



## Premier Analytics

### Using Information for Growth

Few financial institution products are as used, and relied on, as ATM and debit services – consumers use their ATM and debit cards millions of times daily. Once viewed almost exclusively as a financial convenience offering, these products are also sources of significant revenue and expense. But how can FIs know that their investment in these services is providing an adequate financial return and meeting their customers' needs? And how can an FI work "smarter" to ensure it is maximizing its card portfolio to obtain the growth it desires?

#### *A Decision Support Solution*

Premier Analytics is a web-based decision-support solution accessible through the Fiserv EFT web portal. It provides you with the information you need to understand how all aspects of your ATM and debit portfolio are performing – and arms you with the information you'll need to grow this important profit center. Monthly queries, month-over-

month reports or annualized views – Premier Analytics provides you with the in-depth information you need to make informed business decisions. Spreadsheet and graphic representations of all your data can be saved or exported and incorporated into your presentations, P&Ls and internal documentation.

With Premier Analytics, you can analyze, manage and optimize your debit portfolio to achieve and exceed your financial goals. Increase your card activation rates. Promote card usage. Improve per transaction spending.

#### *The Power of Information*

Premier Analytics puts your information where it belongs: at your desktop and in your hands. With robust query capabilities, you can use Premier Analytics in myriad ways including:

- Monitoring and managing your

EFT portfolio performance: monthly penetration rates, activation rates and usage data are all available for your review

- Analyzing trends in ATM and debit transaction activity for your entire FI – at the individual consumer level or against your business peer group
- Maximizing your revenue and profit potential through assessment of your network participation profile
- Understanding income and expense streams by analyzing your network and ATM P&L statements
- Understanding your consumers' card usage preferences (i.e. consumer vs. business debit, PIN vs. signature card usage) across your entire spectrum of card offerings
- Identifying card usage trends that can be enhanced by imple-



menting targeted marketing strategies to non-users, casual users, ATM only or PIN users, or potential business card candidates

- Implementing cost savings initiatives and identifying portfolio performance obstacles
- Improving customer service by identifying denial trends and promotional opportunities

### ***Put Premier Analytics to Work***

For more information, please contact your account executive or client services representative.