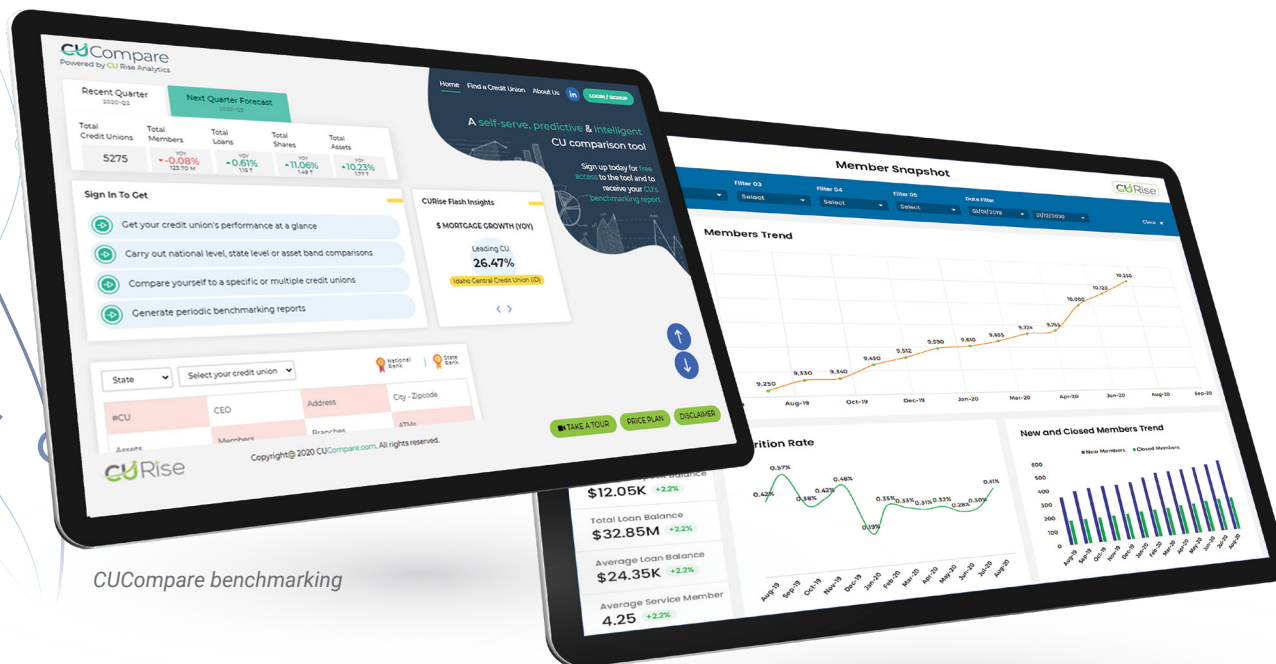
FRESH FREDDIE

- Multi Channel Users
- Moderate Deposits
- Low Credit Card Usage (\$104)
- Low Number of Loan Products (0.21)

COMMITTED CORY

- Most Active Users
- High Relationship with CU (More Than 3)
- High Usage of Bill pay and POS Channel
- Credit Card Oriented (\$3,862)

Descriptive Analytics



CUCompare benchmarking

Optics business intelligence

CUCompare

CUCompare is an intelligent and predictive comparison tool designed for credit unions. It uses the latest NCUA data and provides credit unions with meaningful benchmarks to assess their performance with confidence. *A CU Rise Solution.*

Benefits:

- Compare against one or several credit unions
- Define national, state, and asset-band groupings
- Analyze +10/-10 credit unions by any selected metric
- Forecast key performance metrics for up to four years
- Build and analyze custom metrics for your credit union

Optics

Optics is an advanced business intelligence tool that puts the right answers directly in your hands. It aggregates, synthesizes, and visualizes key metrics, so you can analyze patterns and trends for accurate insights and actions. *A CU Rise Solution.*

Benefits:

- Get KPI-driven insights across portfolios
- Enables product profitability analysis
- Provides profiling of credit union members
- Interactive and user-friendly experience
- Compatible across devices and easy to deploy

ACH Analyzer

ACH Analyzer allows you to analyze the inflow and outflow of funds into member accounts. Get insights into competing banks and credit unions as well as an in-depth understanding of financial products and services of interest to your members.

