

A white shopping cart with red accents is positioned in the center of the image. The background consists of a repeating pattern of blue silhouettes of various grocery items like bottles, jars, and produce on shelves. The text "Score Cards & Internet Retailing" is written in white, bold, sans-serif font, with a red asterisk symbol to the right of the word "Score".

Score Cards & Internet Retailing

Year One

CU^{ANSWERS}
Web Services

It's not what you expect, it's what you inspect.

Since we were small children we have been graded. These grades reflected the quality and completeness of our work as we progressed through grade school and college. The result being a score card.

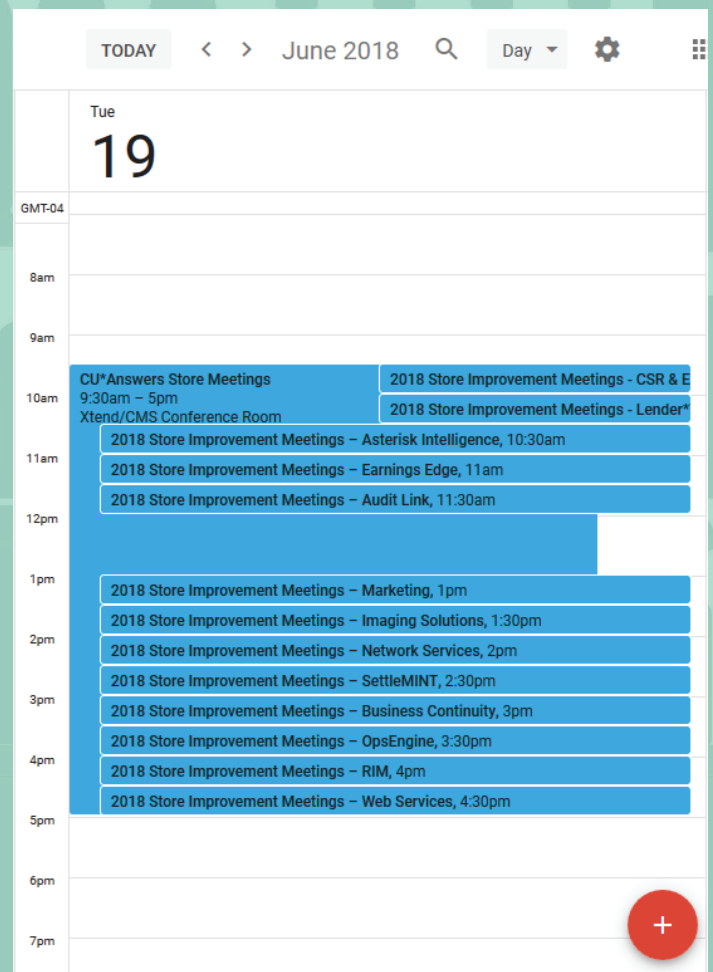
CU*Answers is committed to the quality and completeness of our online store. As such, CU*Answers Web Services has introduced a score card for our CU*Answers Store products.

This score card is an exercise with CU*Answers Management Services team members to review their store products with the ultimate goal of improving the shopper experience. Store products are graded on score cards during all day engagements called Store Days.

What is a Store Day?

On the third Tuesday of every month, Web Services and the CU*Answers Management Services Sales Coordinator meet with CMS team members to review and discuss their online store.

This all day affair focuses on improving our store through better and more complete content. This is also a chance to reinforce Internet Retailing strategies and tactics with the team.



Why have a Score Card?

Using a score card in our Store Day meetings forces our CMS team members to focus on the details of their products.

Even though each day we pick only one product and do a thorough investigation, the team members see how these tactics apply to the other products in their store and submit updates and improvements before the next Store Day.

This also inspires some personal pride as they know their products are being graded and they work to improve on their own.

Scorecards give us measurable points to discuss leading to coachable opportunities to improve documentation and customer service levels.

What's in a Score Card?

Balancing objective measurable items with subjective items that encourage team members to think about how their products are perceived from the buyer's point of view.



CU*Answers Store Score Card

Date: _____ Reviewer: _____ Team/Brand: _____

Name of Product to Purchase _____
Reason for your Purchase (Common Pain Points) _____

