Phone Optics

Success Credit Union

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Introduction, Overview,
and Next Steps

WHAT TO LOOK FOR:

Definition of Phone Optics vs Wrap Up Codes
What was studied and how it was studied
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What your staff should do next

PHONE OPTICS - INTRODUCTION

This study was performed to analyze how Success Credit Union's staff utilizes the CU*BASE software. We specifically focus on the Phone Operator toolset, and the population of members that require the staff to use this toolset. Phone Operator allows staff to perform various tasks for members who wish to manage their account via phone call, and is recorded via a mechanism referred to as Phone Optics.

WHAT ARE PHONE OPTICS?

Phone Optics are a means of non-transactional analysis that track individual clicks made within the Phone Operator toolset in CU*BASE. Common tools that are tracked with Phone Optics include clicks on the payoff button, account history inquiry, and viewing the sales tool menu. Phone Optics are not user defined, but instead these tools are the same across the board for every credit union that chooses to turn this tool on, and remains the same for every tool utilized within Phone Operator. A full list of tools found and tracked in Phone Operator, along with their definitions, can be found in the Appendix section of this study.

Since Phone Optics are not manually entered or user defined, the data is less open to interpretation and more based on fact. For example, the employee clicked on Payoff and Online Banking Information while in this member's account, meaning the member was asking for this information, and so on.

WHAT ARE WRAP UP CODES?

Wrap Up Codes are three-digit codes configured by the credit union, and manually entered by required employees at the end of a Phone Operator transaction. Both the codes themselves and the employees required to use them are defined by the credit union. These wrap up codes can be divided into two parts:

- Call Type: Presented first so as to provide a general label for the Phone Operator Interaction. User defined, and manually entered by any required employees upon attempting to exit their account screen.
- Subject Code: Presented as a secondary option to provide a more detailed description of the interaction with the member in Phone Operator upon exiting their account. User defined, and manually entered.

Throughout this study we will refer to any record of account access via Phone Operator as an Interaction, and each individual click option will be referred to as an Action Item. The membership analysis and tool analysis sections include data with Data Center Employee IDs (Xtend Call Center employees), but the employee analysis section does not.

Since Phone Operator is a tool meant only to be utilized while accessing a member's account via phone discussions, we recommend looking also at your Phone System data, if possible. Doing so could answer the following questions:

- Do these numbers match up with your call volume?
- Do you need to do a breakout study on just a few employees?
- Are employees utilizing Phone Operator when not working on the phone, causing the numbers in this study to raise more questions than answers?

PHONE OPTICS - EXECUTIVE SUMMARY

A study of phone operator interactions and the members who call

This analysis includes two areas of focus – Members and Tool Analysis; each of which are explored and analyzed to provide a wide-angle view into Phone Interactions and the memberships who engage with this classic delivery/support channel.

As any analysis will, the information in this document could prompt as many or more questions as it will answer.
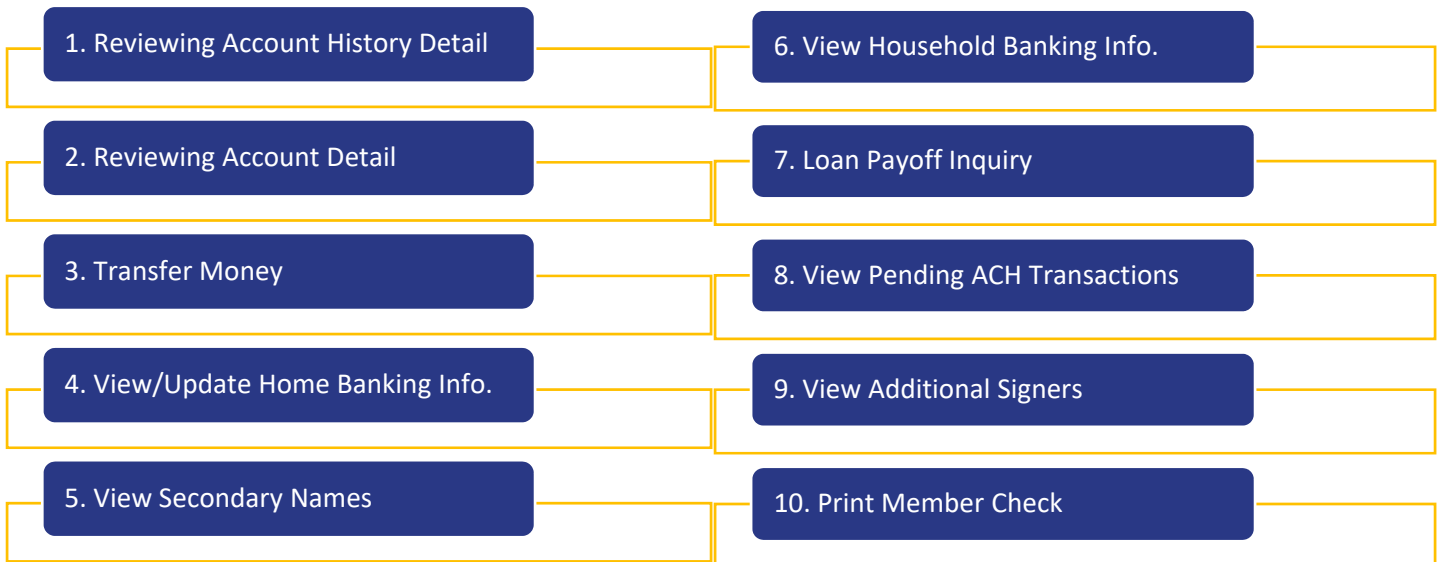
Who and What is Studied – 2018: Quarter 4

Data was collected and analyzed for October 1, 2018 – December 31, 2018. All data was collected from CU*BASE and the results represent a view of your membership's behavior and participation in these time periods. For Q4 2018 **30% of your membership called the credit union**:

Members		Interactions	
16,198	*All members*	**22,636**	*Phone Operator Interactions*
4,812	*Calling Members*	**39,870**	*Action Items*

Top 10 Reasons Members Call Success Credit Union

This information is based off of the top action items utilized by your staff in the Phone Operator Toolset. This is far different from Wrap Up Codes and Trackers as we can see the non-transactional details – what clicks your employees made in the Phone Operator system. More information about action items can be found in section 2 of this report. The top 10 reasons your members call:

1. Reviewing Account History Detail
2. Reviewing Account Detail
3. Transfer Money
4. View/Update Home Banking Info.
5. View Secondary Names
6. View Household Banking Info.
7. Loan Payoff Inquiry
8. View Pending ACH Transactions
9. View Additional Signers
10. Print Member Check

TOP FINDINGS & RECOMMENDATIONS

FROM ASTERISK INTELLIGENCE

A few of the most pertinent findings are spotlighted here by Asterisk Intelligence along with several recommendations for next steps identified after reviewing the analysis. Additional insights and ideas can be gathered from the supporting data in following sections of this analysis.

