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Press Release

CO-OP Financial Services Launches Tool for Full Debit Program Clients

"CO-OP Revelation" Offers Revealing Data on Cardholder Behavior



RANCHO CUCAMONGA, Calif.—(November 4, 2008)— A new tool from CO-OP Financial Services will allow credit unions to view and analyze cardholders' usage behavior—data they would otherwise not have easy access to.

"CO-OP Revelation" includes a first tier, Usage Analytics, which lets credit unions view, analyze and manage card usage information on all its members in a simple, user-friendly format. Cardholder behavior can be determined based on merchant type, network, and type of transaction (PIN, signature, debit).

"Through CO-OP Revelation, credit unions can have access to comprehensive card usage data in-house, giving them the power to create revenue generating programs that will help keep them competitive," said Stan Hollen, President/CEO of CO-OP Financial Services.

"CO-OP Revelation also provides win-win situations between credit unions and merchants. Knowing which merchants are popular with members will allow credit unions to be more creative with rewards and incentives programs."

CO-OP Financial Services licensed Saylent Technologies' Y-Debit™ card portfolio optimization solution as the platform for CO-OP Revelation.

"CO-OP is dedicated to helping credit unions succeed in a highly competitive marketplace, and we are excited to help support that goal," said Tyson Nargassans, president, Saylent Technologies. "With CO-OP Revelation, credit unions will have the knowledge and power to increase member loyalty and wallet-share for their debit card."

Addison Avenue FCU revels in "Revelation"

Addison Avenue Federal Credit Union was able to do just that when it was deciding on a location for a new ATM. Using CO-OP Revelation during its first months of beta testing, the credit union was able to identify heavy ATM usage by its cardholders at a competing bank.

"Based on this information, we were able to pinpoint the exact location where an ATM would best serve our members," said Linda Manning, Fraud Analyst at Addison Avenue FCU. "The more information you have, the better off you are!"

"No complicated installation"

Its ease of use and functionality is another main selling point, especially when creating fraud reports for the local authorities.

"These reports would take me 2.5 hours to create, yes, I said 2.5 hours to create!" said Manning.

"With CO-OP Revelation, it takes less than 5 minutes. Now I can spend more time researching suspicious activity and less time with administrative tasks. This saves my organization money and makes my team so much more productive."

"Now that you have given CO-OP Revelation to us, there is no way you are taking this back!"

Other benefits of CO-OP Revelation include:

- Powerful segmentation and analytics for card programs
- Insights on card usage and payment trends
- Information-On-Demand without IT involvement

Automatic Enrollment

Credit unions already using CO-OP's full debit program, PIN and signature are automatically enrolled in CO-OP Revelation's Usage Analytics.

Usage Analytics Plus (Level 2) of CO-OP Revelation, is scheduled to be launched in December, followed by Business Analytics (Level 3) in February 2009.

About CO-OP Financial Services

Established in 1981 and located in Rancho Cucamonga, Calif., CO-OP Financial Services (which operates CO-OP Network) is the nation's largest credit union service organization. Wholly owned by its credit union shareholders, CO-OP provides volume discounts on products and services that include ATM network access, ATM processing, debit/card services and shared branching. With nearly 3,000 credit union members, 28,000 surcharge-free ATMs (including 9,000 deposit-taking), 3,400 shared branch locations, 120 million-plus monthly transactions and 26 million cardholders, CO-OP Financial Services is the No. 1 credit union EFT network and processor in the U.S. financial services industry. CO-OP Financial Services' membership has access to 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus

About Saylent Technologies Inc.

Saylent Technologies, based in Franklin, Mass., helps drive card usage and increase non-interest income for financial institutions and other card issuers. Employing innovative analytics and segmentation techniques, Saylent's Y-Debit solution suite identifies card usage patterns by cardholders, targets underperforming or at-risk segments and enables corresponding marketing programs and metrics to shift behavior and increase share-of-wallet. For more information, please visit www.saylent.com.

Y-Debit is a registered trademark of Saylent Technologies.

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