Cross-Selling Credit Union Services
& Next Suggested Product

Matching Member Needs to Credit Union Products Using the CU*BASE Cross Sales Tool

INTRODUCTION

Imagine if each time a credit union employee consults with a member, they could review a list of the decisions your members have already made regarding specific products and services. For example, have they applied for a CU credit card? Have they received an ATM application or an e-Statements brochure?

Plus, do your efforts to cross-sell credit union products take into account a member's *needs*, not just which products you want to sell and "check off" the list? Maybe you want to pre-qualify members for a campaign (a "*next suggested product*") that you are promoting to members who pre-qualify, such as marketing a special VIP checking account.

The CU*BASE **Cross Selling Tool** is designed to lead member service employees through a service discussion with each member, helping your staff meet member needs effectively while tracking responses and progress along the way.

Specific products and services are grouped according to member needs, such as borrowing needs, savings needs, etc., or even by credit union department (such as lending vs. investment services). Once a credit union service representative has determined whether the member might have any needs within a certain group, he or she can concentrate on the specific credit union products and services that will help meet those needs. The task list can also

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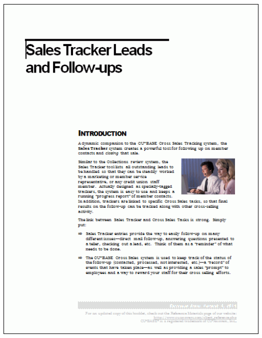
For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php

be helpful for reminding employees to cross sell, and can point out which services must be discontinued when a member leaves the credit union.


Sales Tracker Leads and Follow-ups

Introduction

These tasks are documented in a **Sales Tracker**, an on-going record of contact credit union employees have with members. This Sales Tracker is also used by the Sales Tracker System which is used for Telemarketing Campaigns. Both Cross Sales and the Sales Tracker System use the entries in the Sales Tracker (as well as the same Need Groups and Tasks) to provide a full-fledged sales and marketing tool for the credit union. For more information on the Sales Tracker System, refer to the booklet *Sales Tracker*, posted on the Reference Page under "S."

By using CU*BASE Query or Tracker Reporting options, you can then also track participation of members, as well as the sales performance of your member service personnel for special employee incentives and rewards. Use configurable cross sales incentives to calculate those rewards automatically.

Other Cross Sales Resources

For more information regarding Working Sales Trackers from Cross Sales see:
http://www.cuanswers.com/pdf/cb_ref/HowtoTrackerfromCrossSales.pdf

For more information regarding Working Member Follow-ups, refer to
http://cuanswers.com/pdf/cb_ref/HowtoWorkwithMemberFollowups.pdf

Contents

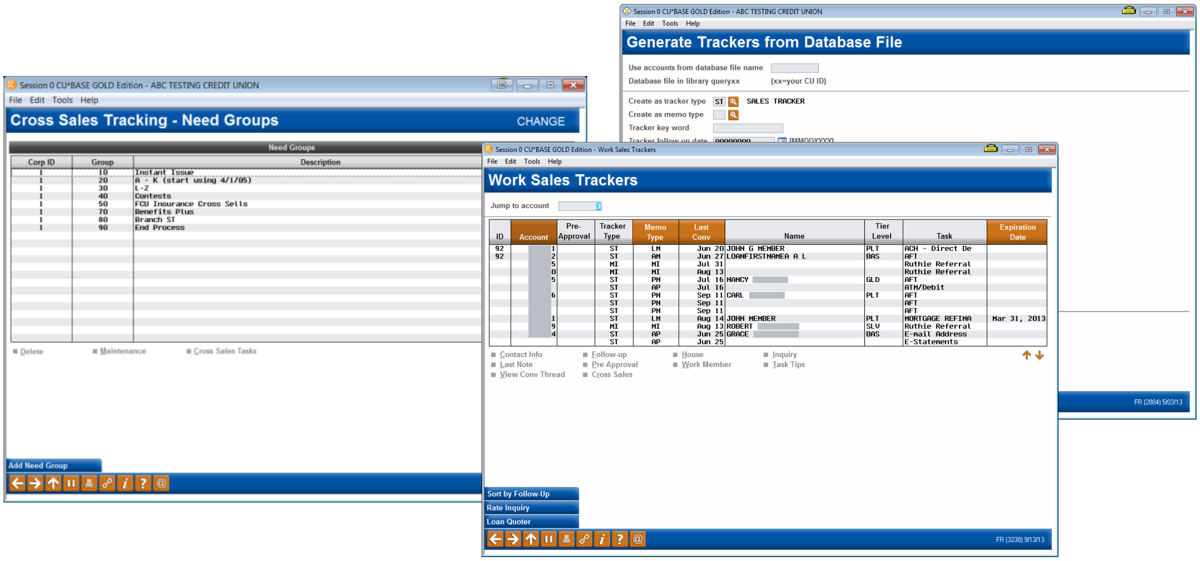
Overview of Cross Sales, Generate Leads and Sales Tracker

Cross Sales is part of a full-feature sales system that included Cross Sales, Sales Tracker and Generate Leads.

Sales Tracker is a historical record of all sales interactions with members. Employees use both Cross Sales and Generate Leads to promote credit union products and services to members. Cross Sales is used for front line contact, such as a promotion on ACH Direct Deposit, while Generate Leads is used by back office marketers for campaigns, such as a lending promotion.

Employees select sales promotions from both the Cross Sales check list and the Generate Leads list by selecting the task and then recording the member's response. All information from each contact is then recorded in the Sales Tracker which reports back the most recent response to the employee at the time of the next sales contact. Sales Trackers can be reviewed at any time by the employee to see the ongoing record of sales contacts the credit union has had with that particular member.

See the next page for a diagram of their relationship.



Cross Sales

- Front line point of contact
- Employee uses Check List arrangement of needs and tasks to sell products
- Uses Sales Tracker to record conversations with member

Generate Leads

- Used by back office marketers for promotional sales campaigns, such as a lending promotion
- Employee works needs and tasks from a filtered list
- Uses Sales Tracker to record conversations with member

Sales Tracker

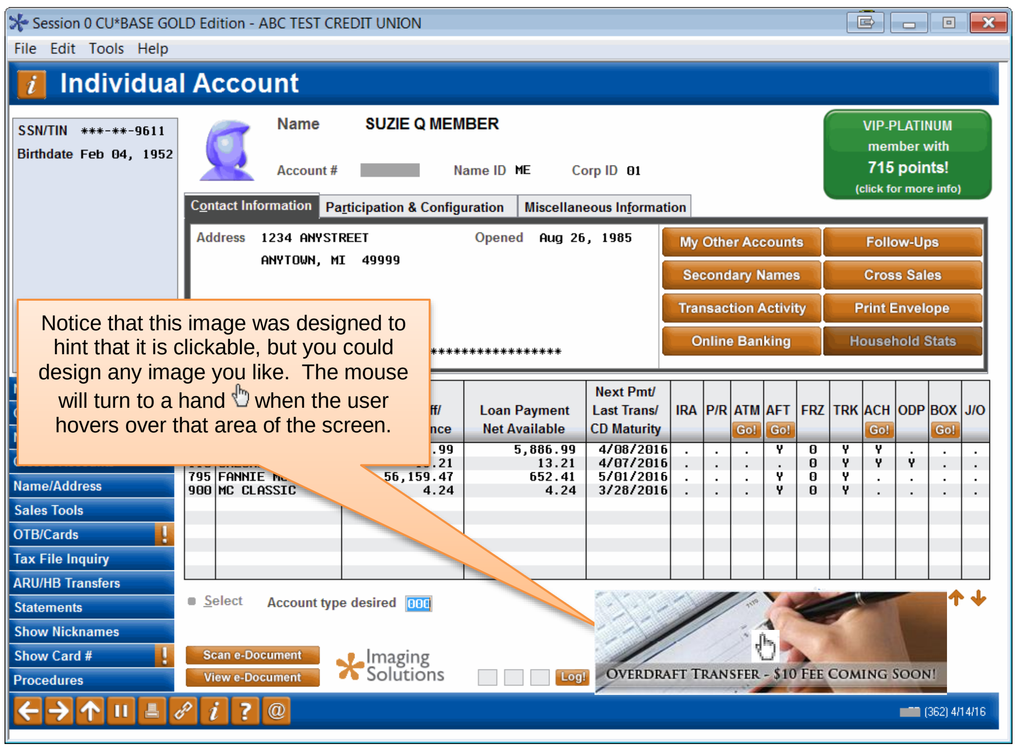
- Ongoing historical record of all sales conversations with member
- Documents both Cross Sales and Generate Leads points of sale
- Allows the employee to review all sales conversations with member

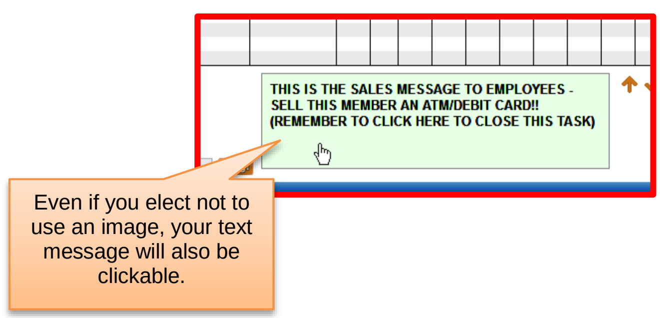
“NEXT SUGGESTED PRODUCT”

“Next Suggested Product” provides more intuitive reminders to staff about products and services the credit union wishes to promote more aggressively—that applies to that particular member based on your analysis of that member’s actual relationship with your credit union. Once activated, your employees will be notified (in CU*BASE) that the member qualifies when assisting the member in CU*BASE Teller, Phone Operator, and Inquiry.

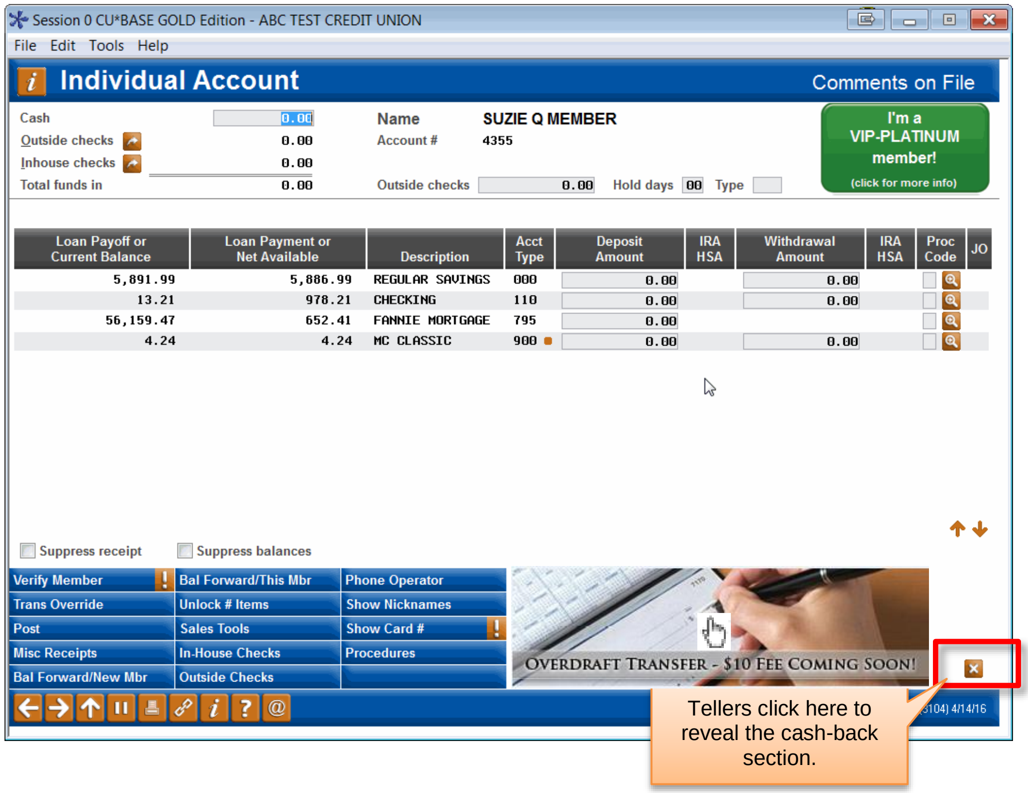
Say you have a batch of members that are eligible for your special VIP checking product…wouldn’t it be nice for tellers and member service representatives to see a promo pop when they service these members? Once in place, when your credit union front-line staff assist a member who is qualified, they will be notified in Teller, Phone Operator and Inquiry.

