

Using Data and Analytics to Enhance Member Experience

Presented by
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VP Strategic Solutions
Q2eBanking



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FUTURE. PROOF.

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ZZZZZZZZZZZZZZZZZZZZ —

People keep spotting Teslas with snoozing drivers on the freeway

Hundreds die in non-Tesla drowsy-driving crashes every year.

TIMOTHY B. LEE - 6/18/2019, 3:34 PM



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ZZZZZZZZZZZZZZZZZZZZ —

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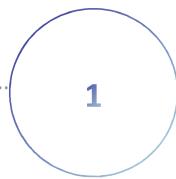
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Data Science is Changing Our World

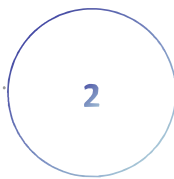


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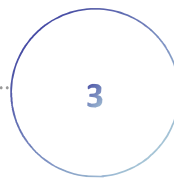
Creating value from data



Translating data
into language



Alerts that
allow action



Security and
confidence



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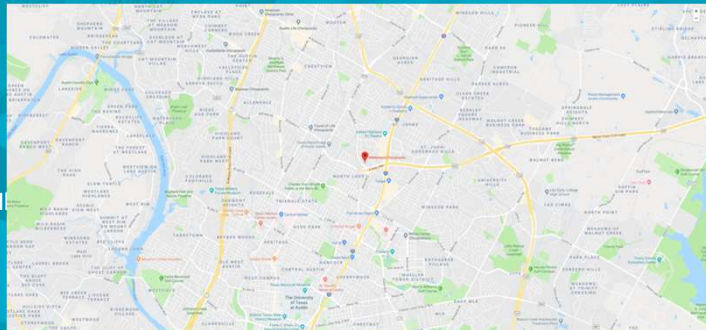
Translating data into common language



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The Data has Meaning

Whitehead Chiropractic
Dr. Wendee R. Whitehead
5775 Airport Blvd.
Austin, TX
1913 VSA PUR TRN*1*7822311289WH
Healthcare
Chiropractors



connect 19

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The language of transactions