Top Findings

From Section 2: The Top 5 Callers all appear to have delinquent or written off loans.

The members that Success staff are spending the most time on the phone with are all behind on their loan payments. Are your staff performing collections calls internally? Would removing these members in your next study show us an entirely different outcome in the number of interactions and marketing recommendations?

From Section 2: Just over 30% of the members that call use Online and/or Mobile Banking, and an even lower number are using eNotices or Bill Pay.

The top 3 reasons members call are all actions that the member could perform independently in Online or Mobile Banking. Has your staff encouraged these members to use Online or Mobile banking to perform these actions? Have you considered charging a phone fee to lower the amount of time spent on these types of interactions?

In the Analyst's Opinion – What should you do next?

Marketing Recommendation:

Engage members who are not contacting the credit union.

Next Step #1: The members that call the credit union have a higher number of products and are using self-services more often than the average Success member, and the average non-caller. Engaging with these members may be easier to do via an eCommunications campaign, since they aren't regularly calling the credit union and 77% of these members have a valid email address on file.

Training Recommendation: Watch how and when your staff are using the Phone Operator tool.

Next Step #2: The true 'top caller' at your credit union, or the member with the highest number of Phone Operator Interactions, appears to be checking their account balance and information on a regular basis. I scrubbed them out of the study after the fact, but it poses the following questions: Is this standard practice for your credit union? Have staff been trained not to use Phone Operator, or is this tool being used for training in these instances?

Follow Up Analysis Recommendation: Change the training program, scrub for delinquent loans and try again in 3 months.

Recommended Analysis: Coach your employees on Phone Operator Usage, and let us review the changes this makes in 90 days. How many interactions are truly happening via phone? Who is really calling the credit union? This could turn out a whole new set of training and marketing recommendations, but we won't know without new guidelines in place.

Section 1

Reviewing Your Credit Union's Phone Operator Usage

WHAT TO LOOK FOR:

Volume of interactions by day, day of week, and time of day
Action items used on almost every phone call
Potential employee training adjustments
Missed marketing opportunities

PHONE OPTICS ANALYSIS

Time Studies of Phone Operator Activity

How often do your employees access Phone Operator? Does there tend to be a day or time of day where activity in this tool is much higher? Much lower? Not answered in this study, but also important: Does this information match up with your call volume?

Interactions per <u>Day</u> of Month***

October 2018
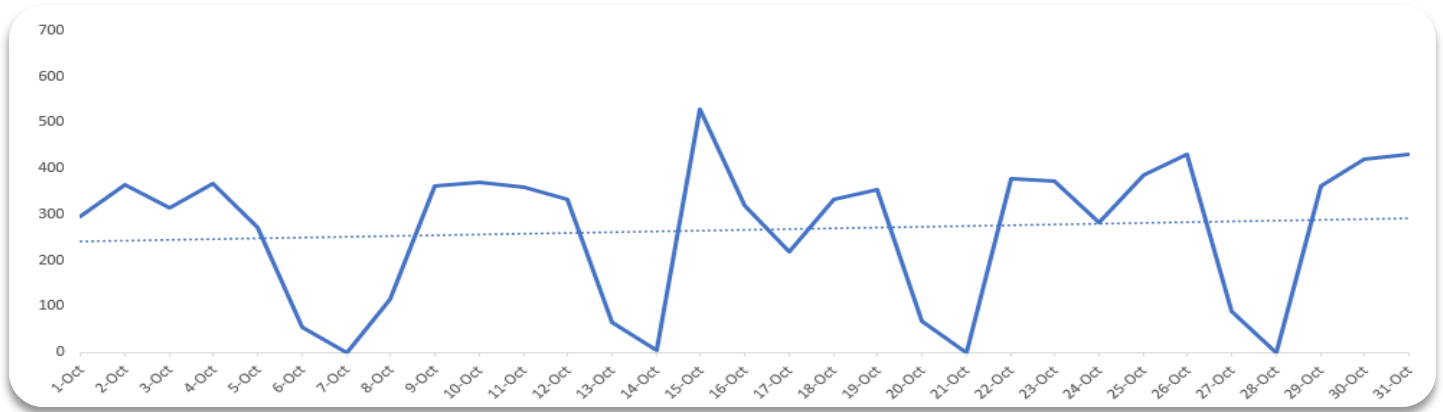
November 2018
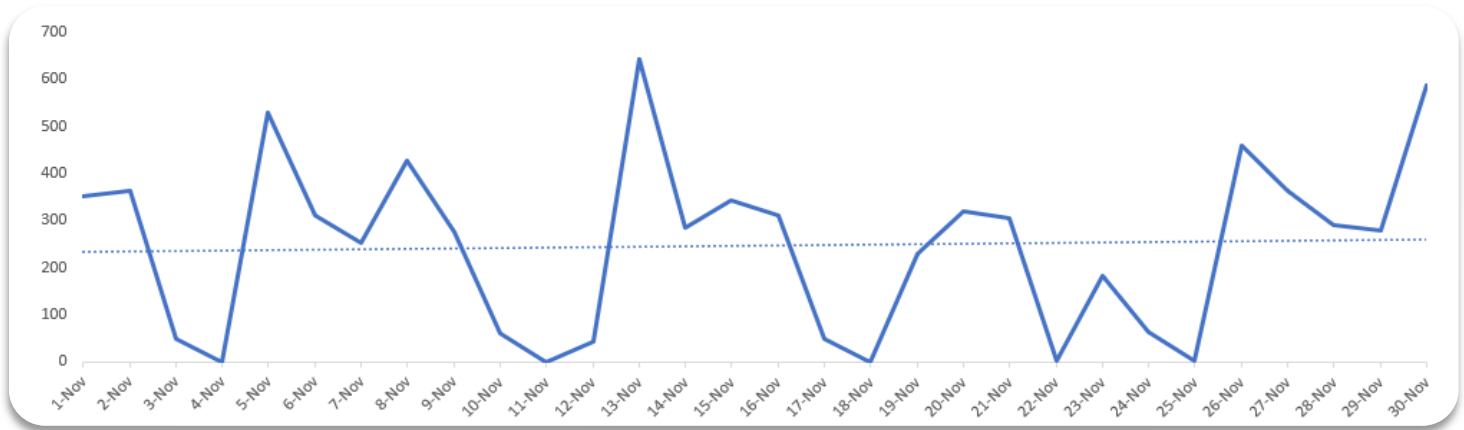
December 2018
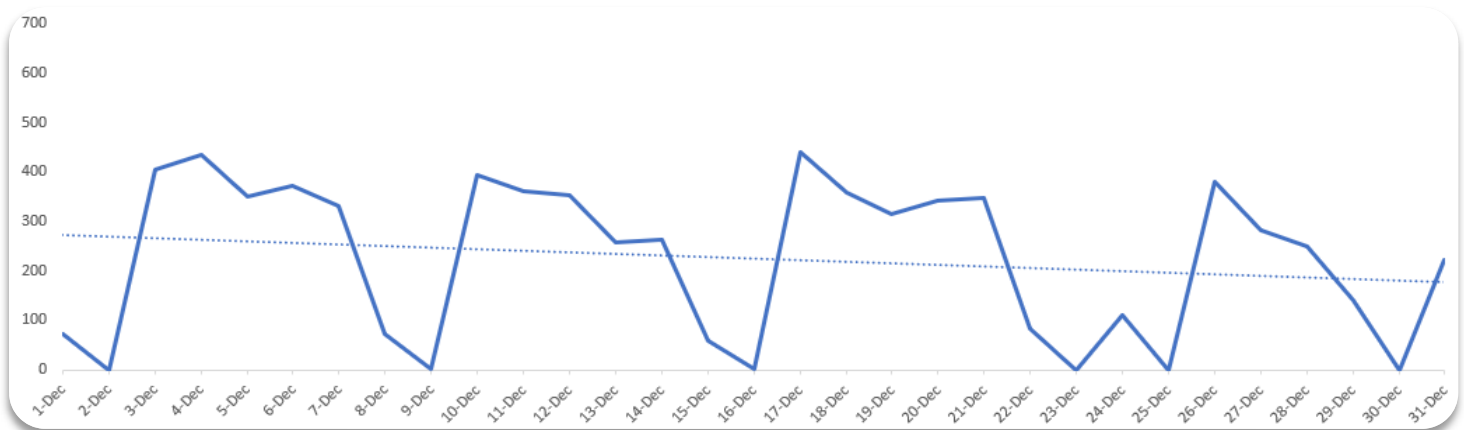
Average Interactions per <u>Day</u> of Week