	Grade
Total Score Product/Service	
Total Score Sales/Marketing	

Select Quarter	1Q18	2Q18	3Q18	4Q18	
Please evaluate the presenter on these issues based on the following scale: 1 - Strongly Disagree 2 - Disagree 3 - Neutral/Not Applicable 4 - Agree 5 - Strongly Agree					
PRODUCT DETAILS					
Online shoppers have a higher propensity to purchase an item when they have a complete understanding of what they will be getting. In this section rate each question from the lens of the shopper. In this section you will have 1 - Product Titles, Short Descriptions, & Long Descriptions					
I can easily find the product by only using the title	1	2	3	4	5
Within 3 seconds I could tell whether or not I selected the product I needed	1	2	3	4	5
I could find at least 3 common pain points that the product will solve	1	2	3	4	5
Total Score					
IMPLEMENTATION					
Online shoppers may not make a purchase if they do not know how the product will be delivered, or how long it will take to arrive. Using information in the long description evaluate the following:					
The description tells me how long it will take from purchase to implementation	1	2	3	4	5
The description accurately identifies next steps	1	2	3	4	5
Total Score					
PRICING					
Product Pricing is explained adequately	1	2	3	4	5
When a quote must be provided variations are explained	1	2	3	4	5
Total Score					
TECHNICAL DETAILS - REQUIREMENTS					
Technical details are included in the long description	1	2	3	4	5
The long description tells me whether or not other products or services are required	1	2	3	4	5
Total Score					
CROSS SALES					
From the point of sale, I can select at least 3 other relevant products	1	2	3	4	5
Total Score					
SALES AND MARKETING					
There is a written procedure for product fulfillment	1	2	3	4	5
I have a schedule to promote my product	1	2	3	4	5
I have a schedule to promote my product using email	1	2	3	4	5
I have provided the contact center information via email help or answer chat	1	2	3	4	5
Promotions are being utilized	1	2	3	4	5
Coupon Codes are being utilized	1	2	3	4	5
Feature Banners are being utilized	1	2	3	4	5
I am rotating product and current promotions	1	2	3	4	5
Total Score					
GRADING					
Total Score Product/Service		Total Score Sales/Marketing			
45-35	A	85-75	A		
34-22	B	74-50	B		
21-15	C	49-30	C		
15-0	D	20-0	D		



Jargon Challenge

Both the financial and technology industries are filled with jargon and insider knowledge. A challenge during our Store Day discussions is for the team members to view their store as a buyer, rather than an insider.

How Score Cards are used in the Store Day Meetings

The team picks a random product from the CMS team's shelf.

Together, the attendees complete a score card. This allows the CMS team to self-assess their products, while the meeting coordinators are able to take a wider view by seeing how other teams are performing. This allows coaching and mentoring the team on what format is working and what is not.

The first year of the store was focused on building the foundation and stocking products on the shelves. The CU*Answers Store launched in March 2017 with 125 products available for purchase.

Beginning the second year, there are now over 650 products in the store with many more being added. Store Days are designed to improve the information contained in the product listings.

These improvements include:

- Detailed specifications on the product
- Expectations of the next steps
- Timelines to complete an order
- Links to supporting resource content, online videos and help documentation

The ultimate goal is to aggregate all the content related to this product on the product page. It's an ambitious goal.

Notes for Improvements

A primary focus of these meetings is to improve the content on the store products.

The Web Services team takes copious notes during the discussion and creates task lists to be completed before the next Store Day.

Internet Retailing is not just eCommerce.

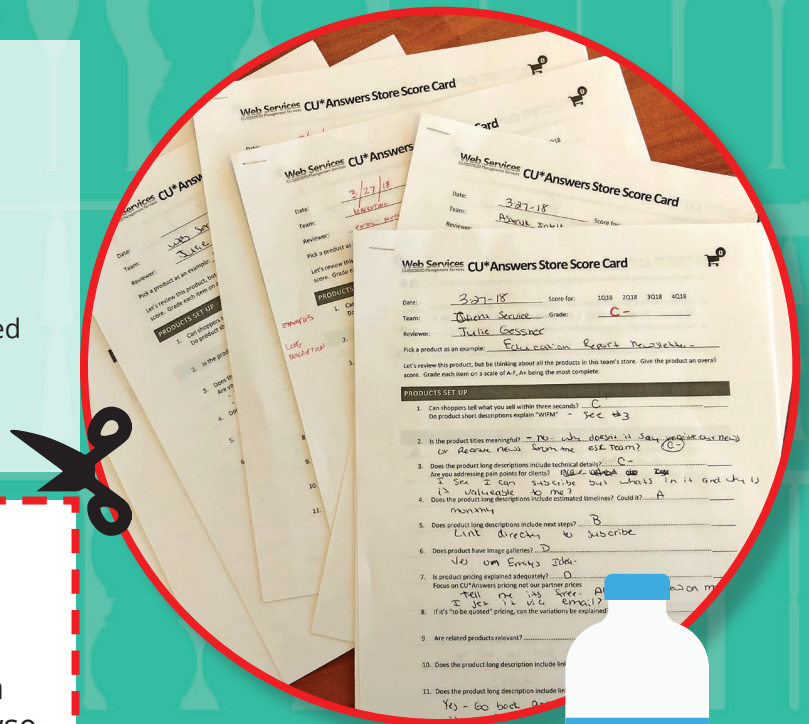
Sure, the CU*Answers Store is focusing on a traditional eCommerce pipeline of browse a product, add to cart and checkout.

But using tools like the Request Center, Internet Retailing can be offering solutions to your members online and fulfilling them behind the scenes with manual processes.



For more information on the Request Center please visit the IRSC Store.