La King's Candy Galveston Texas

3441 VSA PUR TXEPKJH LA KINGS CANDY Term ID: 4729 GALVEST TX (7/31)

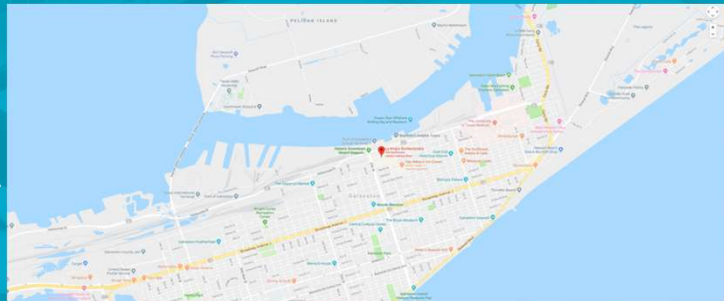


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La King's Confectionery

2323 Strand St.
Galveston, TX

3441 VSA PUR TXEPKJH LA
Social
Food and Dining
Ice Cream Parlors



12

La King's Candy

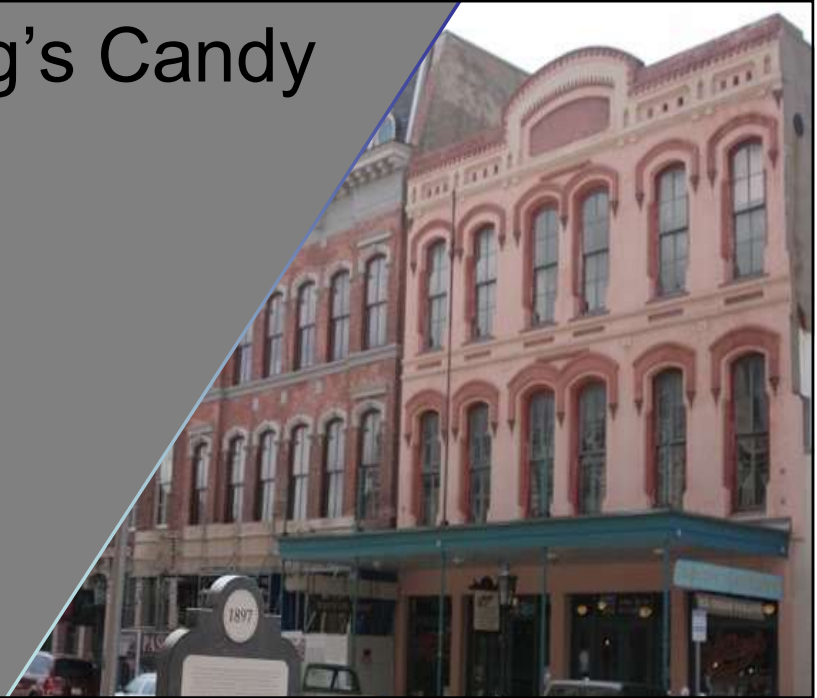
Galveston Texas

Candy Bouquet

Dylan's Candy

La King's Coffee House

La King's Confectionery



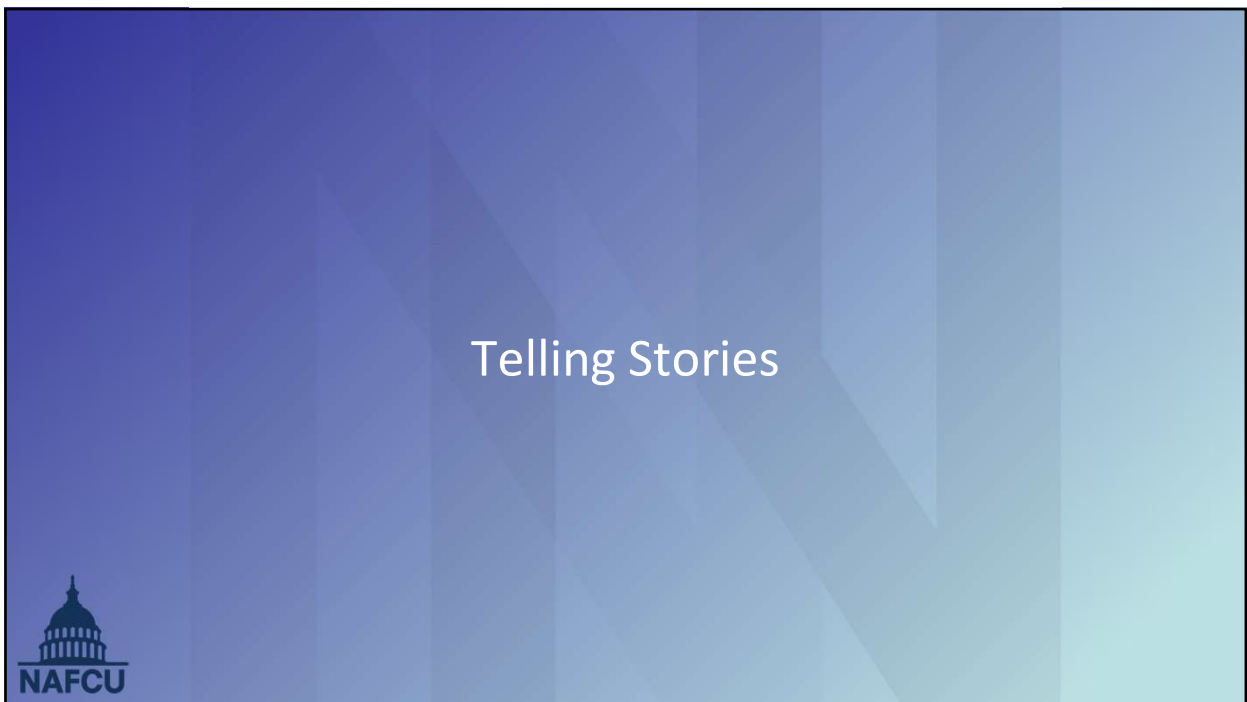
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15