All of Quarter 4
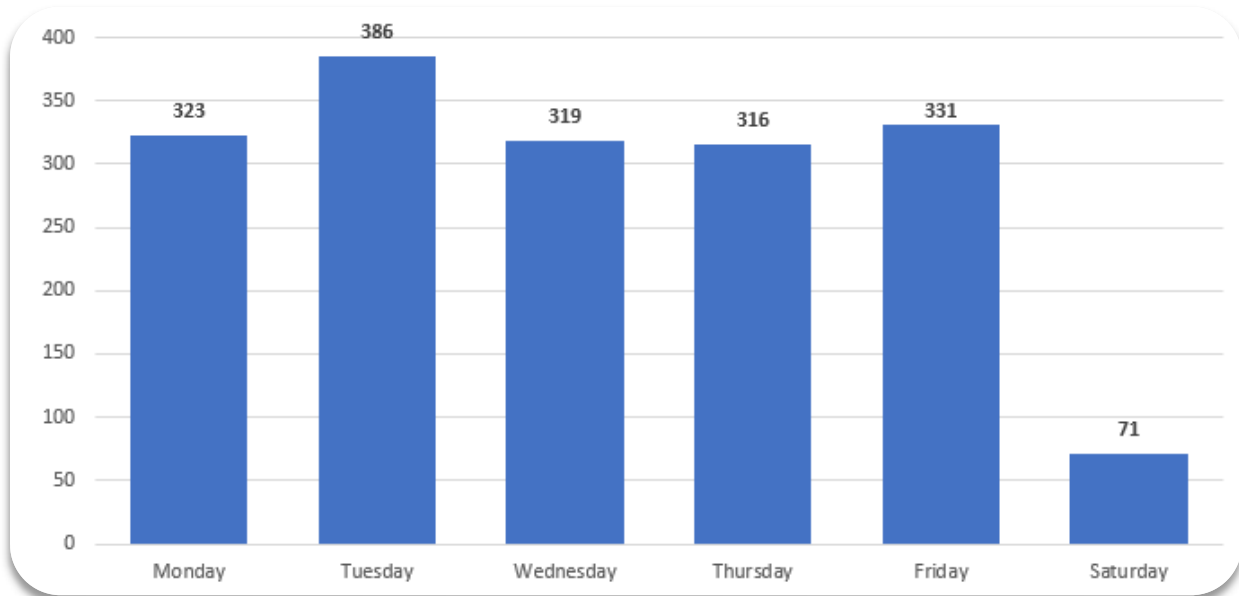
Interactions per <u>Hour</u> of Day*
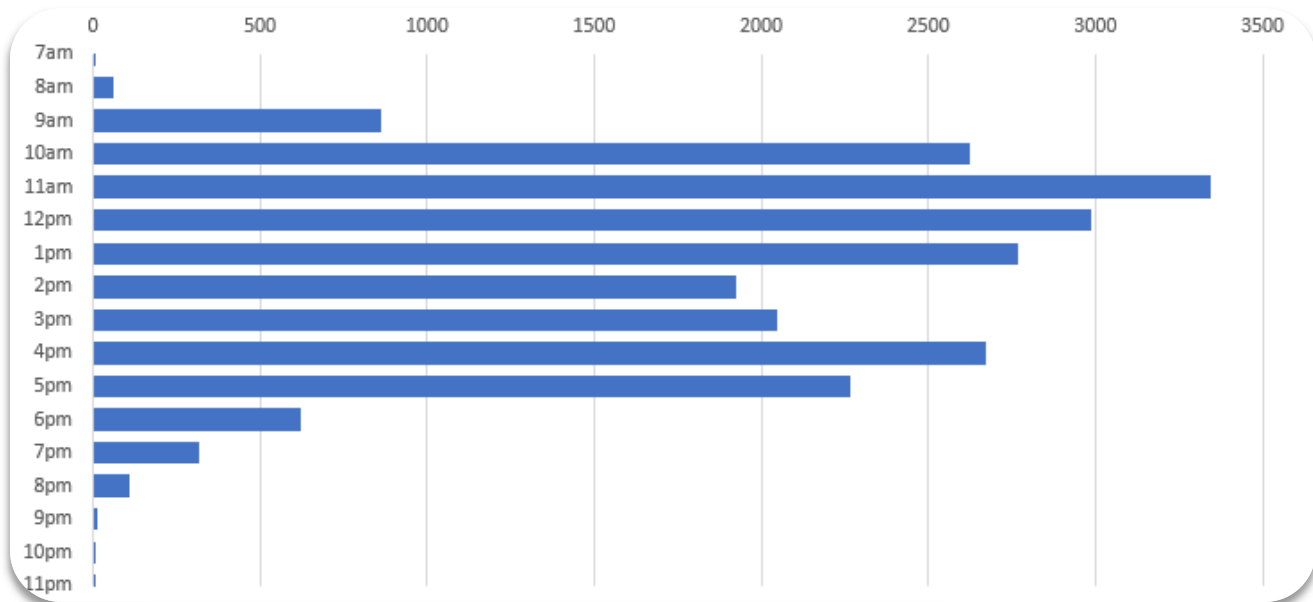
*Hourly information told in Eastern Time.

