SUCCESS STORY

InterSystems + U.S. Credit Union



CUSTOMER

A member-owned, not-for-profit U.S. credit union

CHALLENGE

Provide financial peace of mind and access to funds proactively to members in need during the COVID-19 pandemic.

SOLUTION

InterSystems IRIS was used to build a customer 360 predictive analytics application

OUTCOMES

- Increased proactive member outreach from under 2,000 to 9,000 calls per month.
- Achieved three of the credit union's top lending months in its history.
- Grew loan production 57% compared to the prior year.
- Expanded tracked member behavioral patterns from 4 to 31 for deeper insight into member needs.

Building Stronger Member Relationships When It Matters Most

A member-owned, not-for-profit U.S. credit union serving approximately 68,000 members and select employer groups created an application built on InterSystems IRIS® that provides personalized financial services.

As a purpose-driven organization, the credit union is guided by a simple mission: to help members improve their financial lives. Its commitments include supporting local food pantries, honoring military service, and leading in adult financial literacy.

When COVID-19 restrictions forced its branches to close, the credit union set out to give members financial peace of mind and make sure those in need could access funds. It looked to its data to do so.

Customer 360 Predictive Analytics to Identify Members Most in Need

A long-time InterSystems customer, the credit union relied on InterSystems IRIS to build a customer 360 predictive analytics application on top of its existing data. By bringing member behavior, engagement, and relationship data from across branch transactions, online lending, and the call center into a single view, the application gave the development team the foundation to deliver within an aggressive timeline. The application:

- Identifies members most likely to need assistance, so the credit union can offer fee waivers, loans, competitive deposit rates, the option to skip a payment, and more.
- Reassures members that the credit union can provide access to money and financial products, including home equity lines of credit, refinancing, and loans.
- Matches employees with members they have previously engaged, so there is a familiar voice on the other end of the phone.
- Creates relevant, helpful talking points for employees placing calls.

InterSystems®
Creative data technology

Why InterSystems

The credit union cited the data management and analytics capabilities of InterSystems IRIS, particularly its ability to bring data together in a single ecosystem for a complete, customer 360 view of each member, as what made it possible to build and launch the application quickly and shift its business strategy in a matter of months.

> "Instead of waiting for members to contact us, we proactively reached out to them. Using predictive analytics, we identified members most likely to need support and called them directly."
>
> *Executive Vice President, U.S. Credit Union*

Reaching the Right Members at the Right Time

To identify which members are most likely to receive an offer, the credit union generates targeted call lists and filters each list through an analytics funnel focused on four key areas:

- **Centers of influence:** Identifies partners such as insurance brokers who work with employer groups. This ensures organizations are contacted by the right staff member.
- **Segmentation:** Members are segmented by demographics and by the type of relationship they have with the credit union.
- **Behavioral patterns:** Analyzes up to 31 behavioral patterns across branch transactions, online lending, the call center, and other touch points.
- **Loyalty:** A loyalty matrix score based on segmentation and total relationships, including number of accounts or financial products, engagement activity, and length of membership.

Stronger Relationships and Record Results

The impact was immediate. Proactive outreach grew from fewer than 2,000 to 9,000 calls per month, and the credit union posted three of the highest lending months with loan production up 57% over the prior year.

Just as important, the credit union approached analytics as a way to build relationships. "The key to using customer 360 analytics is to build relationships with members, not as a gotcha," its Executive Vice President said.

For More Information

InterSystems helps financial services organizations and technology partners build scalable, interoperable, high-performance data and application platforms for payments, risk, compliance, analytics, customer intelligence, and innovation. To learn more, visit **InterSystems.com/Financial**.

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