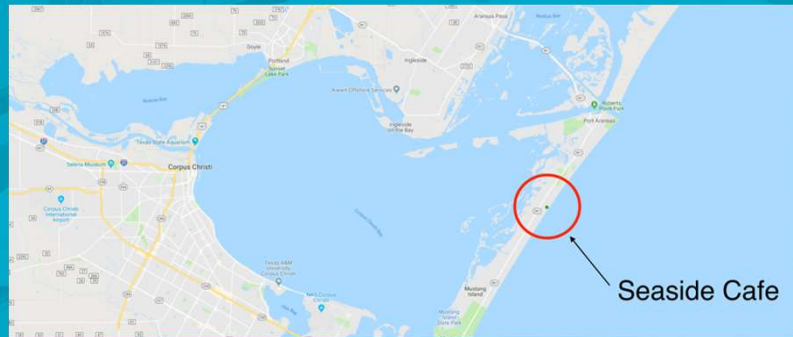
16

VAS PUR #16445 SQ S.SIDE CAF CINN PORT ARANSAS TX93367E33JWC

Seaside Cafe

169 Seaside Dr.
Port Aransas, TX

Social, Food and Dining,
Coffee and Tea Houses



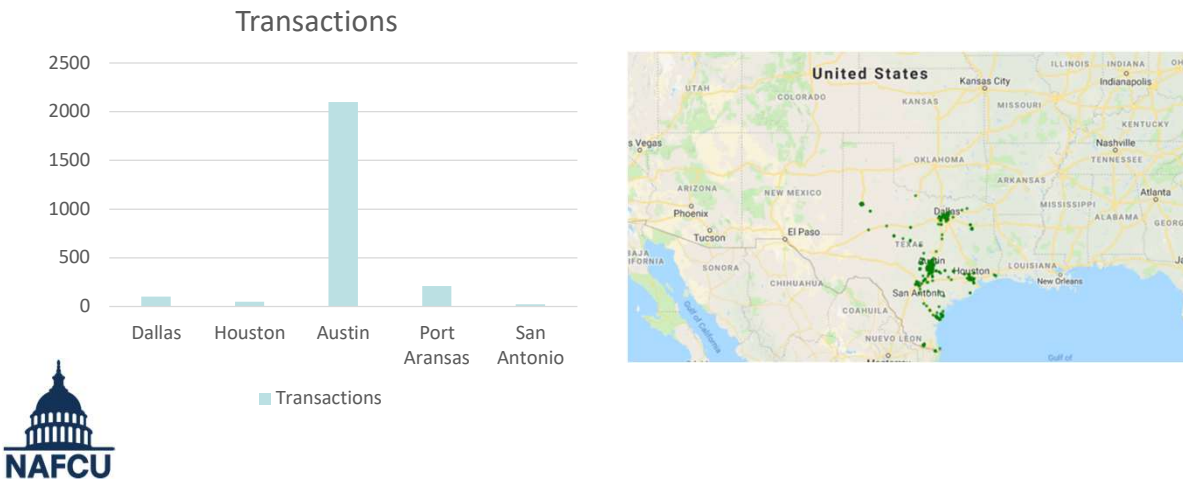
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Nearby transactions



