

Building the Factory

I WANT MEMBERS TO USE THEIR CREDIT AND DEBIT CARDS

Find out how to
**ENTICE YOUR
MEMBERS TO USE
CREDIT CARDS!**

**DON'T HAVE THE TIME
OR MANPOWER?**

Xtend can do it
for you!

*Simple DIY
Instructions
Inside!*

Building the Factory

Vol. 5: Contact Members with Unused Plastics

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain 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?

Contact members who have not used their credit cards recently. There are two main reasons you would want to do this. One, it can be a key indicator that a member is “losing the love,” meaning they are on the verge of finding a different primary institution. If you monitor this report on a regular basis you will have a chance to retain those memberships. Conversely, if members are no longer using their card or any of the credit union’s services, you can save money by not reordering the card. You could sent members a letter after your management determines a cutoff date (90, 120, etc.) to inform members their cards will not be reordered unless there is activity.

How Do I Find the Target Group?

This campaign can be started by using the **EFT Portfolio Dashboard** available on the Management Processing/Active Beta Tests (MNMGMT) menu.

This tool will allow you to quickly identify members who have a credit card but have not used that card in the last 30/60/90/120 days. This same campaign and function can be used for unused debit cards.

Entering the Selection Criteria

1. Navigate to the **EFT Portfolio Dashboard** on the Management Processing/Active Beta Tests (MNMGMT) menu.
2. On the first screen of the EFT Card Portfolio Dashboard select the unused tab at the bottom of the screen.

Session 0 CU*BASE GOLD - ABC TESTING CREDIT UNION

EFT Card Portfolio Dashboard Analysis of Unused Cards

BIN type: ALL

		Available Cards									
		Used Last 30 Days		Unused Last 30 Days		Unused Last 60 Days		Unused Last 90 Days		Unused Over 120 Days	
BIN	Type	# Crds	# Members	# Crds	# Members	# Crds	# Members	# Crds	# Members	# Crds	# Members
64	ATM	324	308	516	448	494	430	479	417	469	409
64	ATM	524	502	578	527	539	491	518	472	503	462
43	CREDIT	1,498	1,458	512	509	463	460	420	417	386	383
43	CREDIT	99	99	302	296	289	283	278	272	271	265
46	CREDIT	99	74	37	21	34	20	26	14	23	14
48	CREDIT	3,248	3,221	1,308	1,295	1,166	1,154	1,082	1,073	1,013	1,004
54	CREDIT	850	842	294	293	264	263	241	240	234	234
54	CREDIT	346	332	97	89	84	77	80	73	76	69
52	DEBIT	11,435	9,374	2,329	2,041	2,120	1,863	1,974	1,742	1,852	1,637
54	DEBIT	1,708	1,547	1,707	1,509	1,609	1,421	1,496	1,330	1,409	1,255
55	DEBIT	359	282	158	131	146	122	140	116	131	109
Total ATM		848	807	1,094	963	1,033	910	997	878	972	860
Total debit		13,502	10,748	4,194	3,451	3,875	3,203	3,610	3,005	3,392	2,833
Total credit		6,140	5,865	2,550	2,406	2,300	2,169	2,127	2,007	2,003	1,896
Card totals		20,490	14,097	7,838	6,277	7,208	5,813	6,734	5,471	6,367	5,198

Use in the BIN column to drill-down to the BIN Transaction Analysis. Use it with # Members to reach the Open-Closed Dashboard.
 Use with # Members to choose an export destination. BINs that are suspended and no longer offered to members will be highlighted.
 Click any column heading to sort. Click again to change between ascending and descending sort order. [May 2014 EOM summarized.](#)

Member Connect | Card Summary Analysis

Navigation icons: back, forward, up, down, search, info, help, etc.