**Interactions means number of accounts and times accounts were accessed – does not include action items that occurred within the Phone Operator Tool.

***Interactions per day also shows large dips which represent weekends and holidays in which the credit union may not have been operational.

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Phone Operator – Action Items Analysis

There are over 48 total action items tracked within the Phone Operator toolset, including entering an account, exiting an account, and exiting the Phone Operator tool altogether. We'll review the action items most commonly utilized, when they're used, and those least likely to be clicked on while on the phones with members.

Key Insights – Action Items

- **Average # of Action Items per day**: 511
- **Average # of Action Items per interaction**: 1.8
- **Date with highest # of Action Items**: 10/15/2018
- **Date with lowest # Action Items**: 11/12/2018

Action Items in Review – Missed Opportunities

- **There were 667 payoffs requested** for 379 memberships during Q4. Do you know where all of these loan accounts went? Did your staff ask if they were shopping around, or were interested in a new loan?
- **The secondary names** screen was accessed over 980 times during Q4, accounting for 2.5% of all tool usage. Are joint owners and additional signers calling in this often? Could staff benefit from more members being allowed to see/jump and transfer money between different memberships?

Top 5 Action Items

These action items were most often clicked by your staff in Phone Operator. One of these tools are commonly utilized to verify identity, but the others listed are used to transfer funds, walk through transaction information, and update Online Banking information. Refer to Appendix B for a full list of action items used in order of their usage frequency.

% of Usage

34.9%
View Acct History

32.8%
Acct Inquiry

6.4%
Transfer Money

4.4%
View OLB Info.

2.5%
View Secondary
Names

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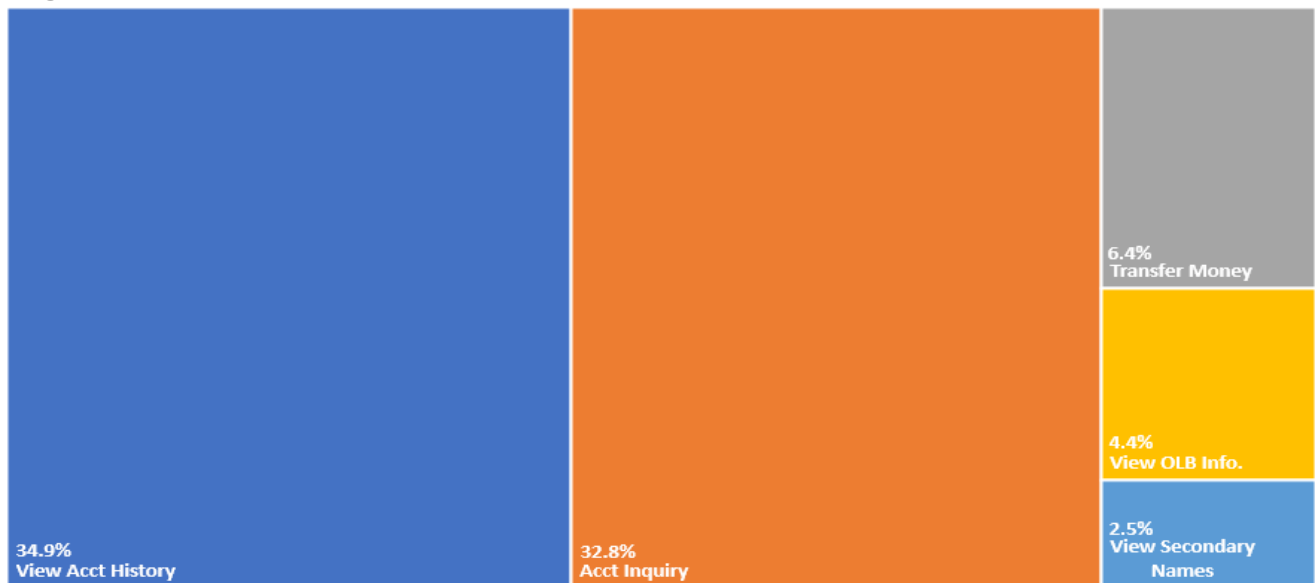
Bottom 5 Action Items – Can we change the training plan?

These action items were utilized the least over the studied quarter and training of these items could be limited to senior contact center agents. Together, **these action items represent less than 1% of the activity performed** in Phone Operator transactions for the quarter.