For step-by-step directions on setting up a “Next Suggested Product” promotion at your credit unions, refer to the next page.





In the case with the Main Teller Posting screen shown below, the teller would need to click the close button on the NSP message in order to view the fields for cash back:



NEXT SUGGESTED PRODUCT STEP-BY-STEP

"Next Suggested Product" uses many of the same configuration tools used to set up any Cross Sales program.

1. Create a graphic to alert front line staff that a member is pre-qualified. This graphic will need to be copied to a specified drive on each computer using the "Next Suggested Product" feature. An alternative text-only option is available; in this case, the user will see text instead of a graphic.

   > *This step is specific to "Next Suggested Product" and is optional since a text-only message can also be used. See Page 8 for details on the creation of the graphic.*

2. Configure the Memo Type that will be recorded on the member's account to indicate they are eligible for the promotion. **See Page 9.**
3. If necessary, configure a Need Group for the task. **See Page 11.**
4. Configure a Task for "Next Suggested Product" and associate it with your Need Group. **See Page 14.**

   > *Here you create the Task specifically to promote your "**Next Suggested Product**," such as a VIP Checking Promotion.*

5. Using Query, create a Database File containing only the account numbers of the members who pre-qualify for the "Next Suggested Product" promotion.

   > *Refer to the booklet Marketing Campaigns with Member Connect available under M on the CU*BASE Reference Page for details on creating a Database File. Refer to "Step 1: Prepare the Database File" in the booklet. (Be sure to include only members who qualify for your "Next Suggested Product" promotion in the Database File results.)* *http://www.cuanswers.com/client_reference.php#M*

6. Use the "Generate Leads from File" tool to activate pre-qualifying members with the "Next Suggested Product" graphic or text message. **See Page 21.**

   > *This process will create a follow-up for the promotion on each member's account, and that will cause the promotional message or graphic to appear for those members until the follow-up is closed.*

7. When working in Teller, Inquiry or Phone Operator with members who have been pre-qualified, you'll see your promotion message or graphic. **Click on that area of the screen** to access the Cross Sales Tools screen with only the NSP promotion presented. Use *Create conversation* to record the sale and close the associated follow-up. **See Page 24.**

CREATING A GRAPHIC FOR "NEXT SUGGESTED PRODUCT"

"Next Suggested Product" allows you to place a graphic within the Main Teller Posting, Inquiry or Phone Operator screens. (An example is shown on the previous page.)

This step is optional when using the Next Suggested Product; the Task configuration allows you to alternatively enter text that will show in place of the graphic, such as the phrase, "Promote VIP Checking." You can even configure the Task with both options. If both options are configured, the NSP graphic will show if it is available on the computer, and if not the employee will see the text in place of the graphic.

If you do want a Teller or Member Service Representative to see the graphic:

- The graphic must be 100 pixels high and 350 pixels wide, in either a .BMP or .JPEG format.
- The name of the graphic can be no longer than 16 characters (20 characters including the extension .JPG or .BMP).
- The graphic must be copied to this location on the drive of each of these employees' workstations:

  c:\cubase\cubase\resources\cu

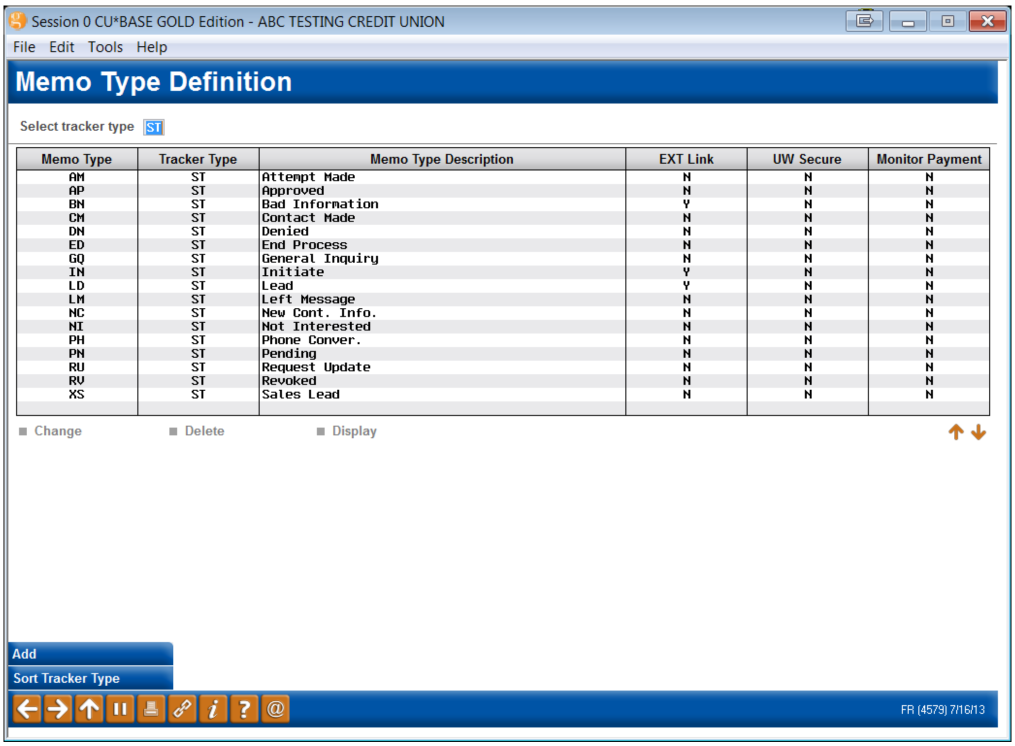
CONFIGURING MEMO TYPES

This section describes setting up and maintaining the list of Memo Types to be used by member service personnel to record member responses to the offering of products or services.

Think of a Memo Type as an "action code." Memo types will help you determine where you are in the relationship with the member. Select the most appropriate action code/Memo Type at this time. To do this, use the lookup next to Memo Type.

Memo Type codes are attached to each individual conversation note within a Tracker record. Each Memo Type is configured to be associated with a Tracker type. For example, in the Sales Tracker record you could flag a conversation note as "Contact Member" or "Not Interested" or "Pending," and so on.

"Configure Memo Type Codes" on the Member Tracker Tools (MNTRAK) menu



Memo Type	Tracker Type	Memo Type Description	EXT Link	UW Secure	Monitor Payment
AM	ST	Attempt Made	N	N	N
AP	ST	Approved	N	N	N
BN	ST	Bad Information	Y	N	N
CM	ST	Contact Made	N	N	N
DN	ST	Denied	N	N	N
ED	ST	End Process	N	N	N
GQ	ST	General Inquiry	N	N	N
IN	ST	Initiate	Y	N	N
LD	ST	Lead	Y	N	N
LM	ST	Left Message	N	N	N
NC	ST	New Cont. Info.	N	N	N
NI	ST	Not Interested	N	N	N
PH	ST	Phone Conver.	N	N	N
PN	ST	Pending	N	N	N
RU	ST	Request Update	N	N	N
RV	ST	Revoked	N	N	N
XS	ST	Sales Lead	N	N	N

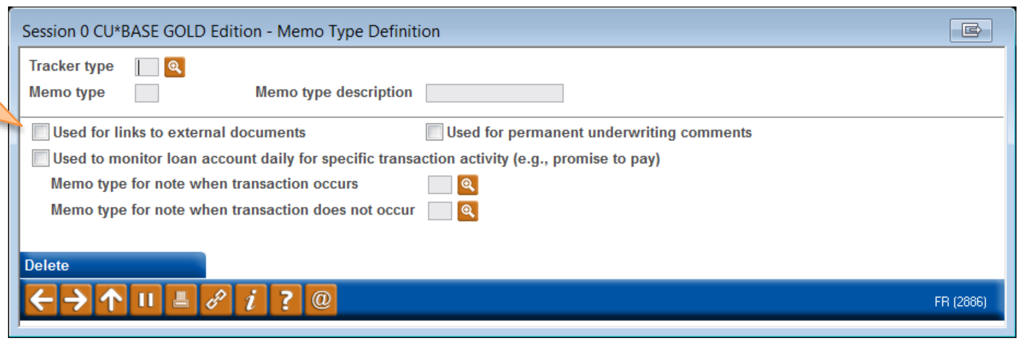
By default, CU*BASE is configured with seven Memo Types, although additional ones can be added. Default Sales Tracker Memo Types include the following:

- NOTE: Memo Types listed on the next page are Memo Types associated with the Sales Tracker. Other Memo Types are associated with other Tracker Types.

Memo Type Code	*Memo Type Description*
AP	Approved
DN	Denied
NI	Not Interested
PA	Pre-Approved
PM	Pending
RV	Revoked
CM	Contact Member

Check ***Used for links to external documents*** to launch web addresses or intranet documents from future Trackers with this Memo Type.

Screen 2



If you select or add a new Memo Type you will need to associate it with a two digit Sales Tracker code and give it a Description. You also have an option of checking *Used for links to external documents*. This option allows you to launch web addresses and intranet documents from future Trackers with this Memo Type. When this Memo Type is used, a green arrow appears to the right of the Tracker entry. If a web address or intranet URL is included in the Tracker text, a window will launch to show this page.

For example, this feature could be used to make a record that you mailed a letter or other personal correspondence. This feature would link to the actual page to the Tracker entry.

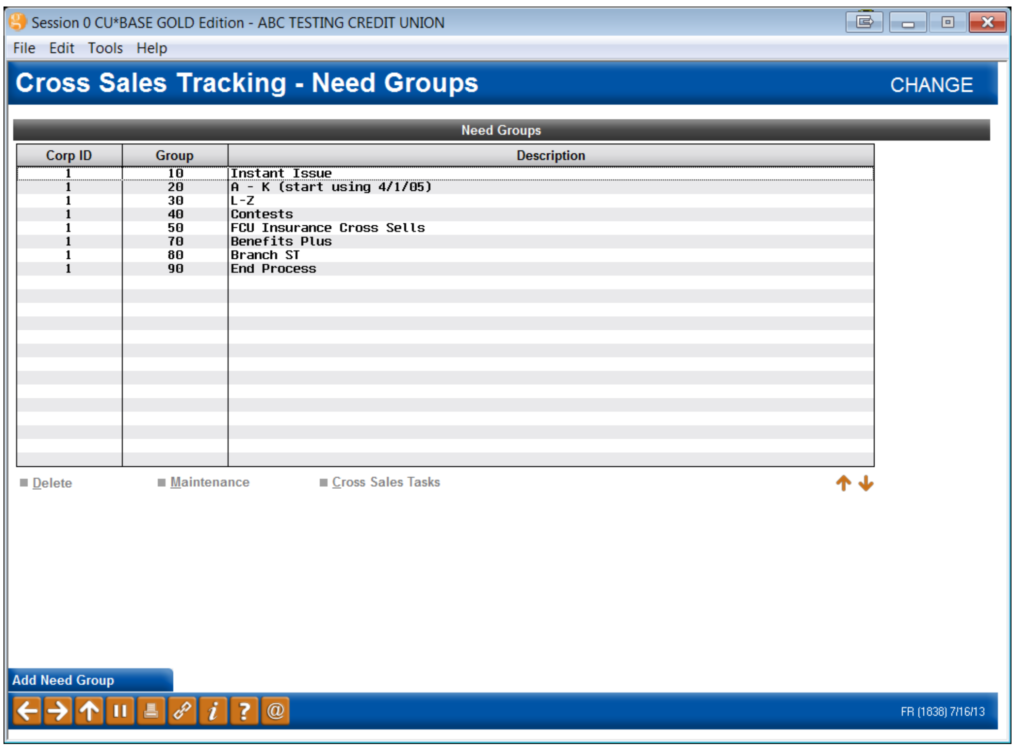
CONFIGURING NEED GROUPS AND CROSS SALES TASKS

This section describes setting up and maintaining the list of Cross Selling Tasks to be used by member services personnel. As discussed earlier, Tasks are grouped according to member need.

