Product

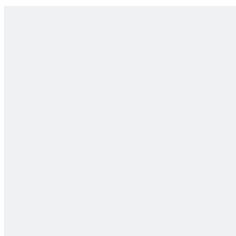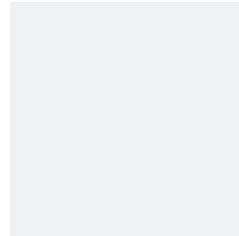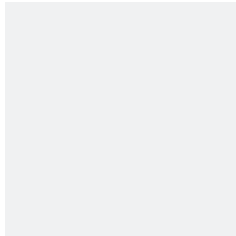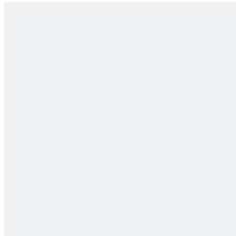**Prism Analytics™ for Credit Unions**
Leverage Sophisticated Technology to Strengthen
Member Relationships

fiserv.
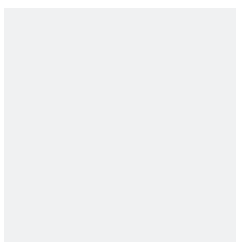
Achieve Your MRM Goals

Prism Analytics is part of our growing portfolio of value-added ancillary products and services. The easy-to-use Web-based solution features sophisticated member relationship management tools that empower credit unions to increase profitability, improve efficiencies and enhance member service. Prism Analytics gives you and your credit union staff a comprehensive, 360-degree view of your member relationships, along with a robust set of analytic features and functions to help you better understand your members.

Flexible Functionality

Prism Analytics provides several options that let you customize the tool to meet your individual needs. You can design Prism Analytics user portals to present information most relevant for different members of your staff, such as executives, accounting and member service teams. You can also create customized reports according to your own data and format requirements. The Web-based software even features step-by-step instructions for how to build your customized reports. Your Prism Analytics reports can also be exported to many of today's popular business management software applications.

Comprehensive Analytics

Prism Analytics features a wide range of useful analytic tools, such as member retention predictors, cross-sell product preferences and look-alike model generation to help you identify prospects who share the same characteristics as your credit union's most profitable members and households. The tool's intuitive cross-tab and drill-down reporting features, along with easy access to each member's point-of-service screen,

make it easy to gain a clear and complete picture of your member relationships. You can also import or enter member demographic data from multiple sources and use it to create customized analytics to build strategic campaigns leveraging multiple channels to reach members.

Enhanced Relationships

The point-of-service screens within the Prism Analytics tool can help you create a deeper level of member intimacy by providing front-line staff with a comprehensive view of the member's and household relationship with the credit union, showing a complete snapshot of account summaries, retention risk and profit contribution. Member data screens include both standard member data and household data so you and your staff have a clear understanding of the contribution made by each of your members. The screens also include targeted cross-sell and next-best product recommendations to further enhance new sales opportunities.

Profitability Booster

One of the key benefits of Prism Analytics is the ability to manage profitability and, in turn, facilitate growth by offering a clear understanding of which members, households, products and branches are most profitable. The tool also provides valuable product recommendations using propensity analytics based on member and household data to help you expand member wallet share and boost profitability.

Improved Marketing

With Prism Analytics, you can create, manage and automatically track promotional campaigns to continuously increase the effectiveness of your marketing efforts. Use

Prism Analytics to combine your existing member and prospect data with a series of detailed third-party user demographics and preferences to create a single database for marketing campaigns. Your marketing staff can then choose which campaign results to track—such as response rates for printed mailings compared to email campaigns—and use the data to determine what's most effective for your audience. For added value, the Prism Analytics ROI calculator compares marketing costs and revenues received from a specific campaign or group of campaigns to help you modify marketing efforts for optimal results.

Convenient Access

Web-based functionality means the Prism Analytics robust business intelligence tools are available anytime, anywhere via the Internet. Your on-demand member data remains secure using 128-bit encryption and SSL technology. And for maximum usability, Prism Analytics can take advantage of your institution's current infrastructure by supporting a wide variety of hardware architectures and operating systems, including Linux/Oracle platforms and Microsoft's open architecture.

Flexible Delivery

Prism Analytics consists of integrated modules that allow you to centralize the collection, management, viewing and distribution of valuable information to each authorized user. In addition, the optional sales incentive tracking module allows you to view, enter, monitor and track all member calls and sales referrals, for a holistic view of service and sales activity through the enterprise. A profit management feature enables you to track and manage profitability. All of the tools are accessed through an intuitive, user-

friendly portal, and data is securely stored in a data warehouse, eliminating integration issues with multiple servicing solutions. Prism Analytics is available for both in-house and ASP delivery.