# of Times of Usage
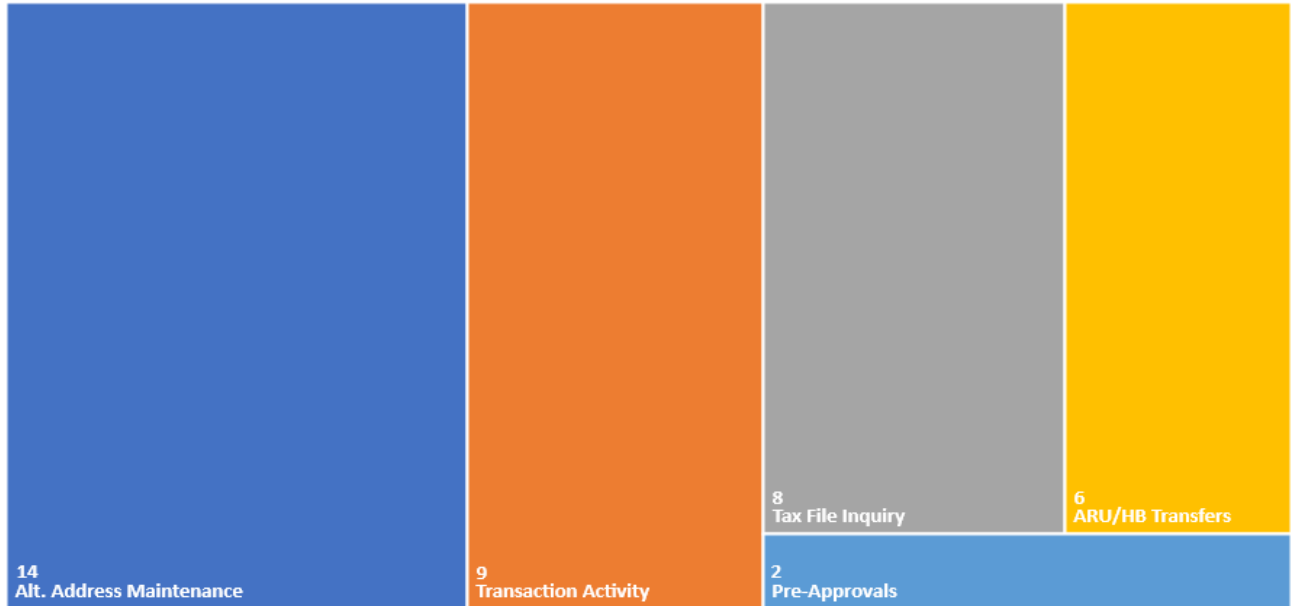
Phone Operator – Employee Analysis

Below are the top 3 employees, or those who most often utilized the Phone Operator tool, as well as the bottom 3 employees, or those who utilized the tool the least. Answer the following questions: Which of your employees spends the most time in Phone Operator, and how many action items are they handling in an average interaction?

Top 3 Employees

Employee ID AB
- # of Interactions handled: 3,976
- Avg. time per Interaction: 59 seconds
- Avg. # Action Items per Interaction: 2.2

Employee ID CD
- # of Interactions handled: 3,077
- Avg. time per Interaction: 26 seconds
- Avg. # of Action Items per Interaction: 2.3

Employee ID EF
- # of Interactions handled: 2,265
- Avg time per Interaction: 11 seconds
- Avg. # of Action Items per Interaction: 1.0

Bottom 3 Employees

Employee ID GH
- # of Interactions handled: 1
- Avg. time per Interaction: 1 minute
- Avg. # Action Items per Interaction: 14

Employee ID IJ
- # of Interactions handled: 1
- Avg. time per Interaction: 0 seconds
- Avg. # of Action Items per Interaction: 2

Employee ID KL
- # of Interactions handled: 1
- Avg time per Interaction: 5 seconds
- Avg. # of Action Items per Interaction: 6

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Section 2

Member Analysis:

Who is Calling Your Credit Union?

WHAT TO LOOK FOR:

The difference in traits of members who call vs those who do not

What do these members want from their phone interactions?

Your top 5 callers and their shared traits

What builds a strong membership?

MEMBER ANALYSIS

Overview – Members who call the credit union

Individuals conducting their personal business have different priorities and utilize financial services differently than individuals conducting business for an organization. We focused on splitting members by two factors – Membership Type and Gender Code. Age, tenure, and number of products are averages over each subset.

WHAT BUILDS A STRONG MEMBERSHIP?

The members that call the credit union appear to have .5 more products with the credit union, and they are utilizing self-services more than the average non-caller. Does the fact that the member has more products influence the number of times they contact the credit union, or are the number of products a direct result of the personal connection the member has made through contacting the credit union on a regular basis?

MEET THE INDIVIDUAL MEMBER – Demographics and Product/Service Utilization

Compare individual memberships accessed via Phone Operator with those who had no recorded interactions through Phone Operator.

Meet the Individual Member				Doesn't Call	All of Success
	Calls the CU			**Doesn't Call**	**All of Success**
# members	4,659			11,035	16,198
% membership	29	%		68 %	
Age	49		years	49 years	48 years
Tenure	9		years	11 years	11 years
Products	2.6		products	2.1 products	2.2 products
			Self-Services		
Online Banking	31 %			24 %	27 %
Mobile Banking	21 %			12 %	15 %
eStatements	66 %			60 %	62 %
eNotices	25 %			20 %	22 %
Bill Pay	15 %			10 %	12 %
			Miscellaneous		
Has ACH?	36 %			24 %	27 %
Pays Loan w/ ACH?	19 %			15 %	16 %
Has AFT?	14 %			8 %	10 %
Pays Loan w/ AFT?	11 %			5 %	6 %

MEET THE ORGANIZATIONAL MEMBER – Demographics and Product/Service Utilization

Compare organizational memberships accessed via Phone Operator with those who had no recorded interactions through Phone Operator.

Meet the Organizational Member				
	Calls the CU		**Doesn't Call**	**All of Success**
# members	153		351	16,198
% membership	1 %		2 %	
Age	18 years		18 years	48 years
Tenure	6 years		6 years	11 years
Products	2.7 products		2.1 products	2.2 products
		Self-Services		
Online Banking	51 %		40 %	27 %
Mobile Banking	20 %		14 %	15 %
eStatements	75 %		68 %	62 %
eNotices	25 %		17 %	22 %
Bill Pay	31 %		23 %	12 %
		Miscellaneous		
Has ACH?	33 %		15 %	27 %
Pays Loan w/ ACH?	3 %		1 %	16 %
Has AFT?	10 %		2 %	10 %
Pays Loan w/ AFT?	7 %		1 %	6 %

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Distribution by Membership Type (Individual vs. Organizational)

Individuals are responsible for the majority of Phone Operator Interactions, and are the majority of the credit union's membership that call in, with an average of 4.5 interactions per individual membership in the studied quarter.
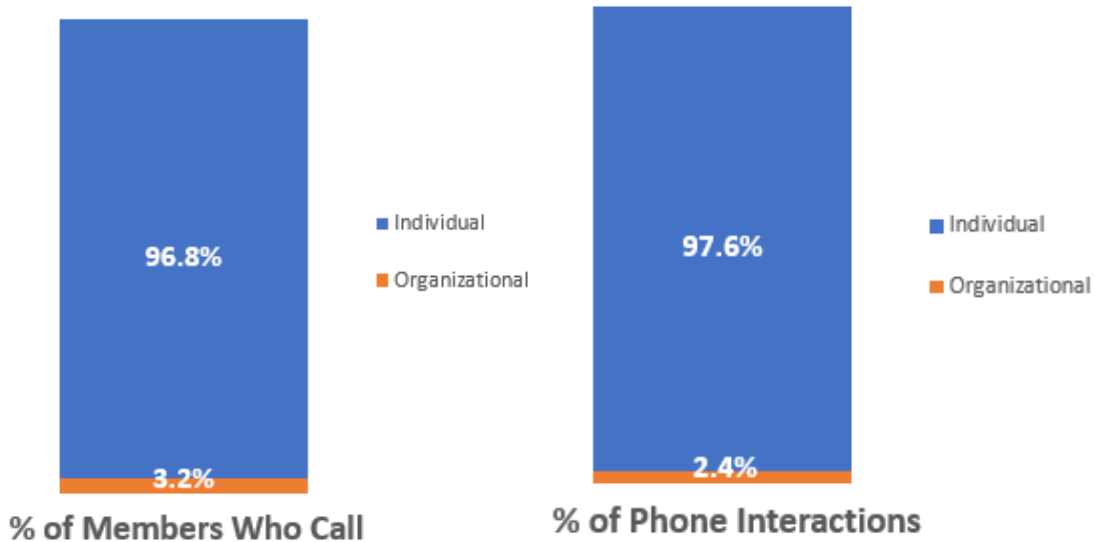
Distribution and Volume by Gender (Male vs. Female vs. Other/Blank)