A CU Rise Solution.

Benefits:

- Cross-sell relevant products to the right members
- Know your competitor's offerings and outbid them
- Extend attractive member offers at the right moment
- Re-establish relationships with unengaged members
- Generate automated marketing lists for campaigns

Invoice Audits

Everyone needs a quick victory now and then. Trellance invoice auditing is just that. Using our proprietary tracking automation, a client engagement manager reviews your invoices to eliminate

overbilling and identify credits owed. Trellance provides a monthly scorecard identifying variances, anomalies, and unrecognized billing items. A win for your credit union – and you professionally.

What Trellance Invoice Audit Can Do:



Predictive Analytics

Trellance continuously invests in predictive analytics R&D. Data scientists, statisticians, demographers, and developers are enhancing current models and developing new ones. They are also introducing third-party data so credit unions can combine their internal data sets with those of the external market.



Attrition Prediction Model;
Predictive Modeling Suite

Predictive Model Suite

Predictive analytics is highly personalized member service. The Trellance Predictive Model Suite uses advanced data science to provide insights like never before. Demographic, behavioral, and transactional data are synthesized into suggested actions, so you won't miss the window of each opportunity. Four distinct models, additional models in development. *A CU Rise Solution.*

Attrition prediction – Identify which segments of your members are likely to leave in the next 4-9 months, then develop retention strategies based on the analysis.

Engagement scoring – Score member behaviors based on product usage, balances maintained, and transactional patterns, then use tactics to optimize engagement.

Product propensity – Determine the next best product for each member, develop cross-sell strategies, then achieve higher response rates to marketing campaigns.

Risk score – Identify members who are more likely to go delinquent, understand the composition of risk within your portfolio, then take appropriate action.

Benefits:

- Analyzes all available member data
- Visualizes information with dashboards
- Deploys easily and is quickly operational
- Improves retention, engagement, and sales
- Integrates with structured data from M360

Auto Loan Retainer

Auto Loan Retainer is an automated product that conducts deep, member-level analysis to identify consumers who have the greatest likelihood of pre-paying auto loans. Credit unions using this predictive solution proactively cross-sell and engage these car loan borrowers, converting them into profitable, long-term members. *A CU Rise Solution.*

Benefits:

- Identify best auto loan candidates
- Convert indirect borrowers to members
- Engage by meeting unmet product needs
- Monetize throughout member lifecycle
- Retain members with relevant value

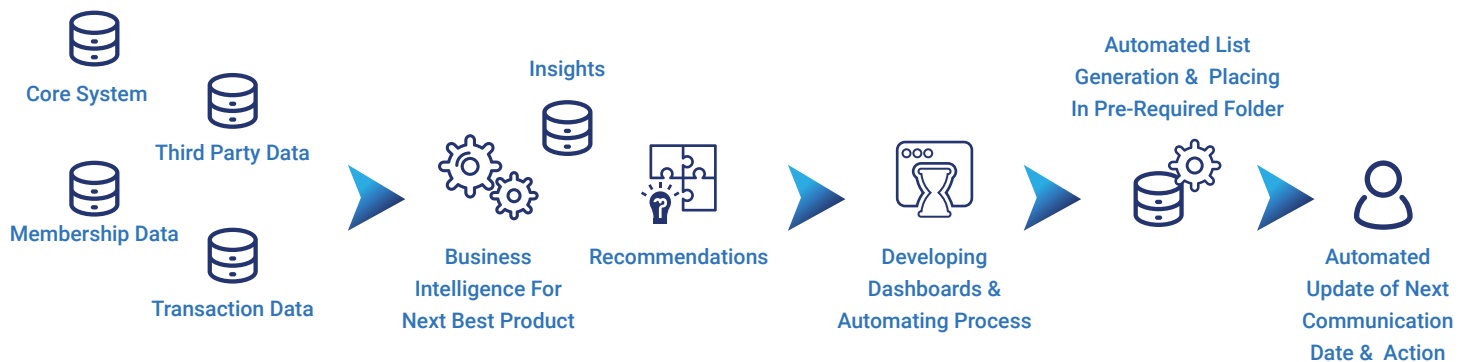
Onboarding Optimizer

Onboarding Optimizer allows you to create a highly effective onboarding process for members. During the first 30 days of membership, member behavior is closely studied to identify the most relevant and valuable cross-sell opportunities to deepen the relationship. *A CU Rise Solution.*