- NOTE: At least one Need Group and one Task are required for the “Next Suggested Product Feature.” Special configuration settings are required for the Tasks associated with “Next Suggested Product” (see page 15).

SETTING UP NEED GROUPS

“Configure Cross Selling Tools” on the Member Tracker Tools (MNTRAK) or “Cross Selling Task List Config” on the General Configuration 2 (MNCNFD) menu



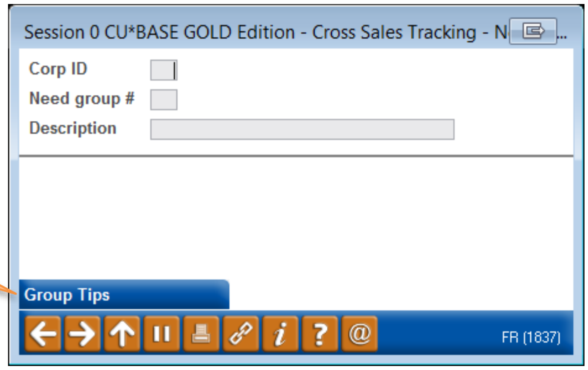
This is the first in a series of screens used to create and update Need Groups along with their associated Cross Sales Tasks.

- To create a new Need Group, use ***Add Need Group*** (F6). The window shown on the next page will appear.

- To modify the description for an existing group, or to enter Group Tips, select the desired group in the list and use ***Maintenance*** (or F9). The window shown below will appear.

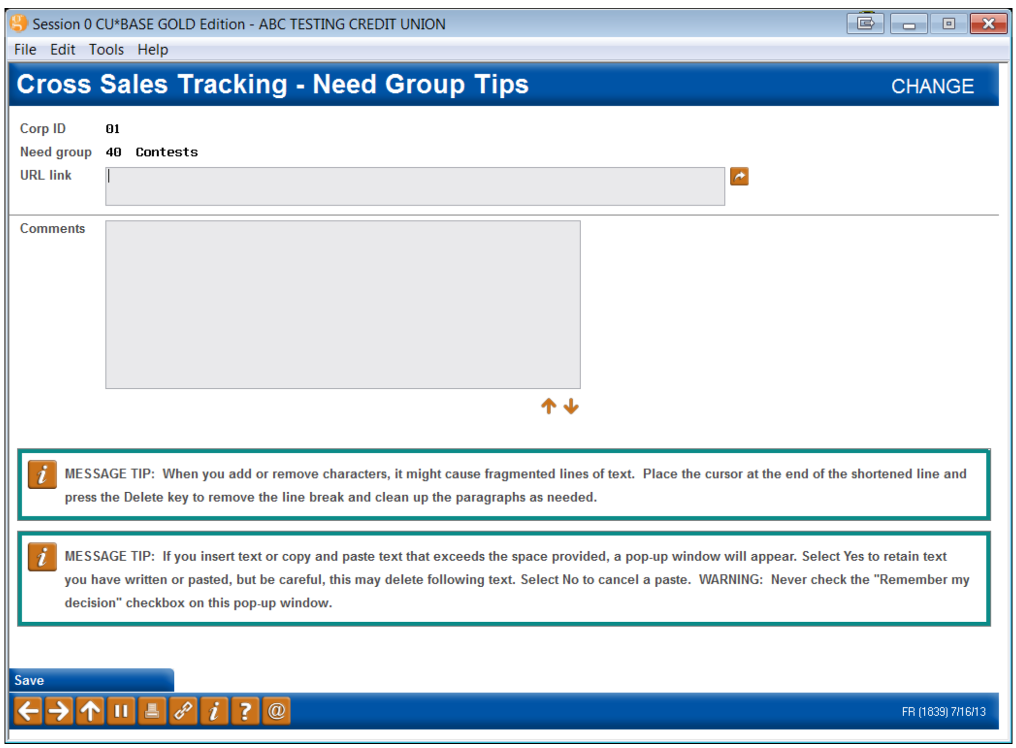
Use ***Group Tips*** (F22) to enter tips about when to use this need group and how to find out what the member's needs are. See the following page for details.

Add or Maintain Need Group



- To delete a Need Group and <u>all</u> associated Tasks, select the desired group and use ***Delete*** (F4). There will be one confirmation window.
- To add, modify or view the Tasks associated with a need group, select the desired group and use ***Cross Sales Tasks*** (F10). The screen shown on Page 14 will appear.

Cross Sales Need Group Tips



*This screen appears when using **Group Tips** (F22) while adding or maintaining an existing Need Group definition (see Page 12).*

Keep in mind that these hints are directed more toward helping the MSR find out what the member's needs are, and deciding whether or not the Tasks within this need group are appropriate for that member. The goal is to help the MSR learn about the member without asking point-blank, "do you have any special service needs?" Some ideas for need group tips:

> *For a "Special Service Needs" group:*
>
> "This group of tasks are related to member service products that go beyond basic savings and borrowing offerings. Pay attention to member comments about other financial services they may use outside of the credit union, such as investment services, insurance services, business needs. Keep in mind our CUSO and its new line of credit union member products."
>
> *For a "Borrowing Needs" group:*
>
> "Don't ask the member directly whether they have borrowing needs or not. Ask the member what is happening with their family and is there anything the credit union could do to help. Listen for potential lending opportunities such as a child going to college, health issues, loan consolidations, etc. Make suggestions about how to use the credit union as a safety net through our LOC programs."

There are two methods for displaying tips for your staff. Choose one method only. When done, use Enter to save, then F3-Backup to return to the previous screen.

Method 1: Link to an Existing Web Site or Intranet Page

If you have already set up a page on your Intranet or your public web site that contains the tips your staff will need, use the *URL Link* field to enter the address of this page. Use a format like this:

http://www.abccu.com *(a web site)*

http://192.168.1.11/insideabccu/msr.htm *(an intranet page)*

To verify that this link will work, click the checkmark button on the right side of the field (a browser will open and you will be navigated to the site).

> *With this method, when the tips are accessed, the system will automatically launch a browser and open the designated web or intranet page. (The CU*BASE Cross Sales Tips screen will not display at all.)*

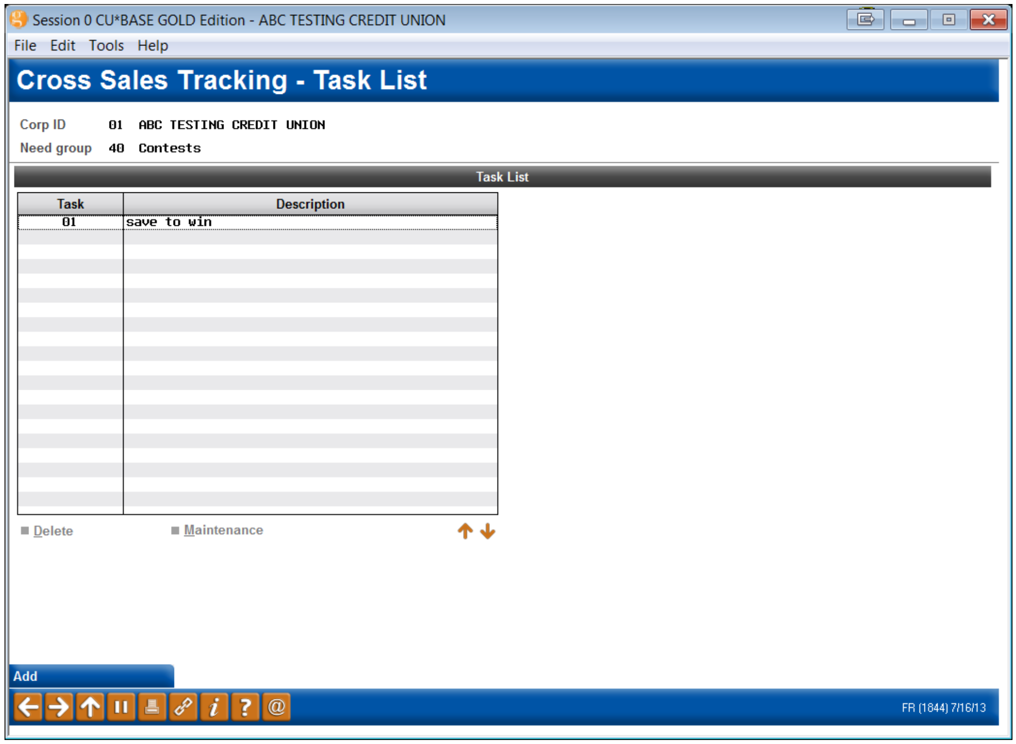
Method 2: Enter Tips Manually

If you do not have a web site or Intranet page, use the *Comment* lines at the bottom of the screen to enter the tips here. Up to 99 lines of free-form text can be entered. When the first 12 lines are filled, use Enter to save the changes, then use arrows to display additional lines.

> *With this method, an inquiry-only version of this screen will be displayed when a user accesses tips.*

CU*TIP: If a URL is entered, the next time you enter this screen the *Comment* lines will be hidden. To use them, you will need to clear the *URL Link* field, use Enter to Save, then use the backup arrow (F3) to exit, then re-enter the screen to allow it to refresh. Likewise, if text is entered, the *URL Link* field will be hidden. Use the same process to refresh.

Setting Up Cross Sales Tasks Within a Need Group



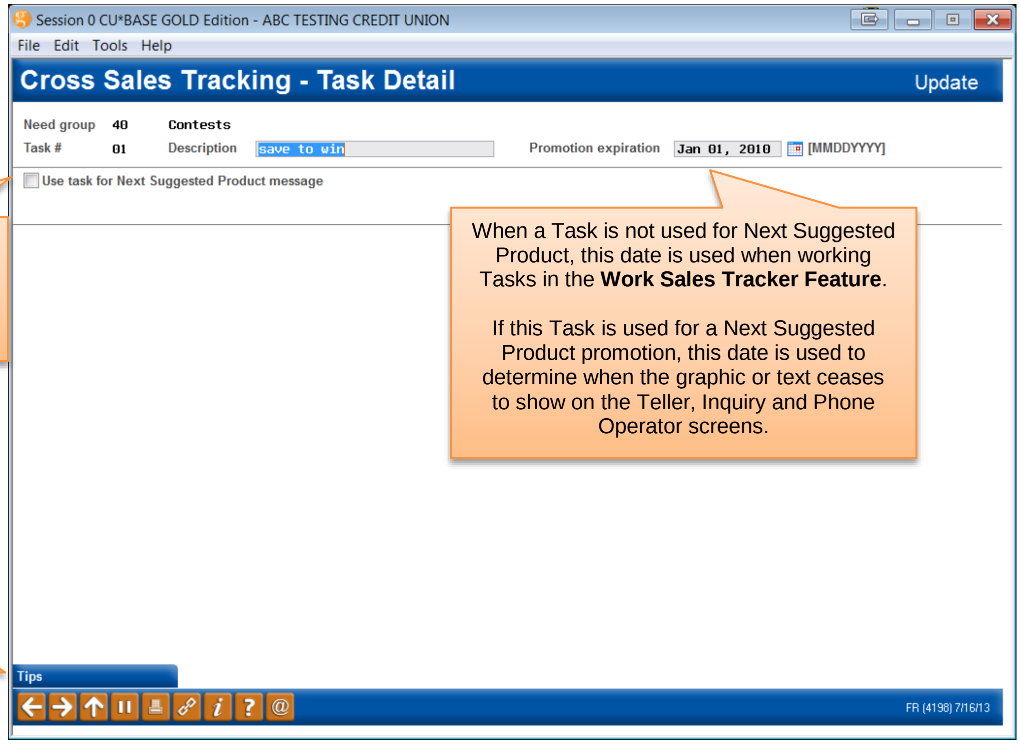
This screen is used to add and maintain the list of cross-selling tasks associated with this Need Group.

- To create a new task, use ***Add*** (F6). The window shown on the following page will appear.

> *HINT: It will not be possible to reorder the task list after it has been created and used to track member activity. Therefore, when creating new tasks, we suggest that you leave gaps between the task numbers to allow for additional tasks later. For example: if tasks are numbered 5, 10, 15, 20, etc., you could later add a task number 12 to the middle of the list.*

- To modify the description for an existing group, or to enter Task Tips, select the desired group in the list and use ***Maintenance*** (F9). The window shown below will appear.