Men are more likely to contact the credit union via phone, and have more interactions in the quarterly period than any other gender.
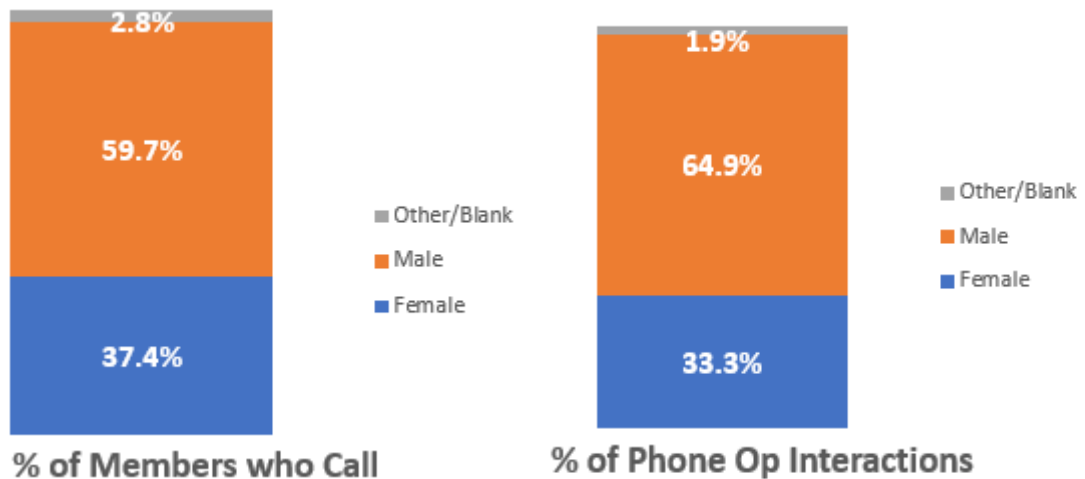
MEET YOUR MOST FREQUENT CALLERS

Here are the profile details of your members that fall under the top 5 most recorded Phone Operator Interactions. You can find a more detailed list, including their account numbers, in your HOLDXX library.

- **5/5 of these members have a delinquent or written off loan with Success CU**
- **4/5 have been a member of Success for less than 5 years**
- **3/5 used neither online nor mobile banking during the study period**

	Member A	Member B	Member C	Member D	Member E
# of Interactions	107	101	84	83	81
Age	62	34	44	54	40
Tenure	4	1	4	12	0
Membership Type	Organizational	Individual	Individual	Individual	Individual
City	Mary Esther	Algonquin	Crescent City	Sugar Grove	Caledonia
Aggregate Balance	$51,245.10	$248,313.83	$33,696.08	$38,386.76	$5,486.80
# of Products	0	5	0	5	0
Self-Services					
Online Banking				✓	
Mobile Banking		✓			
eStatements		✓		✓	
Bill Pay				✓	
Email Address		✓		✓	
Miscellaneous					
Has ACH?				✓	
Pays loan w/ ACH?					
Has AFT?					
Pays loan w/ AFT?					

Why Did These Members Call and How Long Did They Spend on the Phone?

Member A:
- Primarily called to check their balance and transaction history
- Spent 1 hour on the phone
- Avg. length of Interaction: 34 seconds

Member B:
- Primarily called to check their account balance
- Transferred money between sub accounts 2 times
- Spent 27 minutes on the phone
- Avg. length of Interaction: 16 seconds

Member C:
- Primarily called to check their transaction history
- Spent 1.9 hours on the phone
- Avg. length of Interaction: 1.4 minutes

Member D:
- Primarily called to check their transaction history and transfer money
- Updated Online Banking information 5 times
- Spent 1.6 hours on the phone
- Avg. length of Interaction: 1.1 minutes

Member E:
- Primarily called to check their balance and transaction history
- Spent 1.2 hours on the phone
- Avg. length of Interaction: 55.5 seconds

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Section 3

Ready to Dig Deeper?

Available Resources for DIY Analysis

TOOLS TO BUILD THIS REPORT
PHONE OPTICS ANALYSIS

INTRODUCTION

Don't want to hire CU*Answers to create this report? Your staff can learn to create these reports, too! While analyzing data that is created based upon your member's interactions with your phone operators may seem mundane or a natural evil, there is great data to be reviewed and analyzed. It is no secret that the members who perform phone interactions have a greater products per member ratio than members who do not perform phone transactions, so it is critical for credit unions to embark on a strategy for identifying and analyzing these members.

Below you will find a list of the Asterisk Intelligence team's favorite options to analyze phone interactions.

DASHBOARDS

WHY YOUR MEMBERS CALL
(TOOL 1315)

The Why Your Members Call dashboard uses Wrap Up codes as a source to define why your members are calling. It allows a credit union executive to review time slices of calls by date, hour, or day of week. This data could also easily be filtered to show which employee IDs are recording the most transactions and of what kind by call or primary subject type. An executive could review the number of recorded interactions by members who have or don't have particular account types. It can easily be discovered which gender has more recorded interactions, what tier level they fall under, and what age range contacts the credit union via phone the least. This could eventually lead to changes in marketing plans, staffing, and staff training methods. Statistics that can be gathered from this dashboard at a glance are:

- # of Transactions per time slice
- % of Transactions for the time slice
- # of Members serviced per time slice
- # of Transactions worked per employee per time slice
- # of Members assisted per employee per time slice
- # of Products members have that are calling

Each one of the above statistics can be sorted in ascending or descending order to provide the highest and lowest figures listed. You can also switch the data that is viewed on the dashboard screen by up to 9 fields, jump into Member Connect, use the Common Bonds feature, and Export the list of members on your screen.

As an analyst, it would be interesting to study which employees work with specific members most often, and what these members are calling for on a regular basis according to how the

employee has labeled the call. It would be even more interesting to compare this information against the Phone Optics data in the CU*BASE Data Warehouse.