Benefits:

- Optimize critical onboarding interactions
- Onboard with minimal human resources
- Use relevant info to connect with members
- Customize messaging during initial outreach
- Refine onboarding with insights from results

Onboarding Optimizer



Prescriptive Analytics

Card Portfolio Growth Solutions

More growth, fewer headaches. As an extension of your payments staff, the Trellance team will grow your card portfolio, planning and implementing promotions throughout a 12-month

calendar on your credit union's behalf. Tap into extra expertise, benchmarks, and resources.

The Average Credit Union* Sees:



Credit Line Increase Programs

Credit lines have been affected by factors related to recent unemployment, pandemic, and recession conditions. Don't miss the opportunity that goes with it. Trellance will analyze your data to

identify cardholders for credit line increases. We then package and communicate the offer to those members on your behalf. Members achieve better utilization rates, you see increased income.

How Credit Line Increase Programs perform* for credit unions:



On Average 60% Of Accounts Qualify For A Credit Line Increase



29.1% The Weighted Average Net Impact

(Change In Balance OnQualifiers Vs. Non-Qualifiers)



Balances On Cards Receiving Line Increases Went Up \$27.9M



Balances On Cards Not Receiving Increases Went Down \$3.2M

Targeted Usage Program

Automatically identifies and isolates inactive accounts to assist in client retargeting campaigns, allowing you to focus on the opportunities.



Auto Refinance

Provides data-driven guidance about existing members who are pre-qualified and have an auto loan financed with a competing institution.

*These percentages are averages based historical performance. Actual performance may vary.

New Account Acquisition Programs

New card accounts are vital for ongoing success. The new account acquisition program provides a direct mailer that invites members to go online. Once they arrive, prescreened pre-qualification data

is verified, and new data is collected to fulfill the card application. The Trellance team helps you customize the program parameters, mailer design, and landing pages so you can convert and grow.

Included In This Package



Access to Trellance Storefront

Control of designing your letter and webpage, including the parameters used for pre-qualification.



Customized Mail Piece and Webpage

We work with you to personalize your credit union's marketing efforts.



Reports

You will receive two key report types during this program.

- Full list of your members who qualified for pre-qualification offer.
- Once mailers deploy and your members start to complete online offer, you'll receive real time notifications and daily reports.

How Credit Unions are Using Managed Services Together:



KICK STARTERS

- Credit Line Increase Program
- New Accounts Acquisition Program
- Targeted Usage Campaigns



MARKETING PROGRAMS

- Balance Transfer
- Employee Incentive Campaigns
- Usage Campaigns



ADDED BENEFITS

- Annual Metric Review
- Quarterly Progress Report
- Loyalty Options

Data In, Insights Out

Custom Data Projects

No matter how far along you are in the process of using data to run your operations, Trellance can provide extra support. Using state-of-the-art data mining techniques, we examine your credit union's rich repository of data and cultivate insights that drive greater member engagement and healthy, profitable portfolios. Our data teams build custom models, reports, dashboards, and analytics capabilities. The teams also provide business and technical training to help your organizations and staff members excel with data.

Benefits:

- Develop custom models and metrics
- Train staff on systems and processes
- Formulate new products and services
- Perform detailed portfolio assessments
- Identify and mitigate risk & fraud

Trellance's data science solutions, together with the patented common data model of its signature M360 product, are used by credit unions to find actionable insights, improve member experience and achieve portfolio growth. Founded in 1989, Trellance is headquartered in Tampa, Fla. and serves more than 1,500 organizations throughout the United States.

[Learn More](#)



trellance.com

