



Building the Factory

Vol. 12: Increasing Active E-Statement Users

This document and the following volumes are intended to give you and your credit union a complete road map to build upon previous marketing campaigns. Using the tools available, this road map will allow you to contact your members that you signed up in person for receiving e-statements but have never actually electronically agreed to it via the internet. This road map will take you from the very beginning of developing the campaign and targeting data, all the way through to the end of the process and the evaluation of the campaign. You will discover within, all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sale's success.

What is the Campaign?

Contact individuals who you have signed up for e-statements directly but have not yet gone into home banking and accepted the use agreement. Why should you do this? In accordance with the E-Sign Act a member must agree electronically to receive their periodic statements before the process can begin. Once this is done the credit union can start saving money by not sending paper statements and the members will have the e-statement convenience at their fingertips. The individuals you are targeting are those who you personally enrolled in e-statements during the account opening process or who have requested to be enrolled via a phone center.

How Do I Find the Target Group?

This campaign can be started by using the **e-Statement Batch Un-enrollment** option in the Auditing Functions (MNAUDT) menu. You will use this screen to create the population of members you are looking to contact to actually go into **It's Me 247** and accept the use agreement.

The screen is relatively easy to understand and as can be seen in the next section has some very powerful functionality that must be observed when making specific selections.

Entering the Selection Criteria

Session 0 CU*BASE GOLD Edition - Batch Un-enroll Members from E-Statements

Corp ID 01

Report Options	Response
Processing type	<input checked="" type="radio"/> Audit <input type="radio"/> Update
<input checked="" type="checkbox"/> Print report	
<input type="checkbox"/> Export to file	
Job queue Copies 1 Printer P1	
Online banking use agreement last updated on Jan 27, 2010	
Online banking passwords expire after 90 days of non-use.	
Membership qualifications un-enroll members with an e-statement enrollment date PRIOR TO Jan 27, 2010 [MMDDYYYY]	
That have: <input checked="" type="radio"/> Not accepted the use agreement	
<input type="radio"/> Not logged into the online banking in over 000 days	
<input type="radio"/> Bad email address	

Navigation icons: back, forward, up, pause, print, link, info, help, search. FR (4339)

When entering the sort criteria it is vital that you leave the options on “Audit” only in the processing type. Click on both print report and export file. Under the member qualification you should place a start date equivalent to the online banking agreement date the first time you you run the report. After this initial pass you would put the date back three months from the date you entered it (more on this later).

You are ultimately looking for members who have never logged in so only check the first radio box on the very bottom next to “That have”. It is not necessary to work those members who have not logged in or no longer have valid e-mail addresses.

Generating the List for Member Connect

When you press enter the screen will appear as follows.

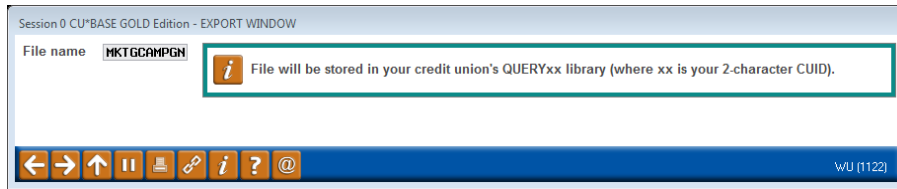
Session 1 CU*BASE GOLD Edition - Export

Export selection Accounts for Member Connect

Account detail for query

Navigation icons: back, forward, up, pause, print, link, info, help, search. WN (1121)

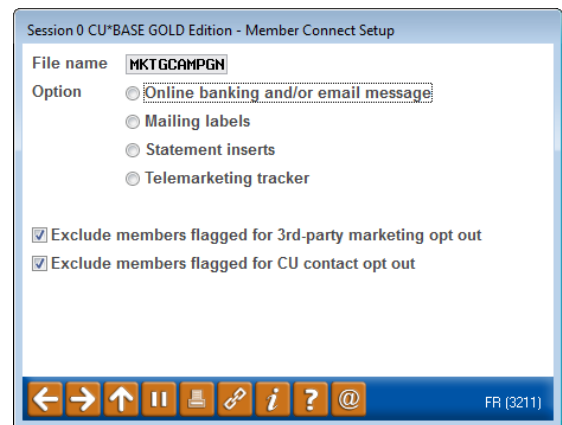
Once you select *Accounts for Member Connect* a box will appear for you to create a file name where your selection information is stored.



