

CREDIT UNION TIMES

California CU Enlivens Card Analysis with Dynamic Reports from TMG

By [Marc Rapport](#)

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GLENDALE, Calif. — Fast changing information on the fly has replaced static green-bar graphs on Excel at California Credit Union.

The \$1.2 billion organization is using the Dynamic Reports feature from The Members Group to help keep track of its dynamic credit card portfolio.

The deftness of the Web-based program was demonstrated in a telephone conversation that Sudhir Vijaykumar, the CU's vice president of operations, had recently with Credit Union Times.

Vijaykumar said his portfolio was \$31 million, then said, "Wait a minute." He logged into the TMG Web site and said, "No, today it's \$32.5 million. I calculated that while we were just talking."

TMG is partially owned by the Iowa Credit Union League and the Iowa Corporate Central Credit Union and provides card technology and marketing services to more than 160 credit unions using First Data Resources as their processor, said TMG's vice president of client relations, Aris Jerahian.

"We're the front end to our credit unions with FDR," Jerahian said. "We were trying to find a solution for the bazillion reports that they produce, a way to find several reports at the same time, organize that vast amount of data into one report, things like that. So our internal IT group developed Dynamic Reports."

TMG has been using the technology since it converted TMG's client base to FDR four years ago and has refined it since, pulling data from multiple sources and accommodating rich-content features such as colors, charts and graphs in Excel, TIFF and other display formats.

The features are intended to provide more than a colorful picture.

"The idea is to provide our credit unions with better decision-making capabilities," Jerahian said.

At California CU, for instance, Vijaykumar and his staff are using Dynamic Reports to generate delinquency reports. The way they were reported by FDR did not match with the way California CU recognizes delinquent accounts, "so now we use Dynamic Reports instead of FDR to accommodate that."

Jerahian said today's credit environment also has created "a lot more demand on analysis."

"I had one credit union just ask me to develop a way for them to see contingent liability on cards but only on valid, open accounts, not closed accounts," the TMG executive said. "Others want to see things like lists of members who took advantage of a 5.99% interest rate and track balances to see if it's profitable for the life of the account."

Another area of key interest lately is account breaches.

"That's a functionality we just added," Jerahian said. "In the old days, we'd get lists of members whose accounts were actually compromised and break the reports apart and send them to the credit unions.

"But now, we have it automated so that as the list is generated, it goes to Dynamic Reports, and the credit union can be notified to go and see specifically what's happening with their members.

"It's really cut down on manual work."

—mrapport@sc.rr.com



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