LIBRARY DASHBOARD
(TOOL 1980)

The Library Dashboard allows you to view not only your entire query library's contents, but your Data Warehouse's contents as well. This dashboard will show you the WRAPUP table name in your Data Warehouse, description, date created and changed, along with the number of records and table size. This table is what holds the Phone Optics data studied throughout this report.

By looking at this information in the library dashboard, a visual of the table name and where it lives enables analysts to view the table details and easily copy the table over into the credit union's query library.

TRANSACTION ACTIVITY BY BRANCH
(TOOL 865)

The Transaction Activity by Branch dashboard, on the surface, does not appear to be a friendly dashboard for phone interaction review. However, once inside the tool, the list of origin codes available to be studied show that origin code 15 represents Phone Operator Processing transaction types. While this study focuses on Phone Optics, or non-transactional analysis, this dashboard would allow an executive to review the transaction volume performed through the Phone Operator toolset.

Statistics that can easily be gathered from this dashboard are:

- Phone Operator transaction from month to month
- Comparing transaction volumes by type –
  - Phone Operator transaction volume vs online banking/audio response transaction volume
  - Phone Operator transaction volume vs teller transaction volume
- # of Phone Operator transactions per branch

Each one of the above statistics can be sorted in ascending or descending order to provide the highest and lowest figures listed, and a graph can be found on the secondary tab for easy to read analysis. As an analyst, it would be interesting to study which branches work the most transactions by type – does one branch handle more phone transactions while another handles more teller transactions? Find those answers and more in this tool.

CHANNEL ACTIVITY BY MEMBER AGE GROUP
(TOOL 200)

The Channel Activity by Member Age Group dashboard can be used to identify what age groups of members are performing phone interactions vs online banking and/or teller. Filter by origin codes, month and year of activity date, and branch. Also available is the option to adjust age groups shown in the dashboard to better fit your research efforts and marketing plans, and to

view the data on the screen by number of members or number of transactions performed under each origin code. Statistics that can be gathered from this dashboard at a glance are:

- # of Members per age group by origin code
- # of Transactions per age group by origin code
- Changes in transaction volume by month/year and origin code per age group
- # of Transactions performed per age group by membership type

PATRONAGE COMPARISON (TOOL 582)

The Patronage Comparison tool can be used to compare transaction activity between different groups of members, or different types of transactions between the same group of members. Quickly analyze the number of members performing phone transactions by member designation, open reason code, gender, age, tier level, and aggregate balance ranges.

Dive deeper into each group by looking at the information in various common bonds screens to show what other shared traits and behaviors each group of members shares, and quickly see a deeper analysis of the transactions taken under each origin code and for each group of members over the course of the last 3 months.

TRAINING OPPORTUNITIES

ASTERISK INTELLIGENCE WEEK

Join the AI Team for Asterisk Intelligence Week, and come prepared with this project in mind. There are a four of these events hosted each year, and each event lasts four days, with three of them hosted in person. This event is free of cost (with the exception of your travel and expenses) and includes one full day of dashboard training, two full days of report builder training, and one day of analytics booth webinars. Return to your credit union with the added bonuses of expanding your knowledge of the database, report building, and dashboards in detail.

REGISTER:

https://www.cuanswers.com/solutions/asterisk-intelligence/asterisk-intelligence-week/

PERSONAL ONE-ON-ONE TRAINING

Enjoy three days of one-on-one training with the Asterisk Intelligence Team either at the CU*Answers 28th street office, at your credit union, or via webinar. We will help you find the data, learn how to format it in the database, and create the necessary files to build out this report.

Contact us directly to schedule a one-on-one training with the Asterisk Intelligence Team:
AI@cuanswers.com
1-800-327-3478 x870.

Section 4

Appendix –

A Definition of Action Items

Tracked in Phone Operator

APPENDIX A

This section of the report is dedicated to offering a technical definition of where the primary data utilized in this report was found, as well as defining the action items listed throughout the report. Without this deeper understanding, DIY efforts and drawing insight from the provided information could prove to be difficult.

PHONE OPTICS - SOURCE

Phone Optics are stored in a data table within the CU*BASE Data Warehouse product. This table is named WRAPUP and is located in the FILEXXDW. Optics data can easily be combined and utilized with other data on FILEXX through the Report Builder Tool in CU*BASE.

ACTION ITEMS

Defining the action items studied in this report is helpful in determining what your credit union staff clicked on in Phone Operator, especially when trying to read the raw data. The names listed in the raw Phone Optics Data are not always listed exactly as they appear in the Phone Operator toolset. Some examples of these action items are the Payoff or List buttons on the Inquiry Screen in Phone Operator. Since there are over 45 possible action items tracked with Phone Optics, we've divided these into 3 segments: Identity Verification, Account Maintenance, and Misc.

IDENTITY VERIFICATION

These action items focus on tools in Phone Operator that are typically used to verify a member, joint owner, or additional signer's ID. While these are not used for ID 100% of the time, they are for a vast majority of credit unions and their contact center partners.

Action Item in Data	Action Item in Phone Operator & Notes
ICOWIDCL	Verify My ID
CREATE SECONDARY NAME WRK FILE	Secondary Names
LOANS – ADDITIONAL SIGNER MAINT	J/O – Viewing Additional Signers
SECONDARY NAME FILE MAINT	J/O – Viewing Joint Owners
UMBPHI	Go! Next to More # (additional phone numbers)

ACCOUNT MAINTENANCE

These action items focus on tools in Phone Operator that are typically used to view detailed account information and perform transactions on behalf of members. Typically, most of these actions could be performed independently by the member in Online Banking.

Action Item in Data	Action Item in Phone Operator & Notes
PHONE CENTER ACCOUNT INQUIRY	History
SEARCH FOR OTHER ACCOUNTS	Other Accounts
PHONE SYSTEM JOURNAL TRANSFER	Transfer
PHONE OPERATOR – CHECKS	Check
MEMBER ACCOUNT INQUIRY	Inquiry
AVERAGE DAILY BALANCE INQUIRY	Average

UPDATE ACCOUNTS NICKNAMES	Nicknames
UPDATE AUDIO REPSONSE TRANSFER	ARU/HB Transfers
POST SHARE DRAFT STOP PAYMENT	Stop
ACH DISTRIBUTION MAINTENANCE	Go! In ACH Column
ACCOUNT STATUS	List
MBR NAME–ADD FILE MAINTENANCE	Names/Address
TIERED POINTS WINDOW	(Click for more info) in Member's Current Points
AUTO FUNDS TRANSFER MAINT	Go! In AFT Column
HOME BANKING INFORMATION	Online Banking
INQRY FOR MBR STATEMENT INFO	Statements
POST WIRE X-FER TO MEMBER	Wire
BUMP CD RATE	Bump CD Rate
LOAN PAYOFF INQUIRY	Payoff

MISCELLANEOUS

These action items focus on a variety of tools used for sales, printing receipts, and many more that wouldn't fit into the other categories listed. The majority of these action items are not used as often as those listed above.