Note: Selecting to Export the record for Query will create a database file with the information seen on the screen and all records will be included. Selecting to Export to Member Connect will create a file that includes only Account Base and will eliminate any duplicate records (preventing you from calling the same member twice for a single campaign).

What Do I Do with the List?

Once you've created your database file, select the **Member Connect** button on the screen. From here, you will have a variety of options depending on the resources available to you, and the method you choose to use to market to these individuals. Start by entering your newly created file in the *File name* field.



Sending an Electronic Communication

1. Enter the name of the database file created in the previous step. (This must have been stored in your credit union's QUERYxx library.)
2. Click the "Online banking and/or email message" button and press enter to continue.
3. Here you have several creation/selection options:
 - If you have performed this campaign before and have already saved a message for this campaign, select the message and select the *Send* button. Go to Step 8.
 - OR**
 - If this is the first time you are performing this particular campaign, select *Create* (F6).
4. Enter a two-digit *Message type* 'CD' (*this is your choice*); this must be a letter and a number or two numbers—two letters are reserved for messages from the Master Message Library.
5. Enter the *Message subject* "**Activate your e-Statements**" This text will appear in the subject line when the message is sent as an email message. Enter to continue.
6. Now you are on Member Connect Message Maintenance screen. Here you can enter or edit the text of the message. Enter your text as follows:

When you opened your account you also signed up for e-statements! It is important that you go into It's Me 247 and activate your online account. To do so, go to our credit union website, _____, and click the It's Me 247 button.
7. Select Save Changes.



8. Now you are ready to send the email or **It's Me 247** online banking message. Select the message and click the Send option.
 - **IMPORTANT:** All email messages will have the Signature Line message (SL message) text automatically appended to them. Editing the Signature Line or (SL message) is similar to editing a message. *SEE ALSO:* [Editing the Signature Line \(or SL Message\)](#).
 - **TIP:** In your Signature Line, you may want to include text explaining how a member can “opt out” of receiving future marketing email messages. This can be done by having them “opt out” using the two options on the Info Center|Contact Preferences page in **It's Me 247**.
9. Select to send the message via *Priority*. This will send the message to members with email addresses first, and then to members with online banking accounts without email addresses. Set a comment purge date one month out from the current date.
10. Click *Send* (F5).
 - **NOTE:** Online banking messages will only be sent to members who have already logged into online banking.
11. Press Enter to confirm your sending.

Creating a Call Campaign

Prior to initiating a call campaign, you will need to ensure that the proper cross sales configurations have been set up.

Configuring Cross Sales

In order to use the Member Connect tool to create a sales tracker for a telemarketing campaign, you must first complete the following steps:

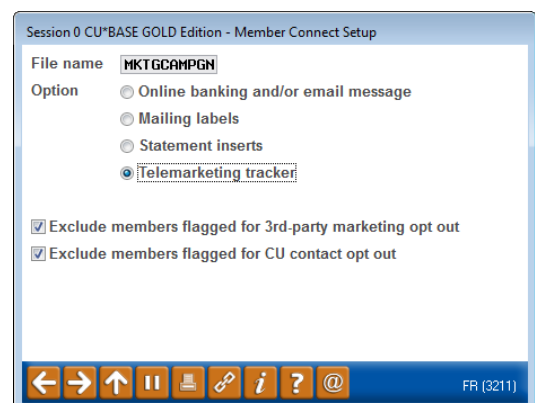
1. Create a Cross Sales Tracking Need Group for the campaign
2. Set up the tasks associated with the Need Group

These can be configured in **Configure Cross Selling Tools** on the Member Tracker Tools (MNTRAK) menu. Check out the [Cross-Selling Credit Union Services & Next Suggested Product](#) booklet for more information.

Using Member Connect to Create a Telemarketing Tracker

Once the cross sales need group and tasks have been set up, you can use Member Connect to create a telemarketing tracker for the purposes of a call campaign.