FR (4971) 10/01/14

- To work with a certain BIN type, use the drop down in the top left corner to select the type to view. Press Enter to refresh the screen. Once you select the card type you can proceed with defining the marketing campaign.
- With the groups identified above you must now choose which group to drill down on by selecting the BIN and group of period of no use. For example, the BIN starting "55" and those cards unused for 60 days. Click on the export button to select to export the group for Member Connect and name your file.
- It is recommended that the first message be sent electronically to the groups that have been identified above.

Other Considerations

The message to the member used should vary depending on how long it has been since the card was last used. For cards unused for 60 days or less, the message should be a friendly reminder of the features and benefits of the using your credit union card. For card unused for 90 or more days, the message should transition towards inciting the member to use their card and warning that the card may not be reordered if there is not activity in the future.

What Do I Do with the List?

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.

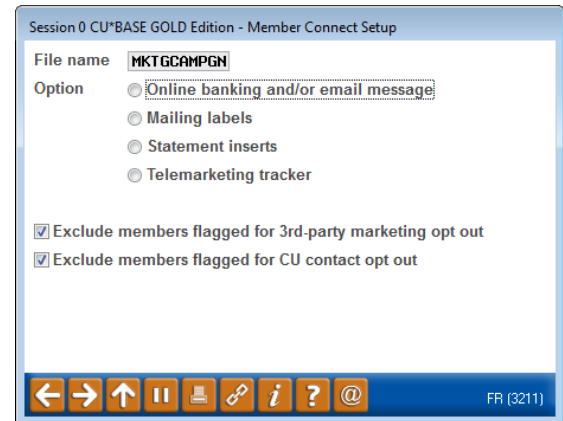
Sending an Electronic Communication

1. Enter a name for the file
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*; 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* “**Carry Your Card With You**” 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 (the message below is an example based upon an offer to the group that has not used their card in 60 days or less):

You carry your credit union [credit/debit] card with you everyday. With all the great benefits that card provides don’t forget to use it the next time you’re out and around town.
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

1. Enter the name of the file created in the previous step
2. Click the “Telemarketing Tracker” button and press enter to continue
3. Ensure that Create as Tracker Type is set to ST (Sales Tracker)
4. Choose a memo type of IN for Initiated
5. Choose a tracker key word of “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.

6. Choose a follow-up date of today
7. Check the box for “Append to Existing Tracker”
8. Enter the tracker text as follows...
 - **Member has been reminded to use their card the next time that they shop.**
9. Choose a telemarketer ID of the employee who is generating the leads
 - A pseudo-employee ID could be created if you want the effort to be established without a physical employee ID
10. Choose a need group of EFT Products
11. Choose a task of Card Use
12. Check the boxes for excluding members that are opted out.
13. Coach your team on reviewing the “Follow-Ups” badge within the member inquiry screens.

Sending a Selective Statement Insert

1. Enter the name of the database file created in the previous step
2. Click the “Statement Inserts” button and press enter to continue
3. Enter the Statement File ID number you wish to use
 - a. Depending on how many selective statement inserts are used in the month desired, you may need to change the ID number listed.
4. Check the boxes for excluding members that are opted out.
5. Click on “Process”
6. Choose the Statement Format ID that the insert will be used for
7. Hit ENTER through the statement messages
8. Based on the number chosen in step 3, reference the file name of STMTxx (where xx = the file id number chosen) and enter a description of the insert and make selections for “Leftover Pieces” and choose “Selective”

9. Press Enter to save and follow standard procedures for getting insert to your statement provider

How Do I Follow Up and See My Results?

There are a couple of options for you to track the success of your Use Your Card campaign. The following are some of the favorites:

1. Go back to the EFT Card Portfolio Dashboard and track the trending totals of unused cards month over month.
 - Since this screen shows a rolling period, you might want to take a screenshot of the records at the time the file was created for Member Connect to get a snapshot as of that date.
2. If a Telemarketing Tracker was utilized, use the Cross Sales Analysis Report (MNTRAK) to review how many of the initial tracker conversations generated ended with a member contact to discuss using the card.
 - Choose to sort by Ending Point Employee to provide your team with an analysis of who had the most successful contacts.

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

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