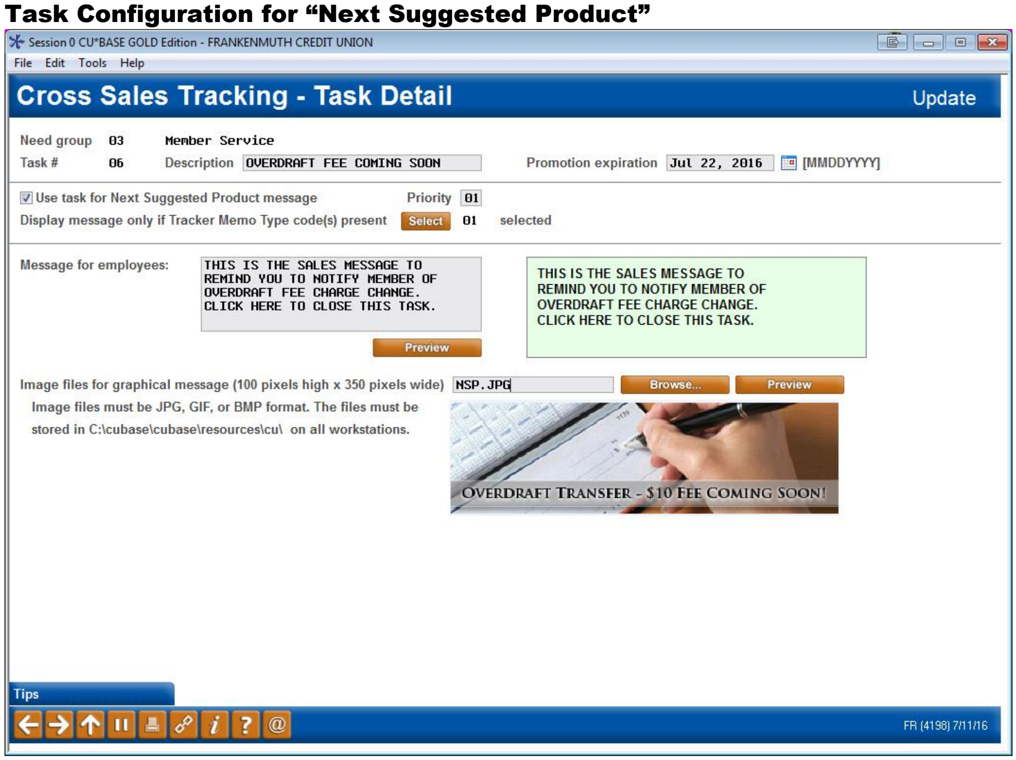
Add or Maintain Task



Check this box if you would like to use this task for a Next Suggested Product program (resulting screen is shown below).

Use ***Tips*** (F22) to enter tips about when to use this need group and how to find out what the member's needs are. See Page 17 for details.

Task Configuration for "Next Suggested Product"



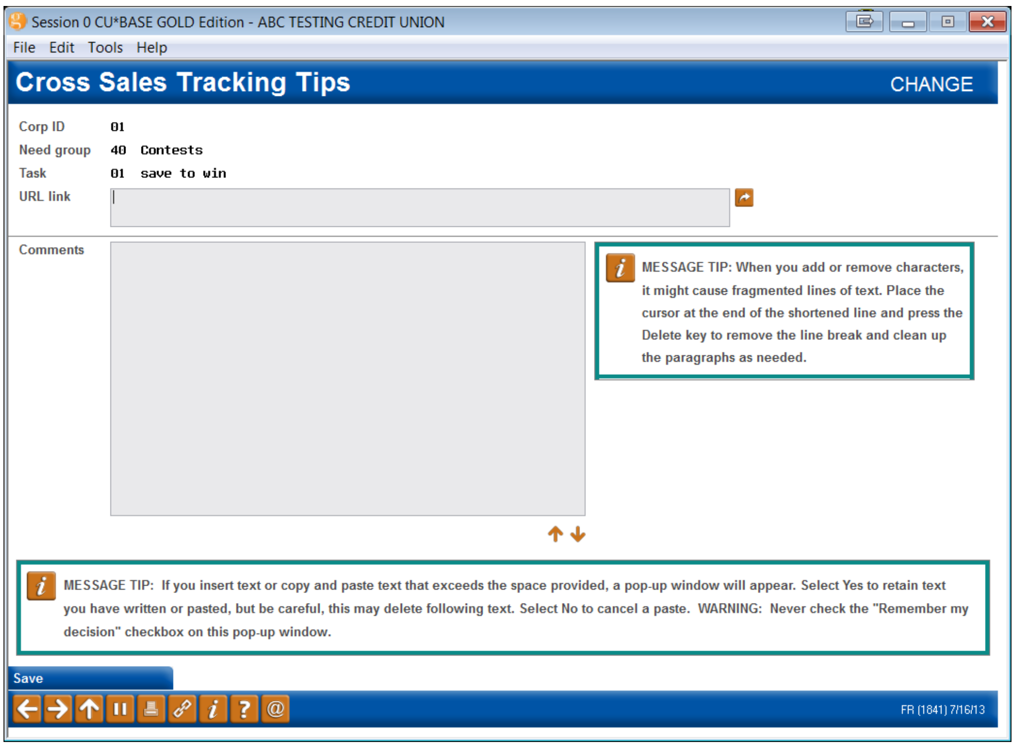
- ***For step-by-step directions on setting up Next Suggested Product refer to Page 7.***
- ***For directions on creating the graphic for Next Suggested Product refer to Page 8.***

Field Descriptions

Field Name	*Description*
Need group	The need group associated with this task
Task #	A two digit code associated with the task
Description	This description defines the task for sorting and selection.
Promotion expiration	When a task is not used for Next Suggested Product, this date is used when working tasks in the Work Sales Tracker Feature. **Required for "Next Suggested Product" Tasks.** If this task is used for a "Next Suggested Product" promotion, this date is used to determine when the graphic or text ceases to show on the Teller, Inquiry and Phone Operator screens. The task will then simply show in the Cross Sales listing to be worked as any other standard task. This date is also used to determine which Next Suggested Product task appears on the screen, should two tasks have the same configured Priority (see Priority description on following page). If two tasks have the same Priority, the task with the Promotion expiration that expires first will be the one that is presented to the employee. Altering this date in the task configuration can change which task is presented (See Priority field description following.).
Use task for Next Suggested Product message	**Required for "Next Suggested Product" Tasks.** Check this box to reveal the following fields. This way a task can be configured for "Next Suggested Product" (see Page 4). If this box is checked, you must also enter a Priority, at least one Memo Type and a message. Refer to the following field descriptions for more information. It is recommended that you only have a few tasks configured for "Next Suggested Product" at any time.
Priority	**Required for "Next Suggested Product" Tasks.** This field is used to determine which task will show on the Teller, Phone or Inquiry screens, should two tasks be unfinished (still being worked) for "Next Suggested Product." Tasks will appear on the employee screens according to their priority. If two tasks have the same priority, the one that expires first will show (see Expiration Date on previous page.) TIP: It is recommended that you either enter the same number here (all 1s), or space them apart - for example, if tasks are numbered 10, 20, 30, etc., you could later add a task number 15 to the middle of the list.
Display message only if Tracker Memo Type code(s) present	**Required for "Next Suggested Product" Tasks.** At least one Memo Type is required for Next Suggested Product. These Memo Types must be Memo Types associated with the Sales Tracker. The "Next Suggested Product" message will show when the task has one of these Memo Types associated with it, <u>and</u> there is an outstanding follow-up for that Cross Sales need group and task. (See Page 24.)
Message for employees	This message will show if an image is unavailable for a "Next Suggested Product," either because one is not configured on

Field Name	*Description*
	this screen or because the graphic is not saved to the local drive of the employee’s computer. NOTE: You must enter some text in this field, even if a graphic is used. If a graphic is used and available, the employee will not see this text.
Image (section on bottom of page)	**See the Creating a Graphic for “Next Suggested Product” on Page 8 for more information about creating a graphic.** Once the graphic is created in the correct format (100 pixels high by 350 pixels wide in .JPEG or .BMP format) and is saved to the correct location on the workstation (C:\cubase\cubase\resources\cu), you can browse to the graphic and select it. Then use the Preview button to preview how the graphic will appear on the screen.

Cross Sales Task Tips



This screen appears when using “Tips” (F22) while adding or maintaining an existing task definition (see Page 15).

These tips are designed to give step-by-step instructions and tips on completing this particular task, including paperwork to complete, literature to give to the member, and other sales tips to help answer common questions and overcome member concerns.

There are two methods for displaying tips for your staff. Choose <u>one method only</u>. When done, use Enter to save, then the backup arrow to return to the previous screen.

Method 1: Link to an Existing Web Site or Intranet Page

If you have already set up a page on your Intranet or your public web site that contains the tips your staff will need to complete this task, use the *URL Link* field to enter the address of this page. Use a format like this:

http://www.abccu.com *(a web site)*

http://192.168.1.11/insideabccu/msr.htm *(an intranet page)*

To verify that this link will work, click the checkmark button on the right side of the field (a browser will open and you will be navigated to the site).

> *With this method, when the tips are accessed, the system will automatically launch a browser and open the designated web or intranet page. (The CU*BASE Cross Sales Tips screen will not display at all.)*

Method 2: Enter Tips Manually

If you do not have a web site or Intranet page, use the *Comment* lines at the bottom of the screen to enter the tips here. Up to 99 lines of free-form text can be entered. When the first 12 lines are filled, use Enter to save the changes, then use arrow keys to display additional lines.

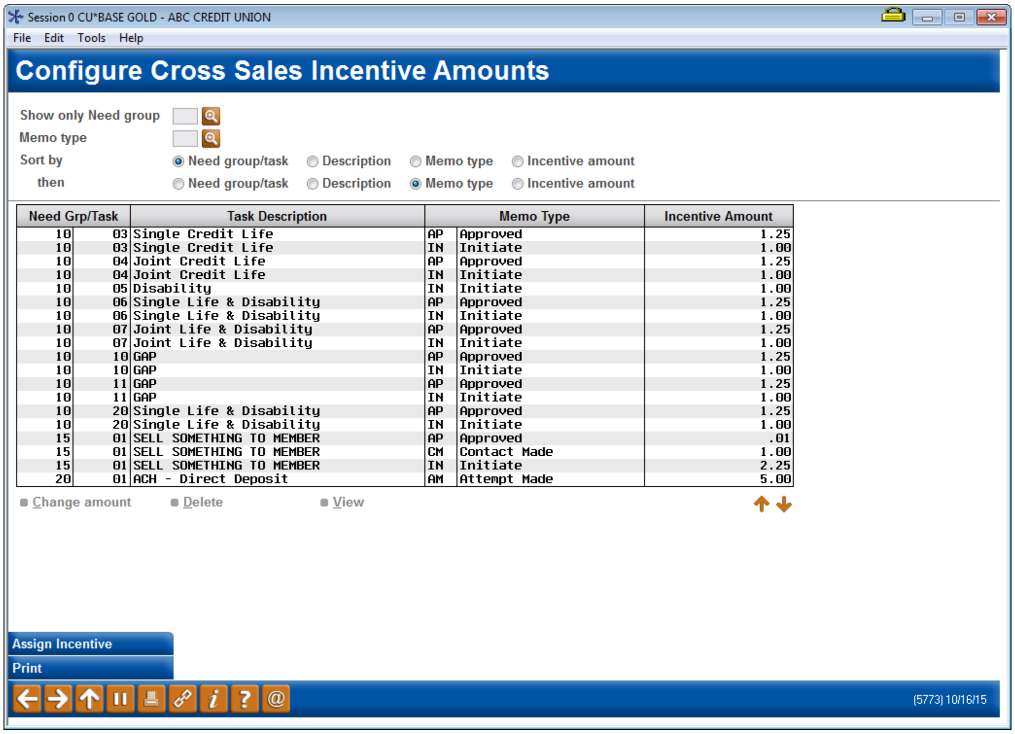
> *With this method, an inquiry-only version of this screen will be displayed when a user accesses tips.*

CU*TIP: If a URL is entered, the next time you enter this screen the *Comment* lines will be hidden. To use them, you will need to clear the *URL Link* field, use Enter to Save, the back up arrow to exit, then re-enter the screen to allow it to refresh. Likewise, if text is entered, the *URL Link* field will be hidden. Use the same process to refresh.