<https://lc18.info/irsc-custom-form>



3:28 LTE

Success Credit Union

Report Fraud

Member name that appears on card *

Is this a debit or credit card? *

☐ Debit card

☐ Credit Card

Last 4 of debit/credit card *

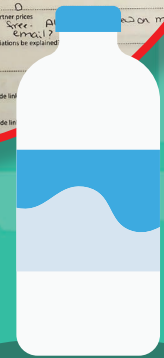
Can you provide further information on which transactions were fraudulent (description, date, and dollar amount)? *

Upload File

Click or drag & drop file here to upload

Upload Image *

Home Locked My Accounts Move Money More





Thinking Beyond the Store

- Are orders acknowledged and fulfilled by the team in a timely manner?
- Has the team followed up with purchases and asked for online reviews or testimonials?
- Has the team utilized sales or promotions?
- Has the team utilized coupon codes?
- Did the team respond to forwarded chat requests in a timely manner?
- Have you worked with CMS Sales on a targeted product campaign?
- Are products featured through other sales channels?
i.e. Client News, cuanswers.com Feature banners, Store index page
- Are product locations rotated based on current promotions?



In addition to completing Score Cards, Store Day meetings are an opportunity to discuss larger internet retailing concepts.

6 Quick Things to Improve Your Internet Retailing

Can shoppers tell what you sell within three seconds?

Today's short attention spans mean you only have a few seconds to make an impression. Make sure your titles and descriptions clearly indicate what you are selling.

Is it easy to contact you?

Telephone, chat, email or visit - your online store might just be an icebreaker or a starter and your manual processes are needed to complete the order.

Address shopper pain points

Shoppers want to know what's in it for them. Are you solving a problem the shopper has or making something easier? Tell them.

Clearly display prices

No one has unlimited money. Shoppers do not want to purchase something that does not have a cap on the cost. Reduce "to be quoted" and "estimates" as much as possible. Can you determine what the conditions are to be quoted that affect the price? If so, could they be stepped pricing instead?

What are the next steps

Clearly explain what happens after the shopper purchases your product. Set some expectations. Today, shoppers expect things to happen immediately or to be delivered in two days. If there are certain timelines that have to be met, be clear about them up front.

Publish reviews and testimonials

Shoppers like to see reviews and testimonials by other purchasers. This gives an authentic perspective on your product. It shows your product is something concrete that was actually delivered to another shopper.



What's Next for Our Store

2017 - Year 1

- Launch store

2018 - Year 2

- Improve content – monthly Store Day meetings
- Introduce CU*Answers Store score cards
- Add chat support through the CU*Answers Solutions Contact Center
- Encourage CMS Team Leaders to ask clients for testimonials and reviews

2019 - Year 3

- Continue to improve content – continue monthly Store Days
- Continue CU*Answers Store score cards
- Add more products
- Automate purchase follow-ups including asking for testimonials
- Follow up on abandoned shopping carts

Future Store Possibilities

- Add content about how to sell this product to your board of directors
- Add content about how to sell this product to your staff
- Add coordinated marketing products for when you launch this product (when it is member facing)
- Add talking points content for your staff when you launch this product to members





Date: _____ Score for: 1Q18 2Q18 3Q18 4Q18

Team: _____ Grade: _____

Reviewer: _____

Pick a product as an example: _____

Let's review this product but be thinking about all the products in this team's store. Give the product an overall score. Grade each item on a scale of A-F, A+ being the most complete.

PRODUCTS SET UP

1. Can shoppers tell what you sell within three seconds?
Do product short descriptions explain "WIFM" _____
2. Is the product titles meaningful? _____
3. Does the product long descriptions include technical details?
Are you addressing pain points for clients?
4. Does the product long descriptions include estimated timelines? Could it? _____
5. Does product long descriptions include next steps? _____
6. Does product have image galleries? _____
7. Is product pricing explained adequately?
Focus on CU*Answers pricing not our partner prices
8. If it's "to be quoted" pricing, can the variations be explained? _____
9. Are related products relevant? _____
10. Does the product long description include links to Help Topics (if applicable) Could they? _____
11. Does the product long description include links to AnswerBook topics (if applicable) Could they? .. _____





12. Does the product long description include links to Reference Docs (if applicable) Could they? _____

13. Does the product long description include links to OnDemand Videos (if applicable) Could they? ... _____

14. Does the product long description include links to cuatv videos (if applicable) Could they? _____

15. Does the product long description include links to brochures or flyers (if applicable) Could they?... _____

Comments:

ONLINE RETAILING THINKING, PROCESSES & PROCEDURES

1. Are orders acknowledged and fulfilled by the team in a timely manner? Any issues? _____

2. Has the team followed up with purchases and asked for online reviews/testimonials? _____

3. Has the team utilized content or promotions? _____

4. Has the team utilized coupon codes? _____

5. Did the team respond to forwarded chat requests in a timely manner? _____

6. Have you worked with CMS Sales on a targeted product campaign? _____

7. Are products featured through other sales channels? _____
i.e. Client News, cuanswers.com Feature banners, Store index page

8. Are product locations rotated based on current promotions? Should they be? _____

Comments:





Year One of the CU*Answers Store



**Stocked
Shelves
From 125
products
to nearly
700**



**25% of our
products
are quote
provided**



**40% of our
products
are FREE**



**Completed
Over 500
individual
orders**



CU^{*}ANSWERS

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