Action Item in Data	Action Item in Phone Operator & Notes
SALES TOOLS WINDOW	Sales Tools
ALTERNATE ADDRESS MAINTENANCE	Name/Address; Alternate Mailing Address
IMSR	View/Answer Member Survey
UCSTNG	Cross Sales Tracking List
PLNATMCL	Loan Quoter
UMKCLBCL	Marketing Club Config Inquiry
IRATE1CL	Rate Inquiry
ISALECL	Sales Tracker Leads & Follow Ups
PRODUCT PROCEDURES	ENTER while in an account; the information key (*i*) in the top corner of a member's account
PRINT MBR NAME ON ENVELOPES	Print Envelope
COMMENT WINDOW	Comments
UTSERV	Tiered Services Config. Inquiry
UTSMNT	Tiered Service Scores/Misc. Maintenance
ULNSKPCCL	Skip Payment Configuration Inquiry
PHONE OPERATOR-MISC RECEIPTS	Misc Rcpts

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CROSS SALES SELECT NEED GROUP	Cross Sales
SEARCH SAFE DEPOSIT BOX	Go! in Box Column
TAX INQUIRY	Tax File Inquiry
CREDIT REPORT FILE INFORMATION	Pre-Approvals
INQUIRY FOR ALL PRODUCTS	Go! In ATM Column; OTB/Cards
HOUSEHOLD BANKING INFORMATION	Household Stats
CHECK CORP RECON CHECK ID	Check Digit
MBR ACCOUNT MESSAGE OPTIONS	Add Cmt/Message
CREDIT CARD DTL INFORMATION	CC Inquiry
MEMBER TRACKER FOLLOWUPS	Follow-Ups
MONTHLY TRANS ACTIVITY COMP	Transaction Activity
START ACCT	Entering a member's account
NEW ACCT	Exiting an account, back into the Phone Operator Tool
EXIT	Exiting the Phone Operator Tool

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APPENDIX B

This section of the report is dedicated showing the action items used in interactions with your members in order of their frequency of usage. You may notice that some of the action items from the above tables are not present, as your staff did not use these action items in any of their interactions.

Action Item in Data	Action Item in Phone Operator & Notes	Purpose of Action Item	% of Usage
PHONE CENTER ACCOUNT INQUIRY	History	Account Maintenance	34.9%
MEMBER ACCOUNT INQUIRY	Inquiry	Account Maintenance	32.8%
PHONE SYSTEM JOURNAL TRANSFER	Transfer	Account Maintenance	6.4%
HOME BANKING INFORMATION	Online Banking	Account Maintenance	4.4%
COMMENT WINDOW	Comments	Misc.	3.9%
CREATE SECONDARY NAME WRK FILE	Secondary Names	Identity Verification	2.5%
HOUSEHOLD BANKING INFORMATION	Household Stats	Misc.	1.8%
LOAN PAYOFF INQUIRY	Payoff	Account Maintenance	1.7%
ICOWIDCL	Verify My ID	Identity Verification	1.5%
MBR ACCOUNT MESSAGE OPTIONS	Add Cmt/Message	Misc.	1.4%
ACH DISTRIBUTION MAINTENANCE	Go! In ACH Column	Account Maintenance	1.3%
LOANS – ADDITIONAL SIGNER MAINT	J/O – Viewing Additional Signers	Identity Verification	1.2%
PHONE OPERATOR – CHECKS	Check	Account Maintenance	1.2%
PRODUCT PROCEDURES	ENTER while in an account; the information key (*i*) in the top corner of a member's account	Misc.	0.8%
UPDATE ACCOUNTS NICKNAMES	Nicknames	Account Maintenance	0.7%
SEARCH FOR OTHER ACCOUNTS	Other Accounts	Account Maintenance	0.6%
MBR NAME–ADD FILE MAINTENANCE	Names/Address	Account Maintenance	0.5%
CHECK CORP RECON CHECK ID	Check Digit	Misc.	0.4%
PHONE OPERATOR-MISC RECEIPTS	Misc Rcpts	Misc.	0.3%
SECONDARY NAME FILE MAINT	J/O – Viewing Joint Owners	Identity Verification	0.3%

TIERED POINTS WINDOW	(Click for more info) in Member's Current Points	Account Maintenance	0.2%
PRINT MBR NAME ON ENVELOPES	Print Envelope	Misc.	0.2%
INQUIRY FOR ALL PRODUCTS	Go! In ATM Column; OTB/Cards	Misc.	0.2%
AUTO FUNDS TRANSFER MAINT	Go! In AFT Column	Account Maintenance	0.2%
INQRY FOR MBR STATEMENT INFO	Statements	Account Maintenance	0.2%
CROSS SALES SELECT NEED GROUP	Cross Sales	Misc.	0.2%
ACCOUNT STATUS	List	Account Maintenance	0.1%
AVERAGE DAILY BALANCE INQUIRY	Average	Account Maintenance	0.1%
UMBPHI	Go! Next to More # (additional phone numbers)	Identity Verification	0.1%
POST SHARE DRAFT STOP PAYMENT	Stop	Account Maintenance	0.1%
POST WIRE X-FER TO MEMBER	Wire	Account Maintenance	<0.1%
ALTERNATE ADDRESS MAINTENANCE	Name/Address; Alternate Mailing Address	Account Maintenance	<0.1%
MONTHLY TRANS ACTIVITY COMP	Transaction Activity	Misc.	<0.1%
TAX INQUIRY	Tax File Inquiry	Misc.	<0.1%
UPDATE AUDIO REPSONSE TRANSFER	ARU/HB Transfers	Account Maintenance	<0.1%
CREDIT REPORT FILE INFORMATION	Pre-Approvals	Misc.	<0.1%

APPENDIX C

This section of the report is dedicated to offering a technical definition of where all data studied throughout this report is located in CU*BASE, along with the appropriate table name that data was pulled from.

Table Name	Location of Data	Data Utilized & Section of Report
WRAPUP	FILEXXDW	Phone Optics; Section 1, 2, & 3
TIERDL	FILEXX	Self-Services and Misc. Enrollments; Section 2
AUDICC	FILEXX	Used Online or Mobile Banking during study; Section 2
MASTER	FILEXX	Member Profile Info.; Section 2
MBRNACCTSQ	FILEXX	Current Aggregate Balance; Section 2
DATELOOKUP	FILEXX	Day of the Week; Section 1

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