Configuring Cross Sales Incentives

If your credit union offers incentives to staff for performing cross sales, or if you're thinking about offering an incentive program, use Cross Sales Incentives to make the job of tracking rewards easy. Configured incentives work with the Cross Sales report and dashboard to automatically calculate the incentives earned based on employee performance.

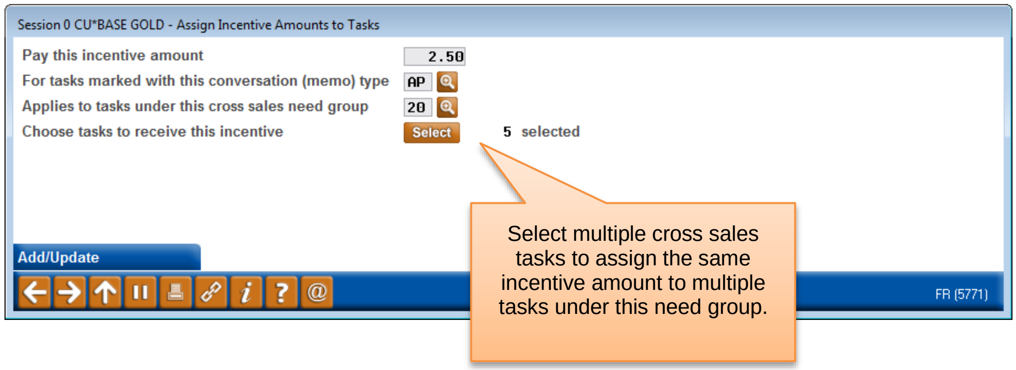
"Configure Cross Sales Incentives" on the Member Tracker Tools (MNTRAK) menu



This screen is used to add and maintain the list of cross-selling incentives configured.

- Sort incentives by using the buttons at the top and pressing Enter.
- To create a new incentive, use ***Assign Incentive*** (F6). The window shown on the following page will appear.
- To modify the amount for an existing incentive, select the desired incentive in the list and use ***Change amount***. The window shown below will appear, with the memo type, need group, and task uneditable.
- To delete a configured incentive, select the incentive in the list and use ***Delete***.
- To print a list of configured incentives, select ***Print*** (F14) and press Enter on the next screen.

Assign Incentive



Activate "Next Suggested Product" for Pre-Qualified Members

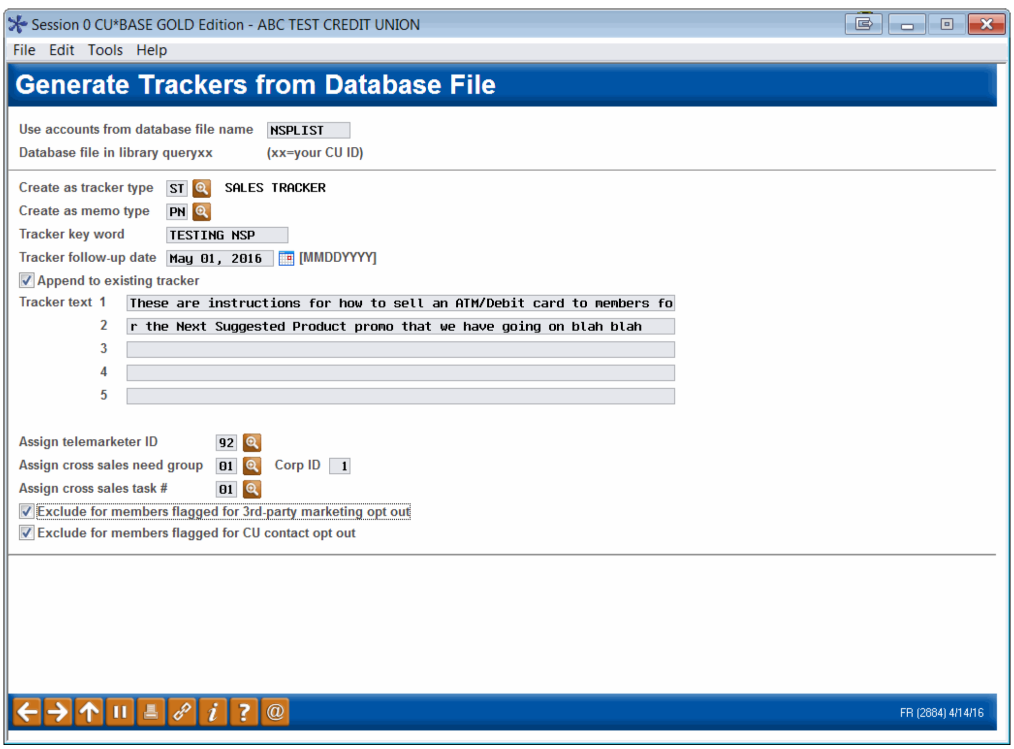
For the purposes of this booklet, this section is only needed when using the "Next Suggested Product." This feature is covered in more detail in the "Sales Tracker" booklet.

> *The "Generate Leads from File" feature is a Sales Tracker Tool used to activate Next Suggested Product for pre-qualified members is also used to flood tasks for sales and back office staff running phone campaigns or promotions. Be sure to coordinate with other members of your team to ensure that you are working this promotion as desired across your organization.*

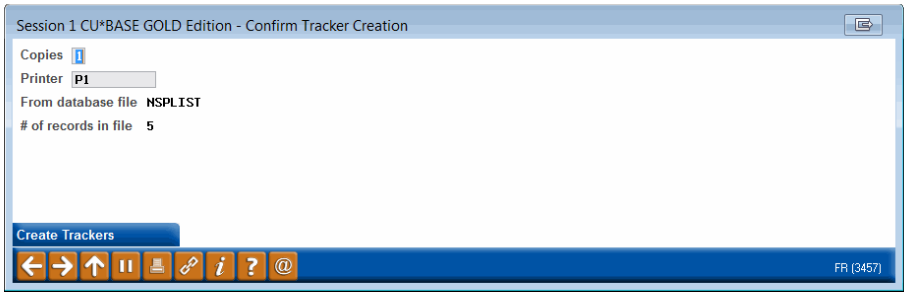
Use the Generate Leads from File feature to flood your pre-qualified members with the "Next Suggested Product" task *with one of the required "Next Suggested Product" Memo Types.* Once this step is complete, the "Next Suggested Product" graphic or text message will appear to employees when they assist members. Following are directions for setting up this screen for use with "Next Suggested Product."

> *Before completing this step, be sure that you have created your Database file for use with "Next Suggested Product" (see Next Suggested Products Steps on page 7).*

"Generate Leads from File" on the Member Tracker Tools (MNTRAK) menu



Fill in all fields as described below. When ready, use Enter to generate the Trackers. A confirmation window will appear:



Use Create Trackers (F5) to continue. A message should appear at the bottom of the previous Generate Trackers screen to indicate how many were actually created:

> *See "Common Mistakes" on the next page for tips on why this number might not match the # of records in your file.*

Field Descriptions

Field Name	*Description*
Use accounts from database file name	Enter the database file name as stored in your QUERYxx library that you created for this "Next Suggested Product" promotion.
Create as tracker type	Enter the Tracker Type ST.
Append to existing tracker	Leave this field checked.
Create as memo type	Enter the Memo Type to be assigned to the conversation note that will be created when the new Tracker record is created. Click the lookup button to see a list of your credit union's configured Memo Type codes. NOTE: Be sure that this is one of the Memo Types that are configured to be flagged in the Task Configuration (see page 15). Generally this is a Memo Code such as "Initiate." *SEE ALSO: Configuring Memo Types page 9.*
Tracker key word	Enter **Sales Tracker** in this field.
Tracker follow-up date	A follow-up must be used in order for the "Next Suggested Product" promotion to appear for a member's account. Enter a date in the future. *Refer to the Sales Tracker booklet if your back office staff will also work the promotion.*
Tracker text	Enter up to five lines of text for the tracker itself. This is the best way to provide a "script" for the member service representatives that will be following up on the tracker. Include information such as what mailing was sent and when, where a sample can be found, and what the Teller or Member Service Representative should ask for during the member contact.

Field Name	*Description*
Assign telemarketer ID	This field is required, although it will not have any effect on how the “Next Suggested Product” promotion appears (in other words, all employees will still see the promo). If working with back office staff on this promotion, enter the Employee ID that should be assigned to follow-up with these trackers. Remember that these trackers will not only appear in the Work Sales Tracker screen, but also within that employee’s normal member follow-up trackers.
Assign cross sales need group Assign cross sales task	Enter the Need Group and Task that was configured for your Next Suggested Product task. (See Page 15.)
Corp ID	Enter 1 or your Corp ID, if appropriate.
Exclude for members flagged for 3rd party marketing opt out	This box is checked by default. If this box is checked, CU*BASE will not generate a Tracker for members who have been marked for exclusion from third party communications (for example marketing materials). To learn more about the opt out feature, check out the CU*BASE Online help by clicking on while working on this screen.
Exclude for members flagged for CU contact opt out	This box is checked by default. If this box is checked, CU*BASE will not generate a Tracker for members who have been marked for exclusion from credit union communications (for example marketing or education materials). To learn more about the opt out feature, check out the CU*BASE Online help by clicking on while working on this screen.

COMMON MISTAKES

After you run this process, if you still don’t see a Next Suggested Product promo on the member accounts, double-check to see if any of these common errors were made:

- The Query database file does not contain the ACCTBS field as the first column in the database table.
- The Memo Type code used here does not match the Memo Type that was defined in the Cross Sales Task (see Page 15).
- The Need Group and Task # defined here do not match the task where the NSP settings were configured (see Page 15).
- If the # of trackers generated doesn’t match the # of records in your file, check your settings for the “Exclude for members flagged for opt out” flags compared to the opt-out settings for the members in your file.

If you were expecting to see a graphic but only see the text, verify that the image you configured is located in the proper folder on that workstation’s C: drive. See Page 8 for instructions on where to store this image.

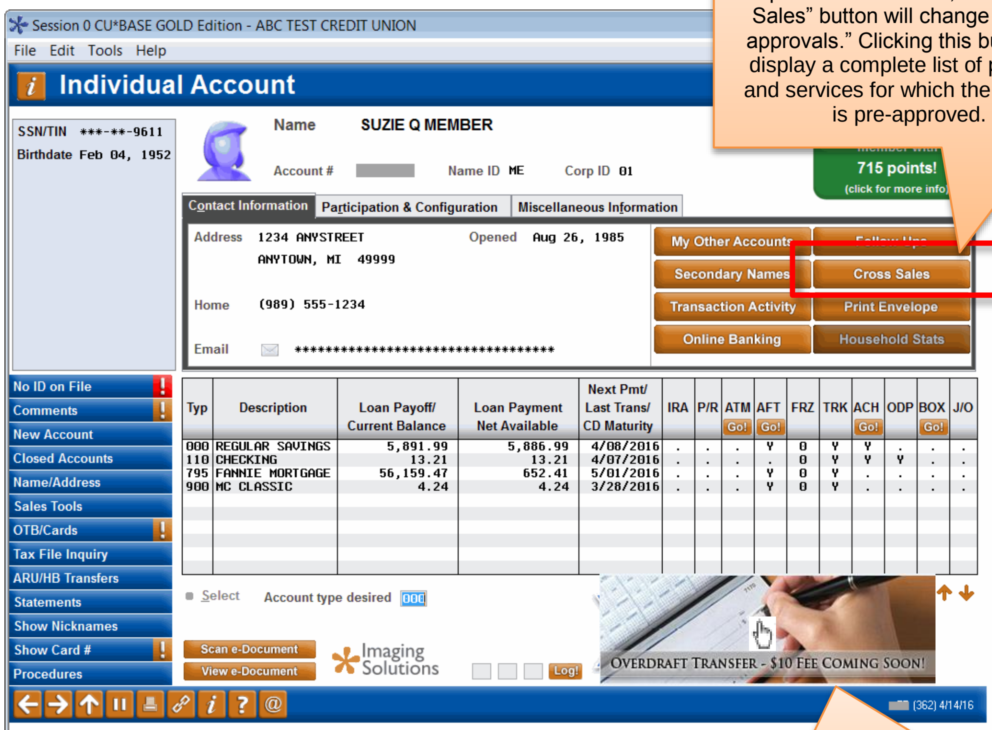
Tracking Cross Sales Activity

Working Cross Sales Tasks

This section describes recording the results of member cross-sales contacts using the Cross Sales Task List. Following are three ways to access the Cross Sales Tasks screen:

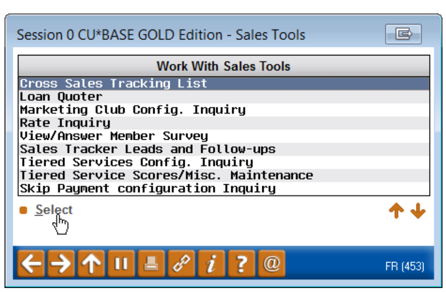
❶ One way is to select the Cross Sales button from the Inquiry or Phone Operator screen:

If your credit union is using the Decision Model, and if a credit report has been pulled in the credit union-specified time frame, the “Cross Sales” button will change to “Pre-approvals.” Clicking this button will display a complete list of products and services for which the member is pre-approved.

