



# Visa DPS + Sterling Savings Bank

## Sterling Uncovers Valuable Information and Opportunities with Visa Data Manager

### **THE CHALLENGE**

When it comes to card programs, many financial institutions find themselves with plenty of data, but little ability to access that data in a timely, efficient manner. This was true for Sterling Savings Bank, a financial institution headquartered in Spokane, Washington, with 179 branches throughout the western United States. As a Visa DPS processing client, Sterling had the opportunity to test the new Visa Data Manager (VDM), a data warehousing and analytics application. While Sterling experienced the power of the tool to uncover the information it needed to optimize its business, after a few months of using it, the bank chose not to fund the subscription. Shortly afterwards, Sterling's senior management requested a key piece of information inaccessible using the bank's standard reports, but that the team felt VDM would be able to uncover.

### **THE SOLUTION**

A phone call to Sterling's Visa Account Executive got VDM turned back on within 24 hours. Sterling immediately ran a query within VDM and pulled the required information that same day. With the power of VDM clearly demonstrated, Sterling saw how this resourceful tool could play an important role and deliver clear value in day-to-day operations and long-term operational planning.



## THE RESULTS

For Sterling, VDM is the source for critical information related to interchange performance, fraud prevention, and ATM and card usage. Monthly interchange reporting enables the bank to optimize its performance. The company also recently used VDM to limit the impact of a fraud run stemming from Russia. By identifying common points of purchase for the compromised accounts, VDM helped Sterling determine other cardholders that might be impacted and prevent further losses.

Sterling found it could also use VDM to plan its deployment of ATMs. With an aging ATM fleet, the company knew it needed to roll out replacements, but with a limited budget wanted to maximize the value of its investment by targeting key usage locations. VDM helped the team to identify the ATMs with the highest usage volumes and implement a replacement plan that best served its customers.

As Sterling has become more familiar with the tool, it has found a wealth of additional uses and applications. When the Federal Government required that financial institutions complete the Dodd Frank survey, it was expected to take 250 hours to gather the information. Using Visa Data Manager, Sterling completed the survey in a matter of days, freeing hundreds of hours of resources.

During a recent core conversion, Sterling used VDM to minimize disruption for its cardholders. By determining standard volume over the period it planned for its system outage, the Sterling team was able to set automatic approval limits that minimized declines, while limiting the organization's risk exposure. Sterling also looks forward to using VDM in the future to help proactively grow its business by identifying inactive cardholders and building campaigns to influence usage.



**"Visa Data Manager is such an easy product. It's always enhancing and making life easier for those of us in the back-office."**

TREVOR FIELDS  
Assistant Vice President  
Deposit Support Manager  
Sterling Savings Bank

**Learn more about how Visa DPS and Visa Data Manager can help give greater insight into your customers and card usage.**

Contact your Visa Account Executive or Visa DPS at 888-847-2242.