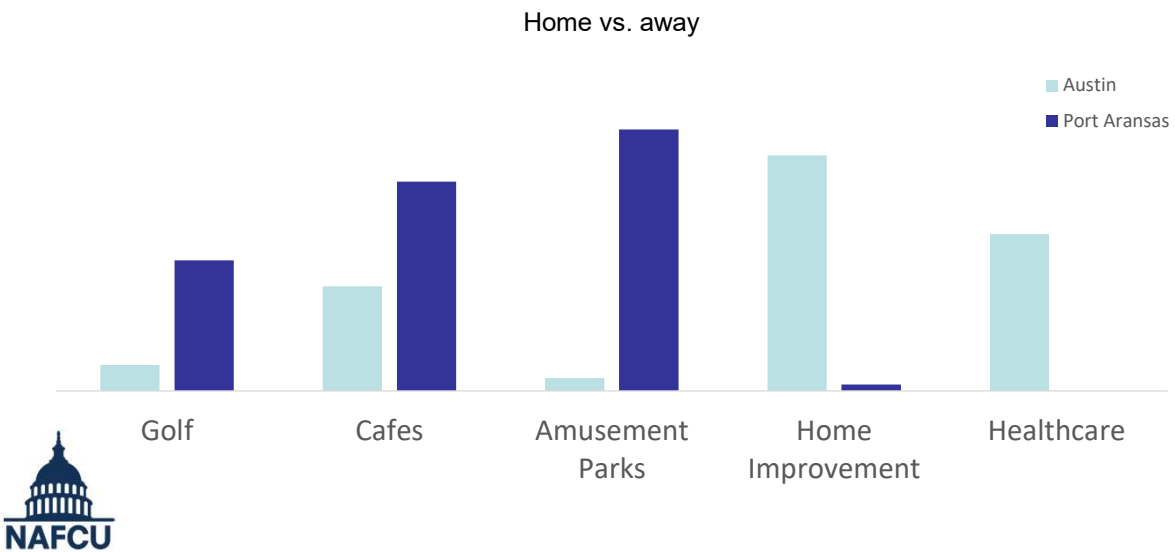
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Where is home?



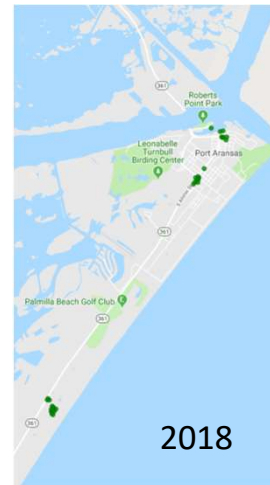
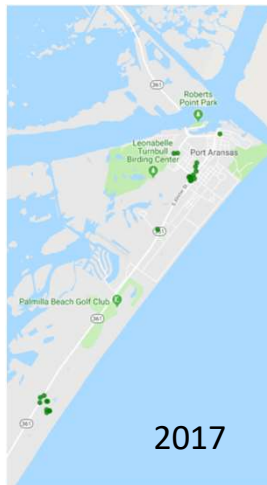
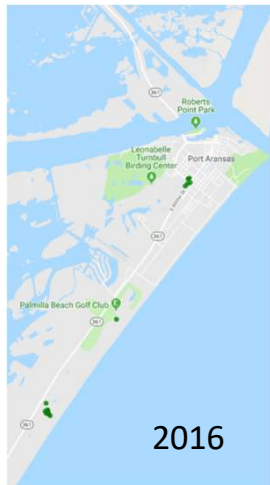
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What is the occasion?



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In fact, it's an annual vacation!



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Where we began

VSA PUR #ID00004SCHLITTERBA - C.C. COR CH
PUR 883455THE ISLANDE P ARAN TX (03/14/16 16:25:22)
VAS PUR #16445 SQ S.SIDE CAF CINN PORT ARANSAS TX93367E33JWC
VSA PUR 44229 STRIPES 2150 TX
PUR CVS PHARM 10 PO A TX (03/18/17 16:15:22)
VSA PUR THD CST CO PRT AR TX
#TERMID9997 LISABELLA S BIS AND PRT A 8724YU338
VSA PUR SE40820 CORP CHR TX (10/09/18 18:26:17)
PUR WHATABRG 311 Q26 361-749-0681 TX (10/10/18)
VSA PUR #44779VIRGINIA S ON TH POR ARA TX 18:36:49