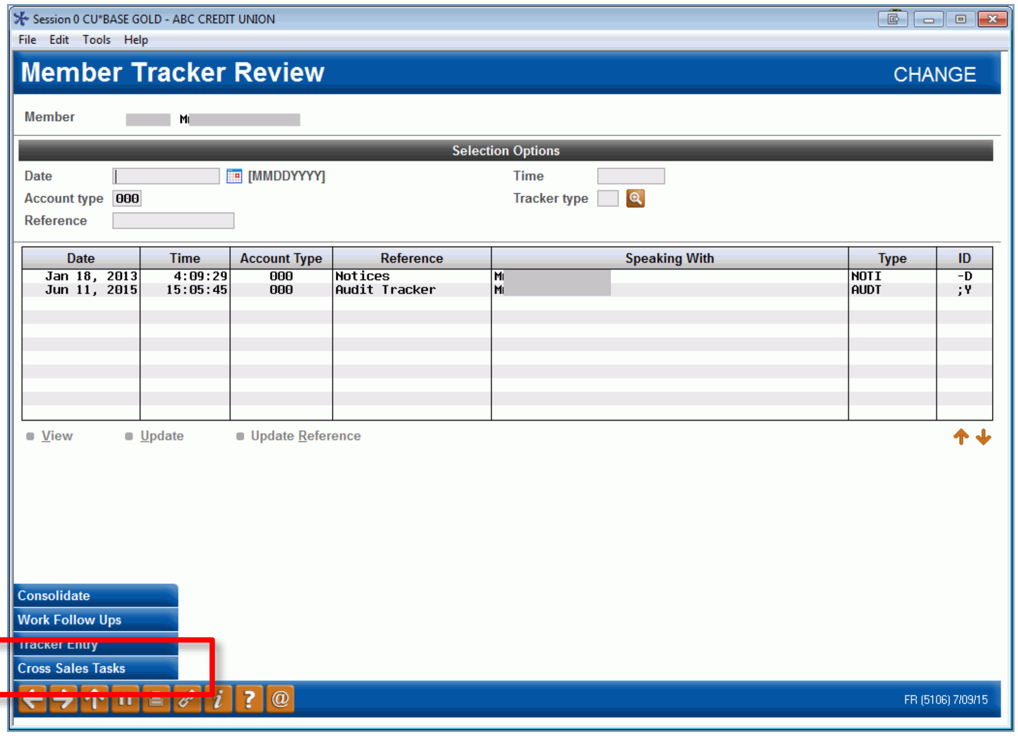


If this member has a task configured for Next Suggested Product, your configured image (or just your configured plain text) will appear in this area. Click anywhere in that area to jump directly to that task in the Cross Sales screen.

❷ Another access point is to use ***Sales Tools*** (F15) in either Inquiry or Phone Operator:



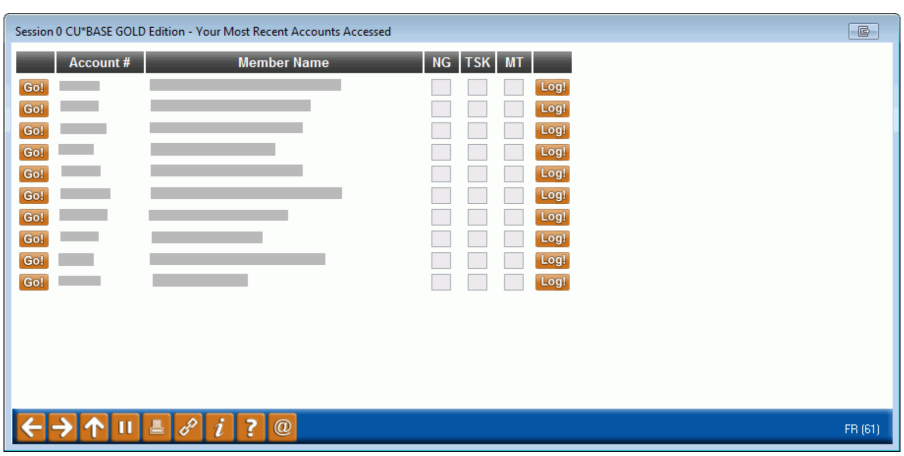
❸ A final route to the Cross Sales Tasks screen is through *Cross Sales Tasks* (F21) on the Member Tracker Review screen (where the member's Trackers are listed).



Tips For Advanced Users

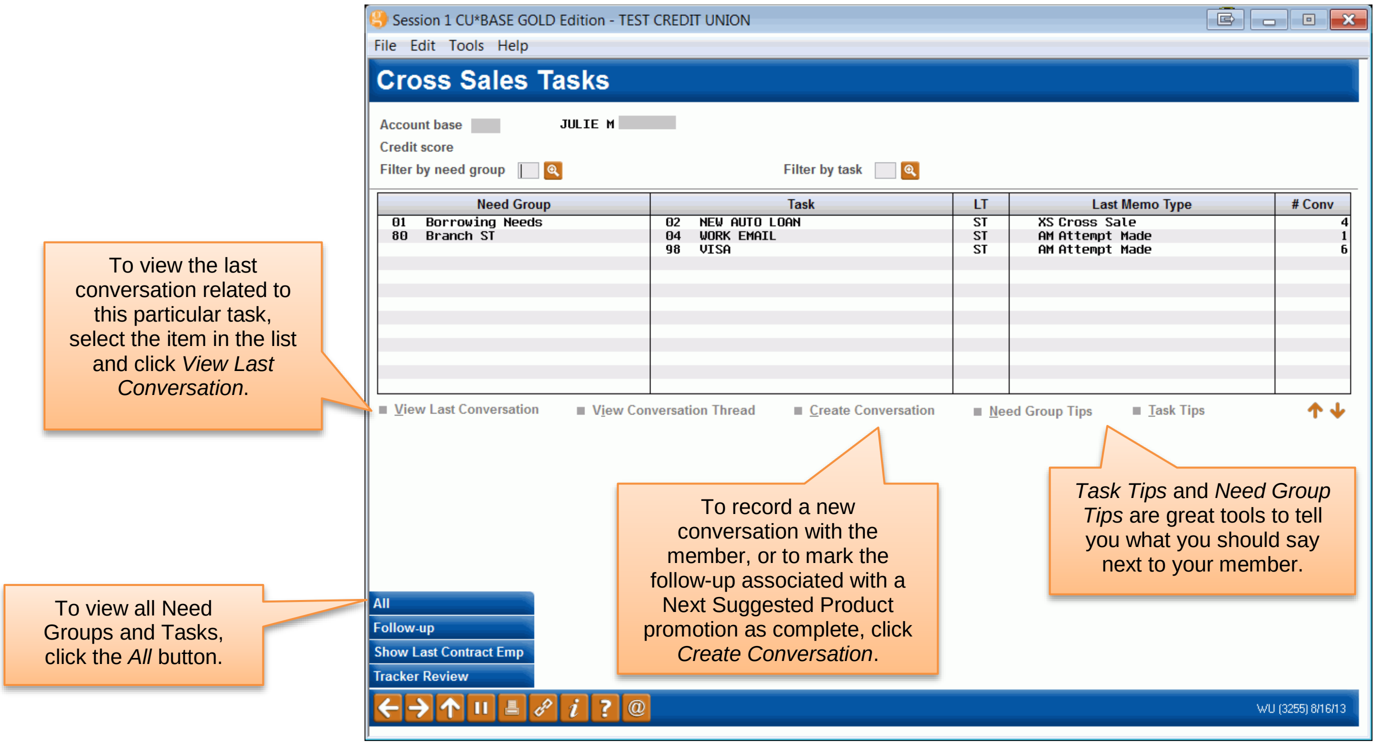
Following the activation of the Cross Sales Shortcuts in the ***Teller and Member Service Workflow Controls,*** you can enter your Need Group #, Task # and Memo Type codes for a cross-sales task directly onto the Inquiry and Phone Operator screens and the system will automatically fill in the employee ID, date, and a generic block of text for the Tracker note:

To fill in multiple member Cross Sales at once, access the ***Your Most Recent Accounts Accessed*** screen and enter the Need Group #, Task #, and Memo Type codes:



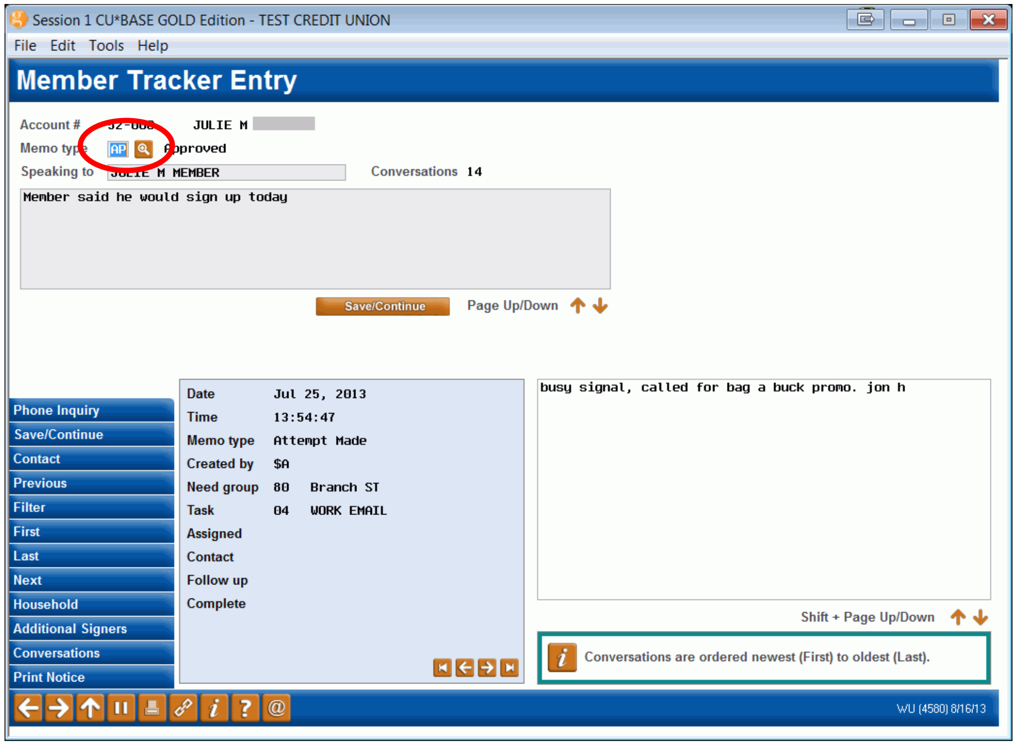
Using the Cross Sales Tasks Screen

From this screen you select the Task that you want to promote to the member. Use the ***All*** button to view all Tasks – this can be used if no tasks appear on the screen. To view the last conversation, select the line under Need Group and click the View Last Conversation option. Or to create a new conversation, click the Create Conversation option.