Point-of-Service

The point-of-service (POS) module gives tellers, member service representatives and other credit union staff ready access to:

- Account and service summaries and details

- Revenue contribution of members and households

- Service request and sales contract status

- Retention risk of each member

- Profitable cross-sell recommendations

- Information on targeted marketing campaigns received by the member

- Real-time interactive comments generated by conversations with the member

- Drill-down links to member, household and account profit contributions components

- Member and non-member demographic data (optional)

- Custom data fields

- Available integration to account processor user interface (optional)

Report Manager

The report manager module delivers robust analysis and reporting capabilities to keep your enterprise informed with:

- Flexible, easy-to-use built-in report writer

- Step-by-step instructions on how to create, format and publish custom tabular reports, charts and graphs

- Cross-tab and drill-down reporting, plus convenient links to POS member screens

- Quick Reports for rapid analysis of common report segments

- PDF and HTML formats supported with direct distribution to portals, emails or system distribution

- Ready-made report templates and the ability to customize additional reports

Campaign Manager

The campaign manager module facilitates more effective marketing campaigns with stronger ROI.

- Tracks targeted marketing and sales campaigns according to customized parameters

- Includes an ROI calculator to compare campaign costs and associated revenues to calculate an estimated return on investment for the promotion

- Links campaigns to workflow processes to manage execution across the enterprise

- Archives marketing materials within the campaign data

- Multi-wave campaign functionality

- Tracking to provide increased awareness of various media's effectiveness

- Promotion Wizard to guide you through the promotion creation process

Process Manager

The process manager module helps streamline workflows and promote consistent processes throughout the credit union.

- Creates user-defined business processes

- Monitors and moves important work through the institution

- Escalates issues to ensure timely resolution

- Offers customizable fields to capture critical data

- Features easy-to-edit workflow configurations

- Provides storage for related emails, documents and other materials within the contact record

- Assigned user lists by workgroup or individual

- Round robin and load balancing assignment flexibility

Profit Manager

- Analyze your profitability at the product and sub-product, individual member, household, account, employee and branch levels

- Offers multiple profitability update methods to fit your credit union

  - Enhanced normatives derived from the credit union baseline costs and annual 5300 Call Report

  - Cost allocations from credit union financial reports

  - Third-party or noncore accounting systems to import critical financial information to calculate profit data

  - Member fee information from core transaction data

- Leverage profit data to segment and analyze members into appropriate groups for marketing and sales programs

- Supports multiple types of contribution analysis as well as historical funds transfer pricing (HFTP)

Sales Incentive Tracking

- Optional module

- Custom tables store the relationships of roles, products, incentives and goals

- Workflows track the original referral completely through to the actual sale, and workflows can be customized based on your processes

- Distribution to workgroup with direct, round robin or load balancing options for assigning workflow milestones

- Advanced reports provide organization roll-ups, incentive payouts, and so on
    - Email alerts via Microsoft® Outlook® to escalate leads to ensure they are completed within a timely manner

Automated Business Process Work Flows

- Design real-time custom business process work flows to provide operational efficiencies across the credit union

- Integration to third-party offerings to streamline and track activity and status (optional)

- Dashboard and reporting matrix to measure employee productivity

- Decision and escalation options to enhance efficiencies and performance

- Integration with Microsoft Outlook

Data Warehouse/Repository

- A central repository for all data relating to the member, including accounts, transactions, fees and profitability

- Comprehensive account processing system data integration

- Integration to other Fiserv products and third-party products

- Store member and non-member data

- Unlimited data storage and user licenses

- Centralize the collection of member survey information for campaigns, employee scorecards and reporting

Portal Access

- Calendar items can be added and synchronized with Outlook calendar appointments

- Message Board functionality allows users to post messages to each other within their workgroups

- Dashboards provide easy, readable access to important reports and data

Connect With Us

For more information about Prism Analytics for Credit Unions, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.
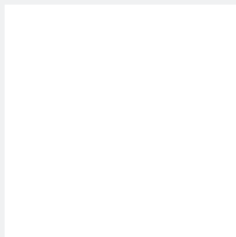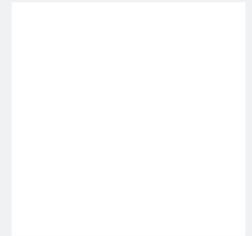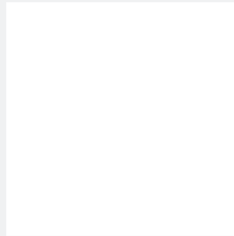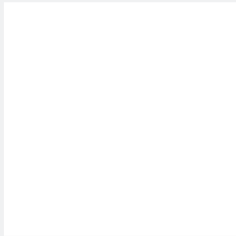
About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.
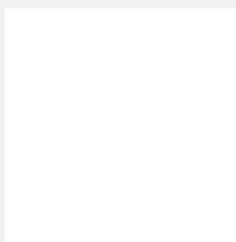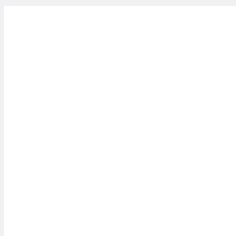
fiserv.

Fiserv Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com