



# Automated Management of Wrong Email Addresses

*"This makes aggressive email marketing and e-Statement penetration more efficient and more responsive."*

*Randy Karnes,  
CEO,  
CU\*Answers*

*"It is a big win for our network that all of our clients across the nation can now participate in this time-saving feature."*

*Julie Gessner,  
Sales Administrator  
CU\*Answers*

*"This definitely will help you audit your communication with your members, especially how it ensures your members receive their eStatements and eNotices."*

*Jim Vilker,  
Vice President, Professional Services,  
Audit Link*

## **What does automated management of wrong email addresses mean to my credit union?**

A big time saver over manual processing with a big impact for your marketing and auditing teams, automated wrong email management is a sure win for your credit union.

Due to the collaborative spirit of the network, wrong email address management is a free service for all credit unions across the nation. Your employees no longer need to research and mark each wrong email. Now, if an email sent via CU\*BASE (such as those sent through Member Reach or as e-Alerts or e-Statement reminders), bounces back as having an invalid email address, CU\*BASE will automatically mark that account as having a wrong email address and create a Tracker record.

## **How does this change affect communication with members?**

Wrong email address management improves the effectiveness of your communication with members. It also helps you ensure that they receive their eStatements and eNotices.

## **What does this mean to the collaborative network?**

This is not only a time saver for your staff, but it is a very important piece of programming for our network since our servers could be marked as sending spam when we sent emails with wrong email addresses. Wrong email management will significantly decrease the number of undeliverable emails we as a network send and will improve our success with sending emails directly to members.

**Bottom line:** Wrong email address management is a win for your credit union and a win for our network.

## *Automated email maintenance ensures that members receive communications from your credit union.*

*"Wrong email management has a big impact on your communication with your members."*

*Julie Gessner,  
Sales Administrator  
CU\*Answers*

### **How does this affect eStatements?**

If a credit union requires a valid email to receive eStatements (the default in the eStatement configuration), members with wrong email addresses will not receive an eStatement notification and will instead get a paper statement mailed to them.

They will remain enrolled in eStatements, however, and will resume receiving eStatements once the email address is updated.

**Bottom line:** Email maintenance is important to ensure that members get their eStatement notifications. Wrong email addresses cost credit unions money since paper statements are sent instead.

### **How does this affect eAlerts?**

Members can receive eAlert notification three different ways.

- **Online banking message only:** The member must log on to the Secure Message Center in online banking to read the eAlert.
- **Email Notification:** The member receives an email notifying the member to log into online banking to read the eAlert in the Secure Message Center.
- **Email with a longer message:** The member receives an email containing the text of the eAlert minus any personal information, such as account numbers or member names. The member's message in the Secure Message Center will be marked as "read."

If a member's email address is marked as invalid, the member can still enroll in eAlerts but can only sign up for the "online banking message only" option.

If a member's email address is marked as invalid, the member will stop receiving email notifications or longer email messages until the address is corrected. This member will continue receiving online banking messages.

**Bottom line:** Email maintenance is important to ensure that members receive their eAlerts.

### **How does this affect eNotices?**

Members enrolling in eNotices can request that an email notification be sent whenever a notice is created. This email alerts them to log on to online banking and read the eNotice in the Secure Message Center. CU\*BASE does not send these emails to members with email addresses marked as invalid.

**Bottom line:** Email maintenance is important to ensure that members read their eNotices in a timely manner.

### **How does this affect communications I send to members via Member Connect?**

Emails sent via Member Connect will not be sent to members with "wrong" email addresses.

**Bottom line:** Email maintenance is important to ensure that members get emails sent via Member Connect.



## *Automated wrong-email-address maintenance saves your credit union time and has built in auditing features.*

### **How does the automated wrong email processing work?**

With the automated process, invalid email addresses are collected by the system throughout the day. Then during beginning-of-day processing, CU\*BASE matches each wrong email address to its corresponding account and checks the wrong email address indicator on the account.

**Bottom line:** The automated process runs during beginning of day processing and is a huge time saver for your credit union.

### **Do I need to activate this feature?**

Wrong-email-address management was automatically activated for all online credit unions with the CU\*BASE 12.1 release.

Self Processors will receive this feature in December. They will need to select the new option on MNOP08 (OPER #7) #28-Gather Undeliverable Email Adrs (at any time during the day) to prepare the emails for BOD processing.

**Bottom line:** The automated audit of email addresses is already activated for online credit unions. Self processing credit unions will receive this software in December.

### **What qualifies an email address as a wrong email address?**

An email address is considered invalid if it is returned with a "fatal" error. If there is a non-fatal error, such as a bounce back due to a mailbox being full or an "out of office" email, CU\*BASE will not mark this account as having a wrong email address.

**Bottom line:** Only fatal errors are marked as invalid.

### **What audit record is there of this process?**

When the email address is marked as a wrong email address, CU\*BASE generates an Auditing Tracker conversation with a Memo Type of EI=Invalid email.

**Bottom line:** Auditing is built right into automated wrong email address processing.

### **What about updating members' email addresses in CU\*BASE?**

You can always update your members' email addresses in CU\*BASE.

Xtend call center employees will also call members and update their email addresses in CU\*BASE for you. This service is offered to Xtend Branch ST outreach clients.

Interested in the Xtend service? Contact [info@xtendcu.com](mailto:info@xtendcu.com) for more information.

**Bottom line:** Credit unions can update their members' addresses themselves or can contract with Xtend for this service.



*Automated wrong-email-address maintenance keeps your members and employees aware of email address status.*

**Are members notified that their email address has been marked as invalid?**

If a member's email address is marked as invalid, the first thing they see when logging in to online banking is a screen requesting an updated email address.

Members can update their email addresses on this entry screen or in the Personal Information section of online banking. If this sort of change is not allowed (by PIB or by the credit union itself), the member can request an update through a contact request.

**Bottom line:** Members are informed when their email address is marked as invalid and can easily update it online.

**How are employees notified that an email address is marked as invalid?**

Employees are alerted that an email address needs updating in several locations of CU\*BASE including Member Personal Banker, Phone Operator, and Inquiry. If the email address is marked as invalid, the "Wrong Email Address" window appears, allowing the employee to quickly update it.

At that time, a Tracker including the old and new email address is recorded for auditing purposes.

**Bottom line:** Employees are notified when an email address is invalid and can quickly update it in CU\*BASE. An auditing record is built into the process.

**Are members notified when their email addresses are updated?**

Whenever a member's email address is updated (either by the member through online banking or by an employee in CU\*BASE), the member receives an email notification.

**Bottom line:** Members are always in the loop when their email address is updated. This provides an additional control in case the change was not made at their request.



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