> *There may be additional Need Groups and Tasks where there are no conversations. To see all of them, click the **All** button.*

Let's say we are doing a promotion on Direct Deposit this month. We see from the Initiate next to Direct Deposit or Payroll (see screen above) that someone has discussed Direct Deposit with our member, but that she has not signed up. We will select the Task and the ***Create Conversation***:

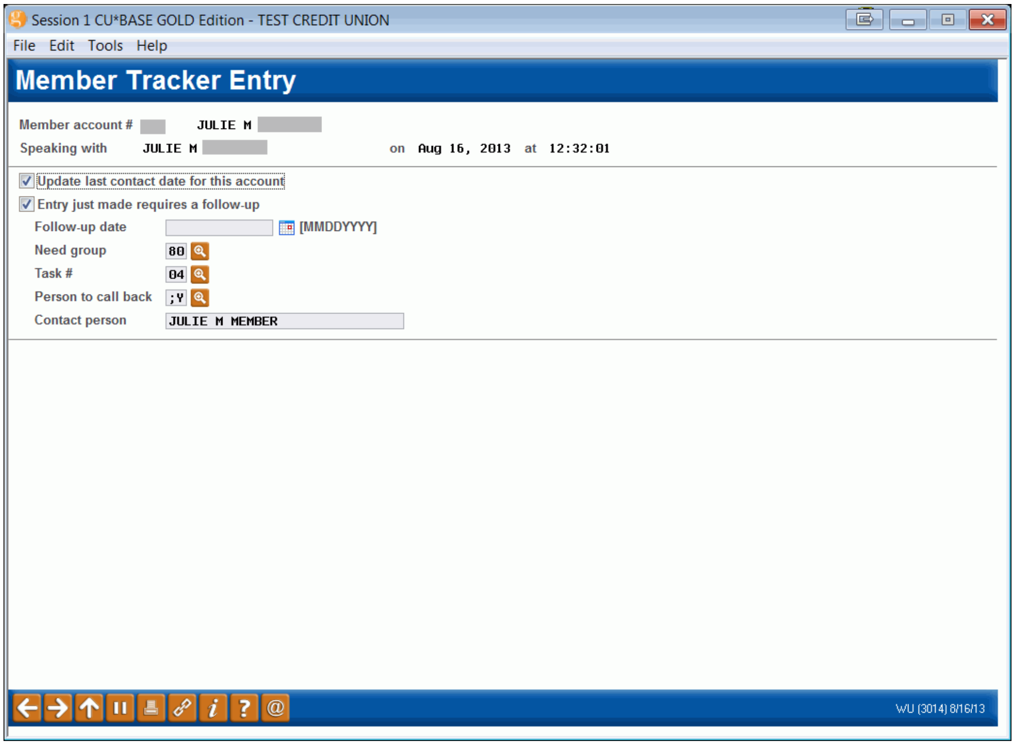


The next step is to identify your "action code" or Memo Type. To do this, use the lookup next to Memo Type. Memo types will help you determine where you are in the relationship with the member. Select the most appropriate action code/Memo Type at this time.

In the smaller blue and white text fields at the bottom of the screen you will also see any previous conversations you have had with this member for this Need Group and Task. To see additional conversations, select the left and right arrow keys under the small blue box (on the left).

Use this screen to type your text or the details important to this conversation that you are having with the member. When you are ready, click *Save/Continue*.

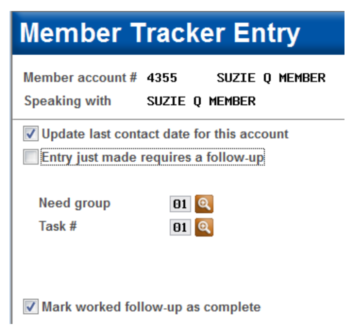
The next Member Tracker Entry screen allows you to indicate if the member requires a follow up. This is where you will decide if you or another team member needs to call the member back or send more information. Or you may just want to check back at a later date to see if any progress has been made with the sale for this Need Group and Task.



1. Always leave the first box *Update last contact date for this account* checked.

2. If the member does not need a follow up, uncheck the box that says *Entry just made requires a follow-up*. If entry requires follow up, leave that box checked. Enter the follow-up date or use the calendar next to the field to select the date.

> *NOTE: If you are completing the sale from a "Next Suggested Product" promotion, if you want the promotion to stop appearing for this member then uncheck this flag and make sure to check the* "Mark worked follow-up as complete" *flag instead* →

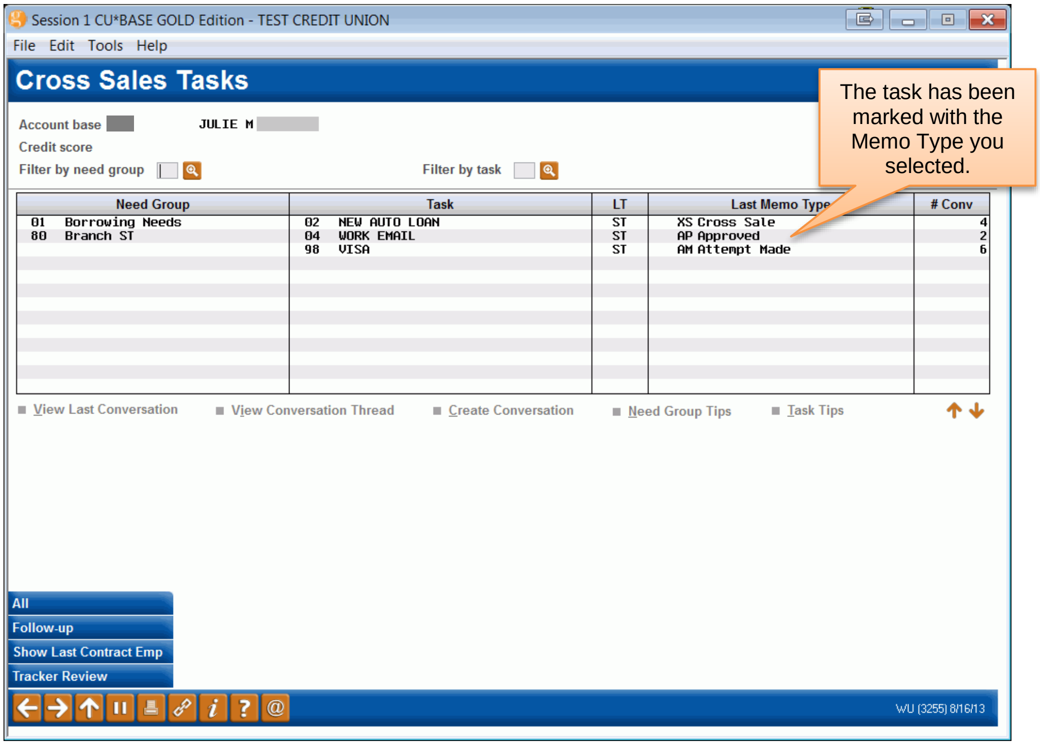


3. The Need Group and Task # should be filled in based on what was selected at the very beginning of the process and should not be changed during this procedure.

4. Select the appropriate *Person to call back* by using the lookup.

5. When finished press Enter to save your information.

Cross Sales List



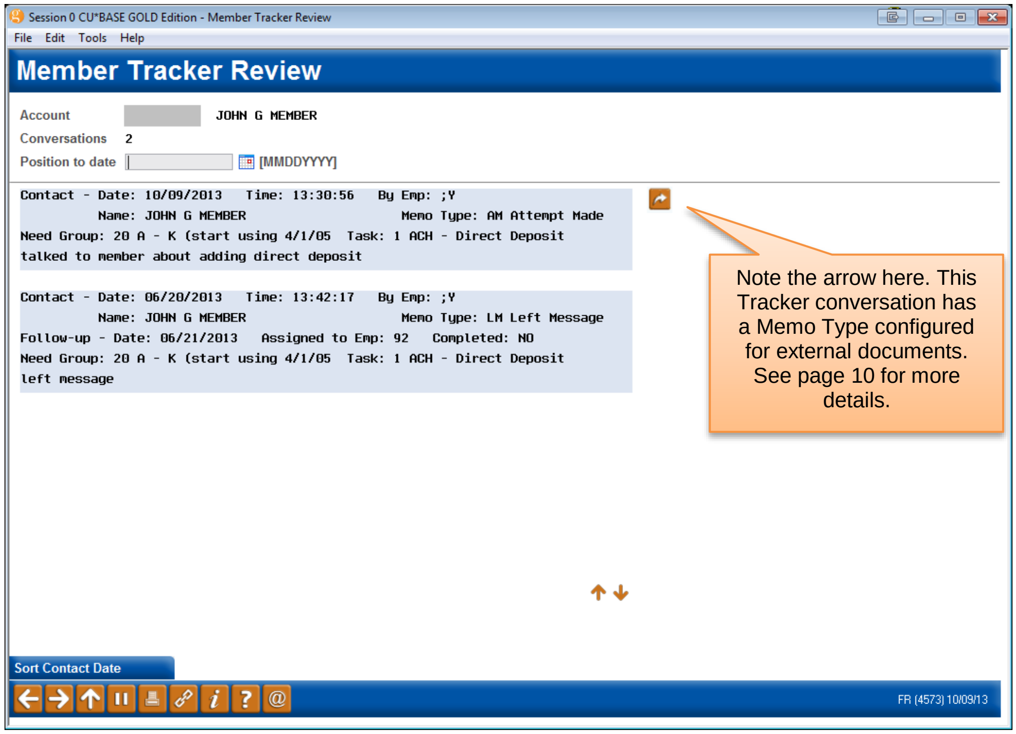
In the above image, we can now see that our member is now “Approved.” This will let others know that they should not work this cross sales task for this member.

Reviewing a Tracker at a Later Date

Let’s look at two ways to review the Tracker entry that we made in the previous section. The most immediate choice would be simply to select the task and *View Last Conversation* from the Cross Sales Tasks screen, but this will only show the most recent conversation for this task.

From the Cross Sales Task screen (see page 26), select *Tracker Review* (F21). Select the Tracker record with the “Reference” of Sales Tracker and use the View option. Read through all entries associated with the Sales Tracker for this member’s account.

Member Tracker Review

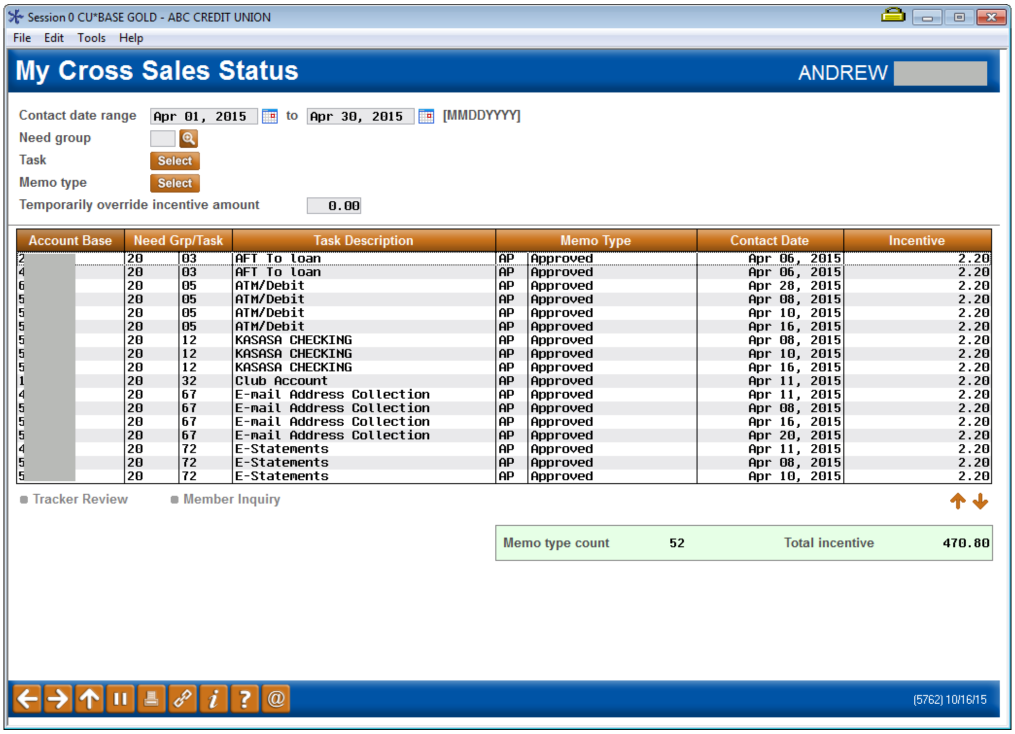


Here is a list of all the “conversations” that we have had with this particular member. We can see that this member first said that he would think about direct deposit (the bottom conversation) and then decided to sign up. (Scroll up using the blue arrows to view the top entry, as needed.)