You can get to the **Member Connect** tools via the Member Communication (MNPRTC) menu as well as through the Credit Report Data Mining tool.



Enter the file name created, select *Telemarketing tracker* and press Enter to continue.

This will bring you to the “Generate Trackers from Database File” screen. From this screen, you’ll be able to set the details for the sales tracker that will be created on the member record.

Create as tracker type: ST – Sales Tracker

Create as memo type: IN – Initiate

Tracker key word: “Sales Tracker”

Warning! If you enter a Tracker Key word that is different from an existing Tracker Type, you will create a new Tracker. This will not, for example, be appended to the member’s Sales Tracker. It is recommended that you enter Sales Tracker here.

Tracker follow-up date: Enter the date by which the first round of calls should be made.

Tracker text: Member must accept e-statement usage agreement

Tip: Cross sales tasks can be configured with tips, which could include the call script.

Assign telemarketer ID: Enter the ID of the individual who will be making the calls.

Tip: Too many records for one person? Assign the follow-ups to a generic employee ID that multiple people can work off.

Assign cross sales need group: _____

Assign cross sales task #: _____

Once the information has been entered on this screen, you will go to a final confirmation screen that will also print a report of the members for which a new tracker was created. They are now ready to be worked!

Working the Cross Sales and Completing the Call

Once the trackers have been created, calls can be initiated either from Work Follow-ups or from the Cross Sales screen for that member. (You can use the report that was generated when creating the trackers to go through the list.)

In “Work With Follow-ups” select a record and click on *Cross Sales*. Here you will see the Cross Sales task that was set-up and that can be worked.

Cross Sales Tasks

Account base ROBERT

Credit score **617**

Filter by need group 

Filter by task 

Need Group	Task	LT	Last Memo Type	# Conv
30 L-Z	05 Loan Steals	ST	IN Initiate	1

Once the call has been made, record the conversation based on the results of the call.

Call Script

Hello Mr./Mrs. _____, we have noticed that you have not signed into online banking yet and activated your account. Are you by chance sitting at a computer or have a smart phone handy? If you could, please take a moment to sign into home banking. I would be happy to walk your through the steps needed to get to your account.

Sending a Mailing

To market to the member via a mailing, you have the option of either creating mailing labels or to create a file for selective statement inserts. In this case selective inserts do not apply.

Creating Mailing Labels

From the Member Connect Setup screen, enter the File name that was created in the Credit Report Data Mining menu option and select *Mailing Labels*. This will take you to the Member List Generator to include further exclusions as desired. Since you have already generated the list you want, you can enter through the List Generator screens to choose your label size and print them.

How Do I Follow Up and See My Results?

You will see your direct results by running the report again after the call campaign has been completed. This should be done on a monthly basis and the look back period should shrink each time you run the report. Remember to review the trackers for members who have been contacted numerous times. Those that simply do not respond should be reported to the credit unions compliance department for further consideration.

Campaign Form



Don't have time to complete this or another campaign yourself? Let Xtend do the work for you. Assuring we meet and exceed your expectations is very important to us. The information below will be utilized for quality assurance purposes. This form serves as your formal written consent for Xtend to deliver messages using the CU*BASE Member Connect Program on your behalf. Once completed please return to the Business Support Representative Team via email to info@xtendcu.com

I agree to all of the terms & conditions of this Member Connect message request, as specified above.

Credit Union Name		Date Submitted	
CU #		Employee Name	
CU ID		Email Address	

Campaign Topic	_____ (Example: Auto Loans)
Campaign Date (Preferred Option week - 1)	Week of _____
Campaign Date (Preferred Option week - 2)	Week of _____

Form of Outbound Communication

Outbound Calls	<input type="checkbox"/> Yes <input type="checkbox"/> No	It's Me 247 Online Banking Secure Message	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email Message	<input type="checkbox"/> Yes <input type="checkbox"/> No	Lobby Banners	<input type="checkbox"/> Yes <input type="checkbox"/> No
OBC Post (only available for Member Reach clients)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mailer	<input type="checkbox"/> Yes <input type="checkbox"/> No