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Traits

- Yearly total vacation spend
- Vacation travel type
- Destination
- Distance travelled
- Vacation season
- Vacation activities
- Mean individual vacation spend
- Vacation months
- Number of vacations per year
- Number of hotel stays

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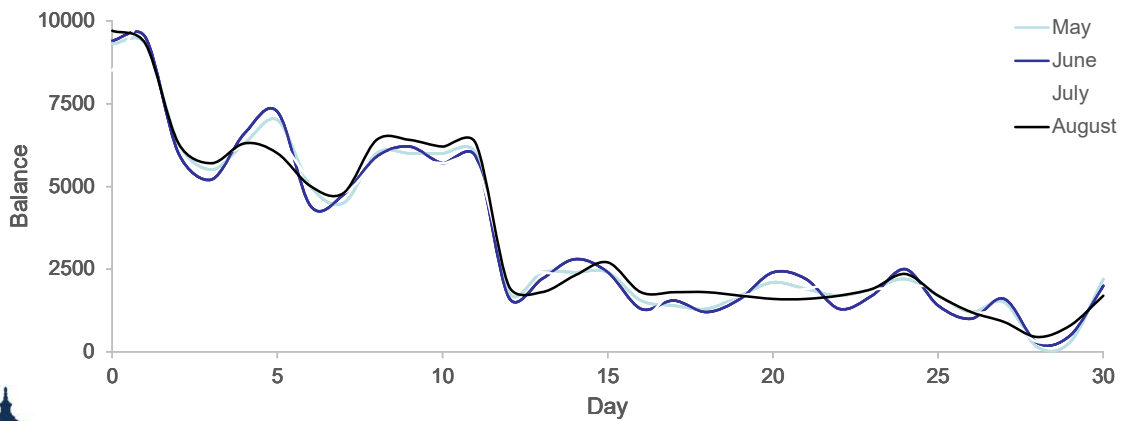
Account Balance Alerts



#Q2connect

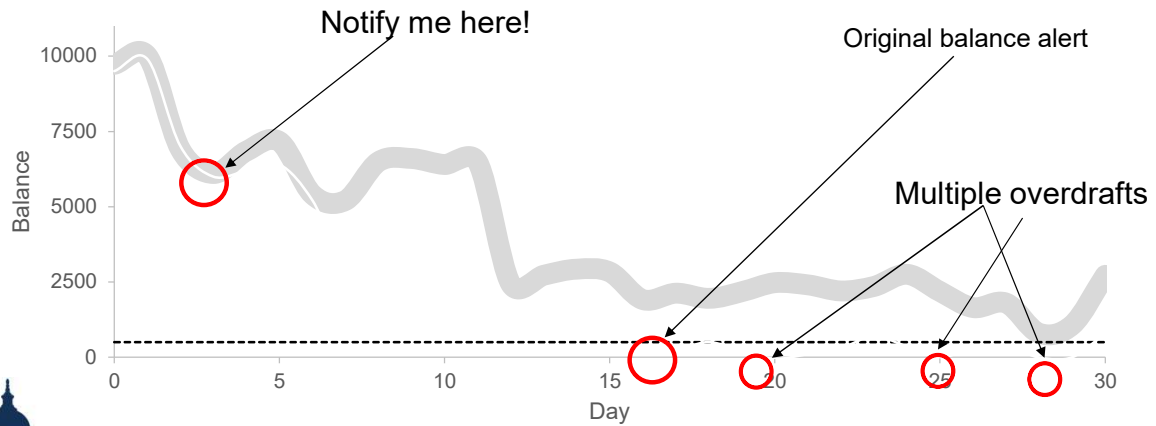
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Monthly balance patterns