You can also access this Member Tracker Review through Member Inquiry and Phone Inquiry. Simply select the member’s base account (000), select *Tracker Review* (F21) and follow the directions listed above to access the conversations on the Sales Tracker.

TRACKING PERFORMANCE

"View My Cross Sales Status" on the Member Tracker Tools (MNTRAK) menu



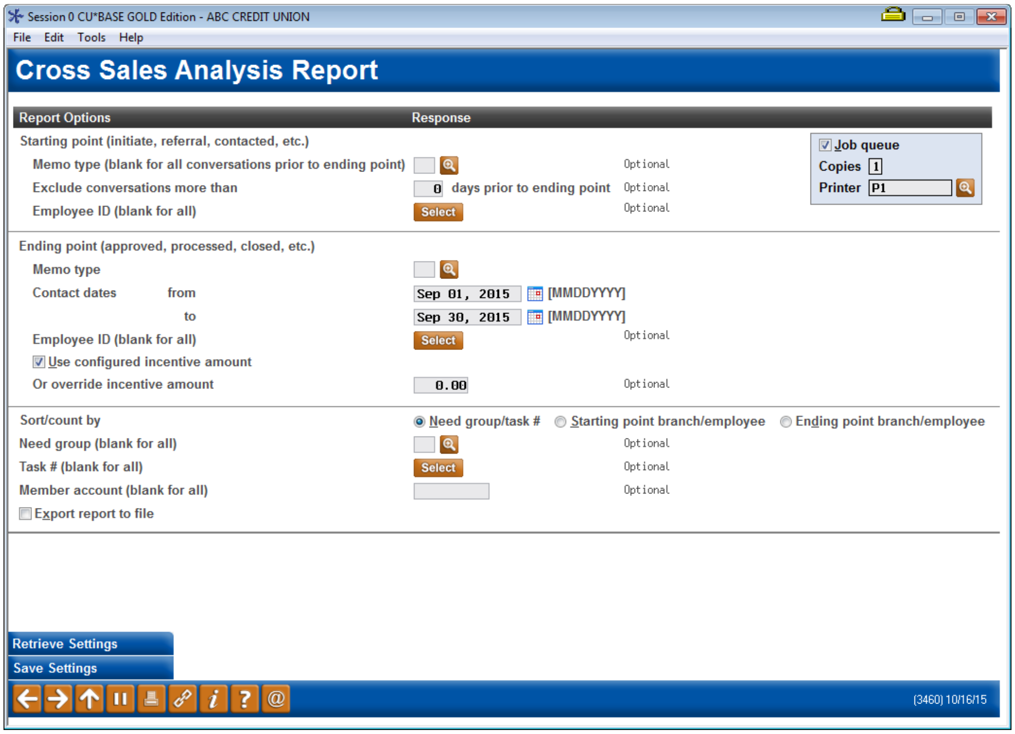
Account Base	Need Grp/Task		Task Description	Memo Type		Contact Date	Incentive
2	20	03	AFT To loan	AP	Approved	Apr 06, 2015	2.20
4	20	03	AFT To loan	AP	Approved	Apr 06, 2015	2.20
6	20	05	ATM/Debit	AP	Approved	Apr 28, 2015	2.20
5	20	05	ATM/Debit	AP	Approved	Apr 08, 2015	2.20
5	20	05	ATM/Debit	AP	Approved	Apr 10, 2015	2.20
5	20	05	ATM/Debit	AP	Approved	Apr 16, 2015	2.20
5	20	12	KASASA CHECKING	AP	Approved	Apr 08, 2015	2.20
5	20	12	KASASA CHECKING	AP	Approved	Apr 10, 2015	2.20
5	20	12	KASASA CHECKING	AP	Approved	Apr 16, 2015	2.20
1	20	32	Club Account	AP	Approved	Apr 11, 2015	2.20
4	20	67	E-mail Address Collection	AP	Approved	Apr 11, 2015	2.20
5	20	67	E-mail Address Collection	AP	Approved	Apr 08, 2015	2.20
5	20	67	E-mail Address Collection	AP	Approved	Apr 16, 2015	2.20
5	20	67	E-mail Address Collection	AP	Approved	Apr 20, 2015	2.20
4	20	72	E-Statements	AP	Approved	Apr 11, 2015	2.20
5	20	72	E-Statements	AP	Approved	Apr 08, 2015	2.20
5	20	72	E-Statements	AP	Approved	Apr 10, 2015	2.20

This screen lets each individual staff member check the status of their cross sales activity. Unlike the Cross Sales Analysis dashboard, which shows cross sales activity for all employees, ***View My Cross Sales Status*** on the Member Tracker Tools (MNTRAK) menu will only display activity for the employee ID used to access the option.

If cross sales incentives have been configured, the screen will automatically display the total incentives earned. Or, the user can temporarily override the incentive amount with one of their choosing.

From here, select a record to review that tracker or to perform an inquiry on the selected member.

“Cross Sales Analysis Report” on the Member Tracker Tools (MNTRAK) menu



Want to know who on your staff is getting out there and making sales on your Cross Sales tasks to offer commission bonuses? Or who is closing the deal? Do you offer a financial incentive for their cross sales and want to run a report to see how much your staff has earned? This robust report gives you the information you need to reward your high performing employees.

This report’s effectiveness comes from its multiple filter options that make it flexible enough to meet the needs of your credit union. It uses the strengths of the Sales Tracker by monitoring the conversations on your member account’s Sales Tracker (or Sales Trackers if the account has more than one Sales Tracker). For example, you can find out who is starting and closing a deal by entering your starting and ending Memo Types (for example “Initiate” and “Approved”). The report allows you to specify a range of dates so you can, for example, only include conversations during a specific promotion. It even allows you to configure separate date ranges for the starting and ending point so that you could conceivably filter for approvals during the month of June while at the same time looking at initiations occurring up to 45 days prior to the approval.

If incentive amounts have been configured, the report will automatically calculate those amounts when the report is run. Or you can us the override incentive amount to calculate what incentives might be earned with a different dollar amount (note: for what if scenarios, the Cross Sales Analysis dashboard offers more flexibility).

Enter your filter options to limit your results and press Enter to generate the report. Use the Select buttons to move to a screen where you can select multiple Tasks or Employee IDs.

- NOTE: You can also check ***Export to File*** to create a file of these members for use with Report Builder or Member Connect. The next screen allows you to select which type of file you want to create and to name the file.

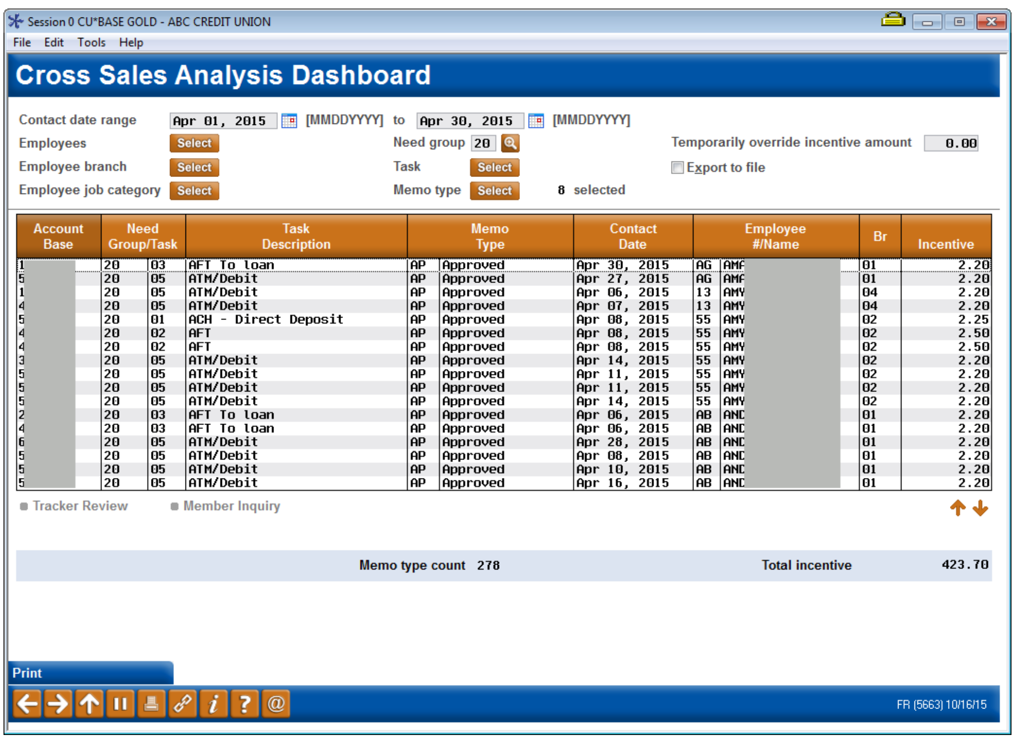
> *Refer to CU*BASE Online Help for more information on the fields on all screens. To activate the online help, click i at the bottom of the CU*BASE screen.*

Report Sample

```
10/16/15  14:45:04                                      ABC CREDIT UNION                                 LTKPE1          Page
                                                   CROSS SALES ANALYSIS REPORT                                       User
Starting with Memo Type: INCLUDE ALL CONVERSATIONS
Ending with Memo Type: AP Approved          Dated: 04/01/15 to 04/30/15
Sort/count by: Need Group/Task #
            Need   Task                                                 Contact   # of
Acct Base    Grp    No.    Task Description             Memo Type          Date   Days   Employee                     Incentive
    99999     20     01    ACH - Direct Deposit         AP Approved       04/13/15    -    CH CHERYL EMPLOYEE                2.25
    99999     20     01    ACH - Direct Deposit         AP Approved       04/28/15    -    MV MELISSA EMPLOYEE               2.25
    99999     20     01    ACH - Direct Deposit         AP Approved       04/29/15    -    EP EMILY EMPLOYEE                 2.25
    99999     20     01    ACH - Direct Deposit         AP Approved       04/29/15    -    BP TELLER                         2.25
    99999     20     01    ACH - Direct Deposit         AP Approved       04/29/15    -    EP EMILY EMPLOYEE                 2.25
    99999     20     01    ACH - Direct Deposit         AP Approved       04/13/15    -    CH CHERYL EMPLOYEE                2.25
    99999     20     01    ACH - Direct Deposit         AP Approved       04/08/15    -    55 AMY EMPLOYEE                   2.25
    99999     20     01    ACH - Direct Deposit         AP Approved       04/17/15    -    RA BEVERLY EMPLOYEE               2.25
    99999     20     01    ACH - Direct Deposit         AP Approved       04/26/15    -    RY RYAN EMPLOYEE                  2.25
    99999     20     01    ACH - Direct Deposit         PN Pending        04/09/15    6    PR PATRICK EMPLOYEE
                                                        AP Approved       04/15/15    -    PR PATRICK EMPLOYEE               2.25
*Sub-Total count of memo type AP       10                                                                                   22.50*
```

> ***NOTE:*** *You can also access additional information about your employees though other report options on the Member Tracker Functions (MNTRAK) menu. Be sure to also review* ***Print Outstanding Follow-ups*** *and* ***Print Member Trackers****.*

"Cross Sales Analysis Dashboard" on the Management Processing/Active Beta Tests (MNMGMT) Menu



Like the report, the Cross Sales Analysis Dashboard allows you to evaluate your Cross Sales performance. The benefit of the dashboard, however, is that you can quickly and easily run different scenarios to evaluate costs associated with various incentives without the need to print a report. The only notable difference is that the dashboard does not have the ability to include the "start" and "end" cross-reference functionality that the Cross Sales Analysis Report can produce.

When you first enter the screen, there will be no results. Enter your filter options and press Enter to generate the results. Use the Select buttons to move to a screen where you can select multiple Tasks, Employee IDs, etc. If cross sales incentives have been configured, the system will automatically calculate the total.

> *Refer to CU*BASE Online Help for more information on the fields on all screens. To activate the online help, click at the bottom of the CU*BASE screen.*