

Case Study

From Transaction Data to Industry Intelligence How Two CUSOs Built More Value Together

Introduction

Innovation takes on a different meaning when CUSOs come together

That's exactly what happened when **Member Access Processing (MAP)** and **AiVantage** joined forces to answer a simple question: "What if the transaction data credit unions already generate every day could tell them more?"

MAP, a payment processor serving 60+ credit unions, had access to a growing stream of transaction and fraud data. The data contained valuable patterns and opportunities, but turning it into usable intelligence required resources and expertise many credit unions did not have.

MAP brought AiVantage in to provide data engineering, automation, analytics, and AI expertise. Together, they created **MAP Data** and **MAP Defense**, solutions that turn an existing data asset into actionable intelligence.

Overview



Member Access Processing
CUSO



Seattle, Washington
USA



Size
\$100B+ in Client Assets



Membership
10M+ Members



Part of MAP's mission is to make the best of technology available and accessible to credit unions of all sizes. With AiVantage help we are delivering all of the advanced capabilities of data analytics and business intelligence to every client in production with us.

— Steve Bone, CEO,
Member Access Processing (MAP)



The Challenge

Every Credit Union Has Data. The Need is to Turn it Into Intelligence

Building an analytics environment requires significant investment in infrastructure, specialized talent, software, IT resources, and ongoing maintenance.

For small and mid-sized credit unions, the challenge is clear. Larger institutions may have the resources to analyze their own data, but often lack context beyond their own institution making it difficult to understand broader trends or what they could learn from other credit unions.

That created an opportunity for MAP and AiVantage: build a shared analytics capability that could provide institution specific insights while drawing on information from credit unions of vastly different sizes.



The goal wasn't to give credit unions more data. It was to make the data they already had more useful.

— Karan Bhalla, CEO, AiVantage



Turning Data Into Insights



2+ Years

Transaction Data, Updated Hourly



200+ Fields

Selected from Thousands of Fields



9 Dashboards

Providing Executive-Friendly Insights



Quarterly Assessments

Support Business Decisions & Actions

Results That Speak



Specialized Tech Talent

Available at the Click of a Button



80% Infrastructure Cost Savings

vs. Building In-House Technology



Hourly Data Refreshes

No Waiting Weeks or Months for Updates



Peer-to-Peer Benchmarking

Consolidated View of 55+ CUs
\$34.5B in Combined Assets



The Execution

MAP Data Came to Life Through Three Steps



01

Build the Data Foundation

AiVantage built a centralized data warehouse containing **more than two years of transaction history**. RPA-based automation pulls data directly from Visa systems **hourly**, creating a continuously refreshed foundation for analysis.



02

Turn Data Into Intelligence

MAP Data focuses on **200 key fields** tied to performance, member behavior, portfolio activity, and opportunities. The information is organized into **nine executive-friendly dashboards**, making complex transaction data easier to understand and act on.



03

Turn Intelligence Into Action

The dashboards provide timely information for decision-making and are complemented by **quarterly portfolio and strategic assessments from AiVantage**, helping leadership connect the data to business decisions and opportunities.

Extending the Data Foundation to Fraud

The same data foundation powers **MAP Defense**, applying analytics and intelligence to help credit unions evaluate fraud patterns and optimize alerts, rules, and monitoring.

Rather than relying solely on reactive fraud management, credit unions can use transaction data to identify patterns, evaluate vulnerabilities, and strengthen fraud controls.

The Results

**Resources Saved. Decisions Accelerated.
Capabilities Expanded**



Timely Intelligence

Hourly automated data ingestion provides a continuously refreshed view of transaction activity instead of waiting weeks for reports.





Augment Your Team with Specialized Tech Talent

MAP Data delivers the equivalent of **1.5+ business analyst resources** in ongoing analytics and insights. And when you need to go deeper, additional specialized talent can be added on demand – helping turn data-driven insights into deeper analysis, actionable strategies, and business outcomes.



Significant Cost Savings

The shared model delivers advanced analytics at a fraction of the cost of building comparable infrastructure independently, with the potential to **reduce costs by as much as 80%**, depending on the institution's existing technology and resources.



Access to Peer Benchmarking

Participating credit unions range from approximately **\$5.2 million in assets to \$5.6 billion**, representing approximately \$34.5 billion in total assets. This creates a uniquely diverse data environment spanning credit unions of dramatically different sizes.

For each institution, the value goes beyond what its own data can reveal. Leadership can use **peer-to-peer comparison** to understand how their performance, member behavior, and portfolio activity compare with other credit unions, while also gaining a broader view of **trends and opportunities across the credit union landscape**.

The Biggest Takeaway

One CUSO Doesn't Have to Solve Every Problem Alone

MAP brought the data, payments expertise, and credit union network. AiVantage brought the technology and specialized expertise to turn that data into intelligence.

For CUSOs looking to expand what they can deliver through AI, analytics, and business intelligence, the right partner can help turn existing data into a strategic advantage.

Looking to unlock more value from your data?

Explore hyper-personalization for your credit union
Get in touch today



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www.aivantage.org

SCAN ME



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