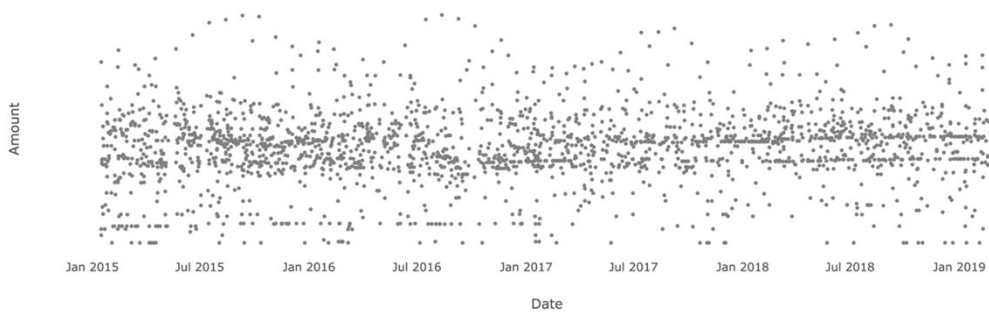
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Balance Alert



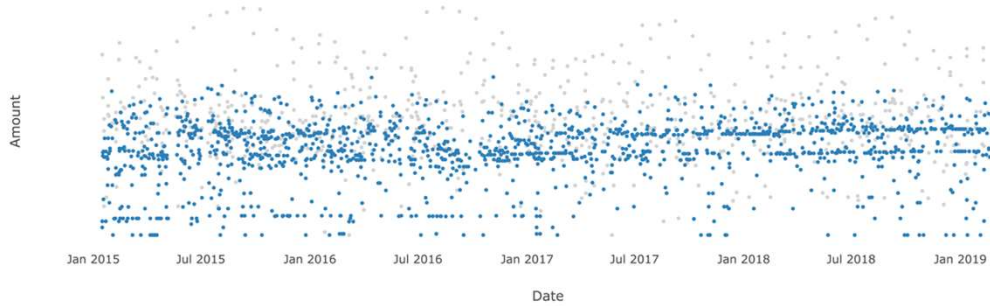
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Transactions over time



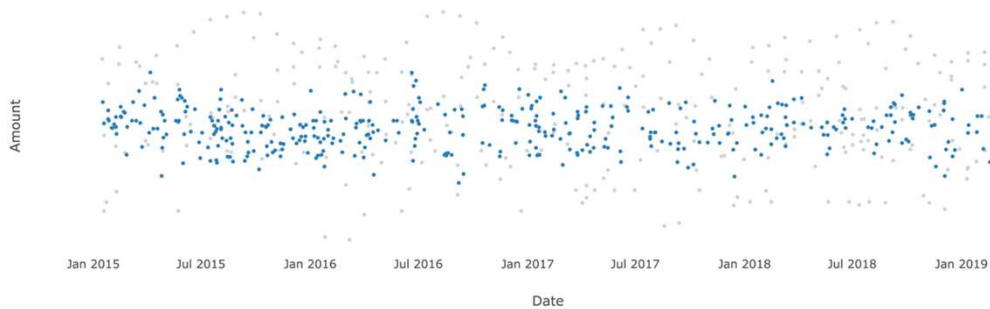
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Convenience stores



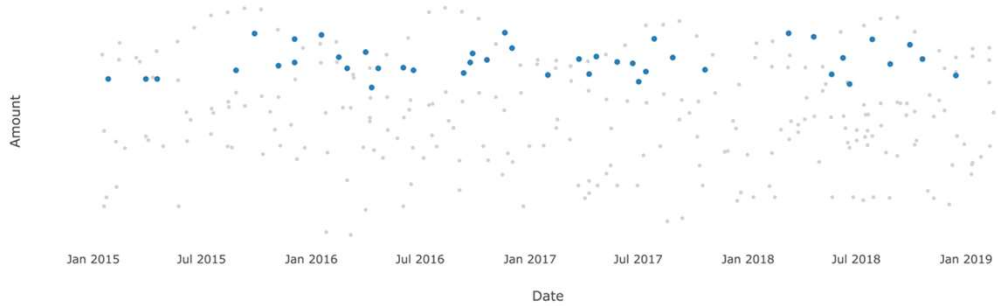
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Restaurants



