Building the Factory

I WANT MERCHANT PARTNERS

Find out how to **VIEW AREAS WHERE CARDS ARE MOST USED!**

DON'T HAVE THE TIME OR MANPOWER?

Xtend can do it for you!

Simple DIY Instructions Inside!

CU*ANSWERS Management Services

Building the Factory

Vol. 2: Where Your Members Shop

This document and the following volumes are intended to give a you and your credit union a complete road map to execute a marketing campaign. Using the tools available, this road map will allow you to lay the groundwork to potentially partner with local businesses, organizations, and the member to offer discounted goods and services. 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 sales success.

What is the Campaign?

This campaign is a way to team up with your local merchants in a mutually beneficial partnership! You and your local merchant can target specific credit union members who frequent the merchant locations in order to promote discounts or certain sales. For example, you notice a large number of members shopping at Sam's Club. You can partner with your local Sam's Club store to offer a special discount for members who shop there. This will generate more business for the merchants and revenue for the credit union and not to mention, happy and loyal members. This is an easy opportunity to manufacture income.

How Do I Find the Target Group?

1. In CU*BASE, navigate to the Management Processing /Active Beta (MNMGMT) menu
2. Select the **Where Your Members Shop** menu option

This tool allows you to analyze where your members spend thir money and allows you to market to these members.

Entering the Selection Criteria

In this case, you will want to target all transactions (Debit, ATM, and Credit) done at specific Sam's Club locations (let's use Saginaw, Michigan as our example). Within the tool, use the "Search for: Name containing" option to narrow results only to those starting with "SAMS". (Tip: keep your search criteria short to get more results like "SAMS CLUB" and "SAMSCLUB.") This will generate a list for you. In the right hand corner of the screen you will see the total number of transactions and the average transaction amount.

Where Your Members Shop

Data selection	All ▾		Found 683 records.
Jump to name starting with	SAMSCLUB		The average transaction amount is $42.
Search for: Name containing			
City containing	SAGINAW		

Once your list is ready, you can select the merchants and select export at the bottom of the screen.

Generating the List for Member Connect

Once you've narrowed down your list of records to only those who qualify for your marketing campaign's special offer, select the **Export** button. Select to export the selection of accounts for Member Connect.

Where Your Members Shop

Data selection	All ▾		Found 683 records.
Jump to name starting with	SAMSCLUB		The average transaction amount is $42.
Search for: Name containing			
City containing	SAGINAW		

Merchant	Type	City	State	11,323 Members	16,371 Transactions	$699,892 Total Amount	Average Amt/Trx	Average Trx/Mbr
SAMSCLUB #6663	ATM	SAGINAW	MI	349	474	453.28	0.95	1.3
SAMSCLUB #6663	DEBIT	SAGINAW	MI	158	199	222.21	1.11	1.2
SAMSCLUB #6663	CREDIT	SAGINAW	MI	40	51	58.39	1.14	1.2
SAMSCLUB 6663 GAS	DEBIT	SAGINAW	MI	14	14	6.05	0.43	1.0
SAMSCLUB 6663 GAS	CREDIT	SAGINAW	MI	7	9	3.89	0.43	1.2
SANDRA PFANDER PSYD	DEBIT					0.40	0.40	1.0
SANITARY MATTRESS CO	CREDIT					4.10	4.10	1.0
SARA L. RIVETTE, M.D	DEBIT					0.25	0.25	1.0
SARAH FECHTER FITNES	DEBIT					10.22	0.78	1.6
SARAH FECHTER FITNESS	CREDIT					1.85	1.85	1.0
SAVE A LOT #23974	ATM					3.30	0.25	1.6
SAVE A LOT #23974	DEBIT					7.43	0.32	2.0
SAVE A LOT #23974	CREDIT					0.97	0.24	1.3
SAVE A LOT #23988	ATM					7.84	0.19	1.5
SAVE A LOT #23988	DEBIT					7.20	0.18	1.9
SAVE A LOT #23988	CREDIT					2.09	0.17	1.3
SAVE A LOT #24319	ATM					3.29	0.16	1.1
SAVE A LOT #24319	DEBIT					3.57	0.19	1.3

Session 0 CU*BASE GOLD Edition - Export

Export selection ◉ Accounts for Member Connect
                  ○ Account detail for query

← → ↑ ❚❚ 🖨 🔗 i ? @   FR (1121)

■ Select   ■ Export   ■ Compare   ■ Open-Closed Dashboard   ↑ ↓

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

Session 0 CU*BASE GOLD Edition - EXPORT WINDOW

File name   MKTGCAMPGN

ℹ File will be stored in your credit union's QUERYxx library (where xx is your 2-character CUID).

← → ↑ ❚❚ 🖨 🔗 i ? @   WU (1122)

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.
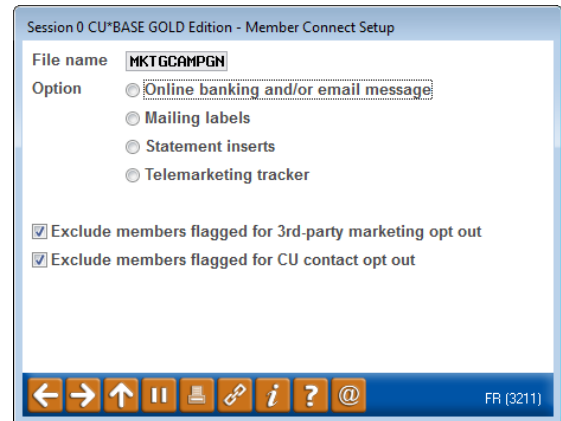
Sending an Electronic Communication

