

# Building the Factory

## I WANT GREATER E-STATEMENT PENETRATION

Find out how to  
**INCREASE THE NUMBER  
OF MEMBERS WITH  
ESTIMATES!**

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

**Xtend** can do it  
for you!

*Simple DIY  
Instructions  
Inside!*

# Building the Factory

## Vol. 6: Increase E-Statement Enrollment

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?

Converting members from paper statements to electronic statements will save your credit union money and be an added benefit to your members. You will save the money from the envelopes, postage and paper. Your members will love the convenience of this online tool and this can be a stepping stone to using other web-based products. Contact members who are not enrolled in e-Statements to start this mutually beneficial relationship today!

### How Do I Find the Target Group?

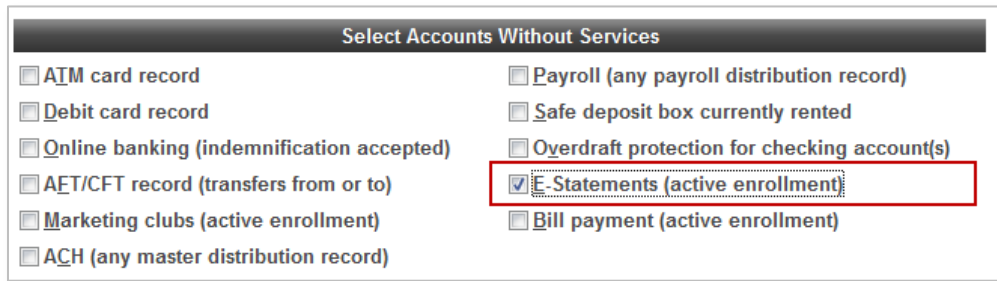
This campaign can be started by using the **List Generator (Database/Labels)** tool in the Member Communication (MNPRTC) menu.

This tool will allow you to quickly identify all members who are not enrolled in e-Statements, with the ability to export the information to a file to use with Member Connect.

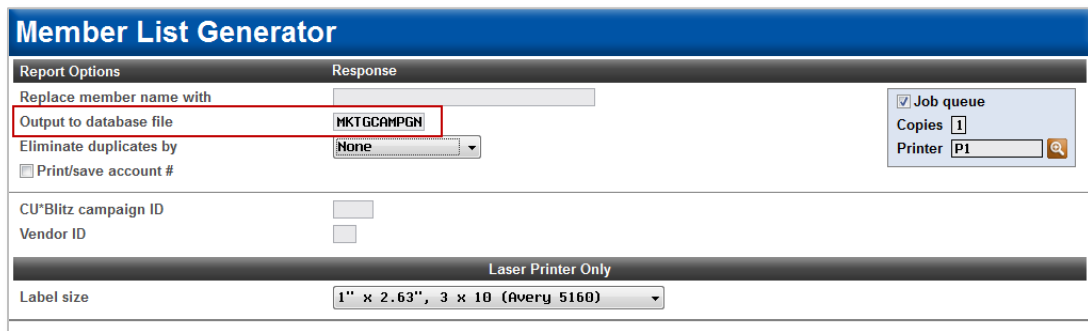
### Entering the Selection Criteria

1. On the first screen of the Member List Generator, choose to work with open memberships and then hit Enter.
2. On the second screen, verify that “Does Not Matter” is selected for all options and hit Enter.
3. On the third screen, verify that “Does Not Matter” is selected for all options and then hit Enter (exclusions could be added for members with written off loans, and contact flags if you desire).
4. On the fourth screen make sure that NO selections are made and hit Enter (otherwise some members may be excluded that could be a prime opportunity).

- On the fifth screen, check the box for **e-Statements (active enrollment)** and hit Enter.



- On the next screen, leave your sort criteria blank and hit Enter.
- On the final screen, you will input a database file name and also check the box for **print/save account #**. This will be used for the creation of the database file of members who have been identified as not currently enrolled for e-Statements. Press Enter.



- Now, the database file has been created and can be used to communicate with members. This file can be given any name you desire, but it would be helpful to give the file a timestamp (for example, ESTATE0314 to indicate March 2014 as the creation of the file).

## Other Considerations

Enrolling in e-Statements can be done by the member within **It's Me 247** or it can be done by the credit union staff members through Member Personal Banker. Your eventual message to members can include both of these options. In addition to marketing the security and ease of access for e-Statements, it may also be of interest to provide a benefit to members for enrolling in e-Statements. For example, you could provide a \$0.25 benefit to members each month for being enrolled in e-Statements. This is a great way to share the cooperative spirit with your members and promote how as an owner of the cooperative they are receiving benefits.

## Generating the List for Member Connect

The list of members to communicate with is created based upon the name that is provided within the *output to database file* field.