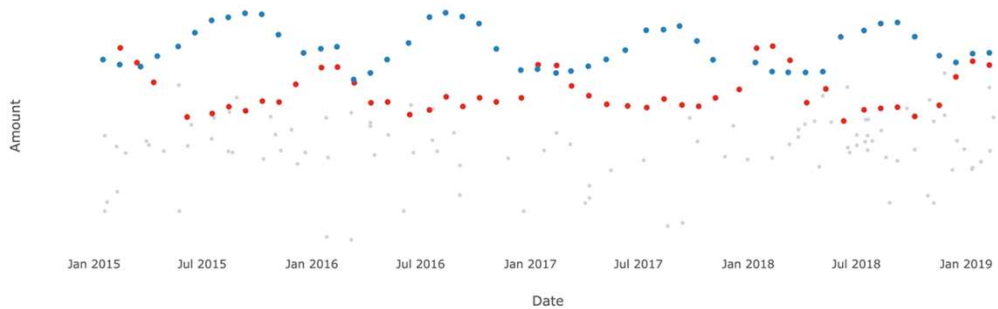
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Groceries



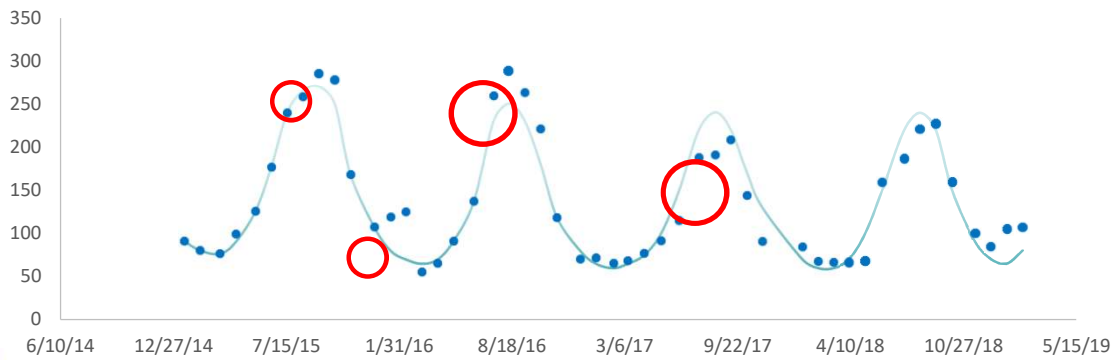
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Seasonal patterns