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. If this is the first time you are performing this particular campaign, select *Create* (F6).Enter a two-digit *Message type*; this must be a letter and a number or two numbers—two letters are reserved for messages from the Master Message Library.
5. As an example, enter the *Message subject* "**Psst… Sam's Club discount enclosed!**" 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. Here is an example for this campaign:

   _____ Credit Union is excited to offer you a special discount during the month of August, just in time for back to school savings! We have partnered with _____ to offer our mutual members a 10% discount on your total bill when you shop in store! Just let the cashier know that you're a preferred member of _____ Credit Union. Thank you for your patronage and your valued membership.
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
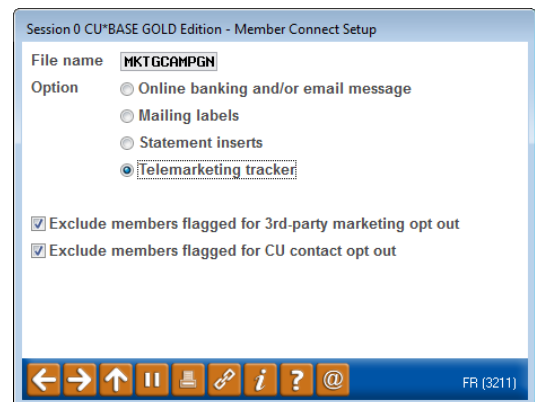2. Set up the tasks associated with the Need Group

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 was sent Sam's Club discount coupon, ask if they received it.

> **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

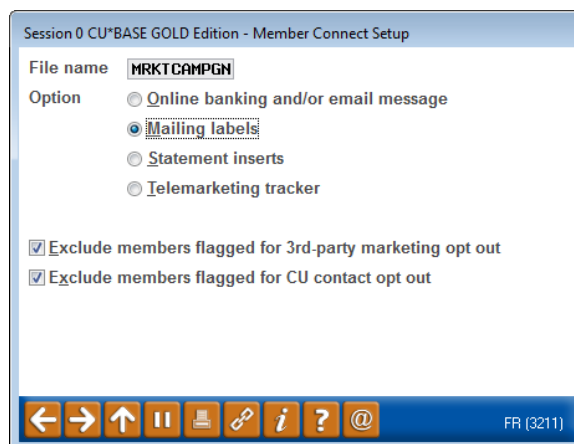**Good afternoon! I'm calling from your credit union, _____ Credit Union, with a special offer from _____. We noticed that you've shopped there recently, and we're excited to tell you that in the month of August, mentioning that you're a preferred member at _____ Credit Union will get you 10% off of your total bill! You can do this each time you shop at _____ in August, and watch the savings pile up just in time for back to school shopping. Thanks for being a valued member of _____ Credit Union!**

Sending a Mailing or Selective Statement Insert

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.

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.

Selective Statement Inserts

If you would prefer to add a statement insert, selecting the *Statement inserts* option will take you to a window that will let you designate which selective insert you will be setting up. This step simply copies the database file from your QUERYxx library to your FILExx library, giving the file the appropriate STMT## file name so that it will work with the selective inserts system. Select *Process* (F5) to continue to the statement setup screens.

Refer to the *Selective Marketing through Printed Statements* booklet for more information.

How Do I Follow Up and See My Results?

The **Where Your Members Shop** dashboard uses end of month data to show you where your members are using their ATM, debit, and credit cards. When you start your campaign, you will be seeing the previous month's activity.

A good way to track your success is to take a snapshot of the activity for the merchant and members you're targeting. Then, after the campaign has been run and a new month has populated into the dashboard, go back and check to see how the activity has changed for those same vendors. Did per transaction dollar amounts go up? Did total purchases go up? If they did, you have some solid evidence to show the merchant and encourage future deals for members! Use *Summary* (F12) on the dashboard to pull up summary information for the on screen results:

Where Your Members Shop

Data selection ALL ▾

Jump to name starting with

Search for: Name containing SAMS

City containing KENTWOOD

Found 5 records.
The average transaction amount is $48.

Merchant	Type	City	State	80 Members	127 Transactions	$6,205 Total Amount	Average Amt/Trx	Average Trx/Mbr
SAMS CLUB #6319	DEBIT	KENTWOOD	MI	41	75	4,164	55	1.8
SAMSCLUB #6319	DEBIT	KENTWOOD	MI	19	28	1,048	37	1.4
SAMSCLUB 6319 GAS	DEBIT	KENTWOOD	MI	15	17	716	42	1.1
SAMSCLUB #6319	ATM	KENTWOOD	MI	3	5	225	45	1.6
SAMS CLUB #6319	ATM	KENTWOOD	MI	2	2	52	26	1.0

Session 2 CU*BASE GOLD - Where Members Shop Transaction Summary

Members   3,488

	Total			Filtered		
Records	8,144			Records	5	
Members	20,203	Unique 1,114 31.9%		Members	80	Unique 48 1.4%
Transactions	32,532			Transactions	127	
Purchases	$1,252,382			Purchases	$6,205	
Average $$/trx.	$38			Average $$/trx.	$48	
Average trx./member	29.2			Average trx./member	2.6	

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	☐Yes ☐No	It's Me 247 Online Banking Secure Message	☐Yes ☐No
Email Message	☐Yes ☐No	Lobby Banners	☐Yes ☐No
OBC Post (only available for Member Reach clients)	☐Yes ☐No	Mailer	☐Yes ☐No

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