**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.

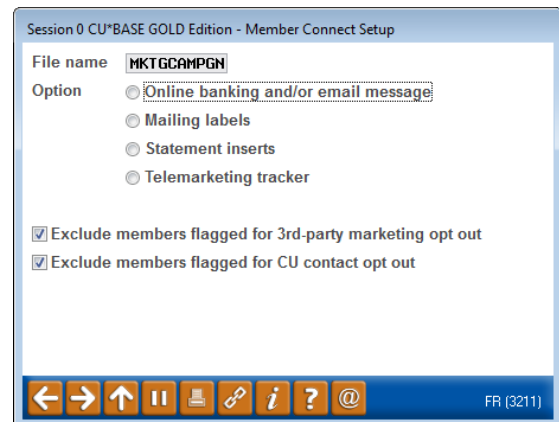
## Sending an Electronic Communication

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*; 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* "**Get Cash for 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:

**Enrolling in e-Statements is simple. Simply log on to It's Me 247 and enroll today. You'll never have to worry about locating that statement from a few months back or dealing with papers stacking up at home. Sign up today and enjoy the ease and convenience of e-Statements wherever you are.**
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

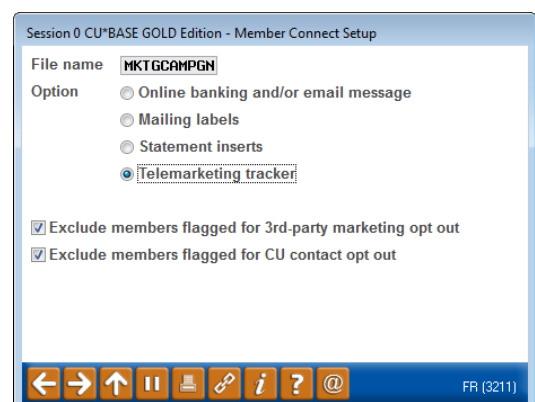
Once the cross sales need group and tasks have been set up, you can use Member Connect to create a telemarketing tracker for the purposes of a call campaign.

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 is not enrolled in e-Statements. Talk with this member today about enrolling!

**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:** Self Service Products

**Assign cross sales task #:** E-Statements

Check the boxes for excluding members that are opted out.

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

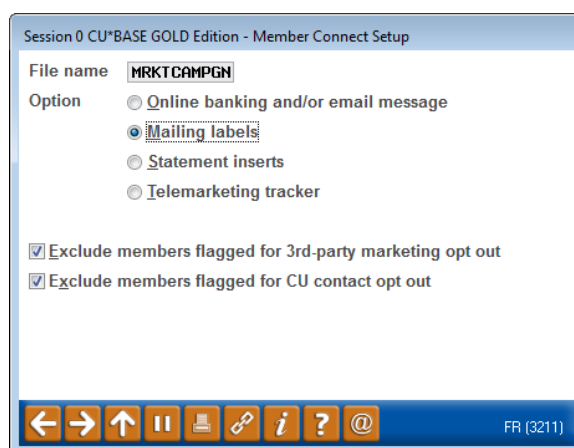
*Good afternoon. I'm calling from \_\_\_\_\_ Credit Union. I'm calling today because I noticed you are not enrolled in e-Statements. If you choose to receive your statements electronically you'll reduce clutter in your mailbox and no longer have to wait on the mail. This will save your credit union money which we then return to our members in the form of lower interest rates on loans and high rates on deposit products. With your permission I can enroll you in this service right now.*

## 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.

The screenshot shows a software window titled "Session 0 CU\*BASE GOLD Edition - Member Connect Setup". Inside, there is a "File name" field containing "MRKTCAMPGN". Below this is an "Option" section with four radio buttons: "Online banking and/or email message", "Mailing labels" (which is selected), "Statement inserts", and "Telemarketing tracker". Under the radio buttons are two checked checkboxes: "Exclude members flagged for 3rd-party marketing opt out" and "Exclude members flagged for CU contact opt out". At the bottom of the window is a toolbar with icons for navigation and a status bar on the right that says "FR (3211)".

### 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?

There are a couple of options for you to track the success of your e-Statement campaign. The following are some of the favorites:

1. Using the **Tiered Svcs Monthly Comparison** available from the Management Analysis Dashboards (MNMGMMD) menu, review the past few months and look for an increased number of e-Statement members within Goal 4.

**Comparative Tiered Scoring Analysis**
Date Selection

History available from **November 2003** to **June 2014**
Drilldown and analysis of members with 0 points for **June 2014**

Months to Analyze

Choose a setup: ☒ Quick ☐ Custom

Choose up to 4 months for me using a ☒ Month ☐ Quarter ☐ Annual
interval ending **Jun 2014** [MMYYYY]

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS									
Drill down and 0 points analysis for June 2014									
Description	03/2014		04/2014		05/2014		06/2014		Comment
	Members	%	Members	%	Members	%	Members	%	
ATM	8,962	29.8	9,367	30.9	9,628	31.6	9,854	32.0	
Checking/Debit	8,763	29.2	9,030	29.8	9,100	29.8	9,251	30.1	
Credit Card	8,137	27.1	8,210	27.1	8,265	27.1	8,300	27.0	
Active Audio Respnse	871	2.9	895	3.0	869	2.8	872	2.8	
Active Online Bankng	11,561	38.5	11,718	38.6	11,799	38.7	11,809	38.4	
E-Stmt Enrolled	11,334	37.7	11,578	38.2	11,845	38.8	12,085	39.3	
Bill Pay Enrolled	2,342	7.5	2,375	7.5	2,334	7.5	2,382	7.8	

2. If a Telemarketing Tracker was utilized, use the **Cross Sales Analysis Report** available from the Member Tracker Tools (MNTRAK) menu to review how many of the initial tracker conversations generated ended with a sale. Choose to sort by Ending Point Employee to provide your team with an analysis of who closed the most deals.



## 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](mailto:info@xtendcu.com)

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

<b>Credit Union Name</b>		<b>Date Submitted</b>	
<b>CU #</b>		<b>Employee Name</b>	
<b>CU ID</b>		<b>Email Address</b>	

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

## Form of Outbound Communication

Outbound Calls	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>It's Me 247</b> 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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