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Electricity bill



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Traits



Balance high



Balance normal



Balance low

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Mobile deposit fraud

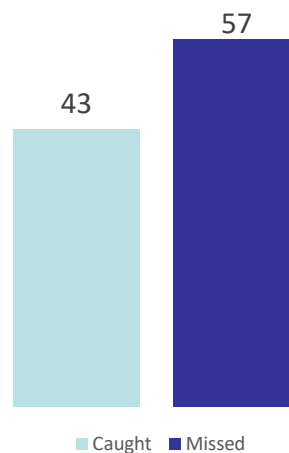
A case study



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Deposit amount model

- Effective vs. 43% of known fraud
- Biased toward higher amounts



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Online banking data

Geolocated login events

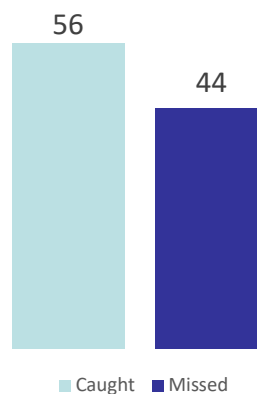


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Composite model

Geolocation + deposit amount

- Effective vs. 56% of known fraud
- Solved amount bias problem

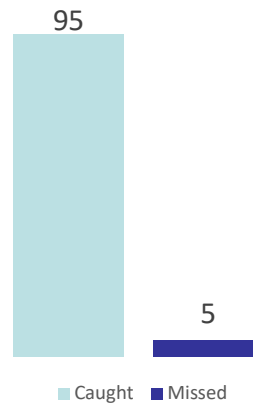


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Composite model

Geolocation + deposit amount + transactions

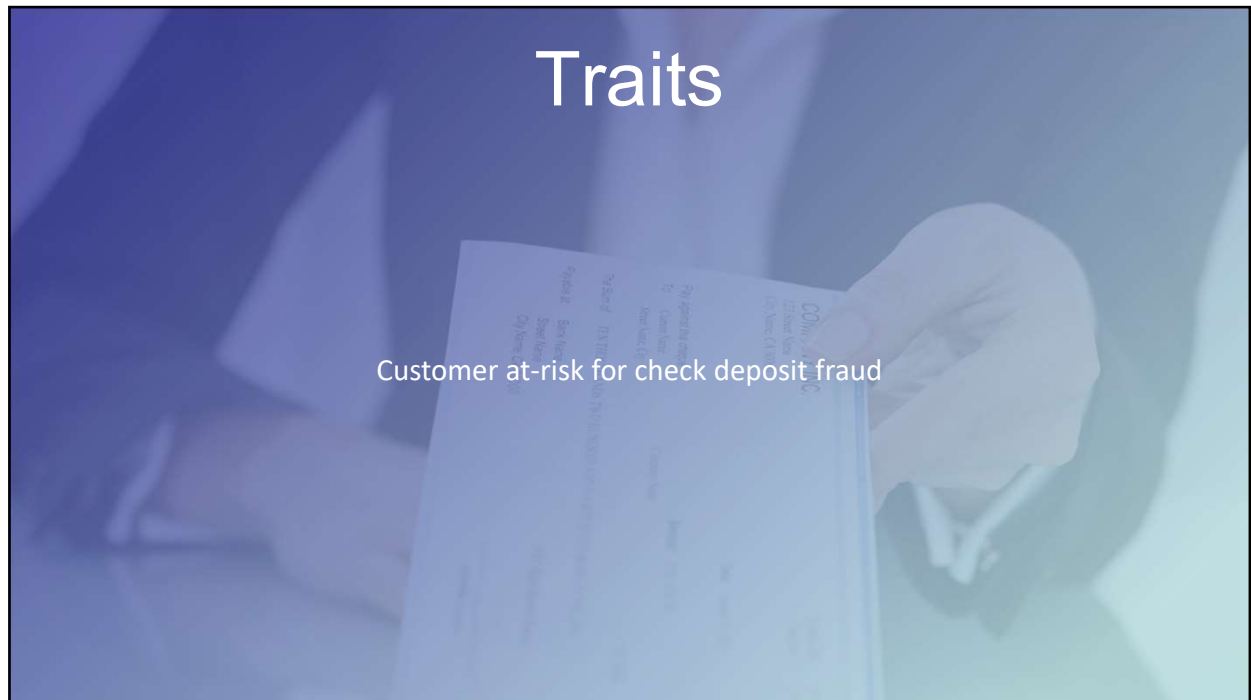
- Effective vs. 95% of known fraud
- Proactively identifies at-risk customers



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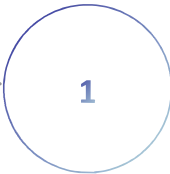
Traits

Customer at-risk for check deposit fraud



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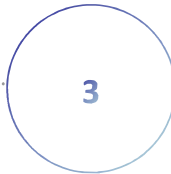
Creating value from data



Translating data into language



Alerts that allow action



Security and confidence



THANK YOU

