
Leaving Special Messages for Members via Online Banking and Audio Response

Including Personalized Online Banking Messages

INTRODUCTION

A member, Sally Johnson, comes in to the credit union to apply for a loan. A few days later the loan is approved and the loan officer, John Smith, has been trying to get in touch with Sally to let her know she can come sign the final paperwork. But Sally travels a lot and is difficult to reach.

With the **Audio/Online Banking Messages** feature in Member Comments, John could leave Sally a special message that she will hear when calling in to Audio Response to check her balance on the road, or dialing into Online Banking from her laptop to perform a quick transfer between stops at the airport. And because this feature is simply a special kind of Member Comment, you can choose to note the message in the Member Comments window so tellers and other member service personnel can also see that the message has been left for Sally, in case she stops by or calls the credit union in person.

There are three methods for leaving these messages:

- ⇒ Choose from over 20 standard “generic” messages that can be delivered via both Audio Response and Online Banking.
- ⇒ Compose a custom, personalized message to be delivered to an individual member via Online Banking.
- ⇒ Deliver a customized marketing message to multiple members via “Member Connect” Marketing Tools.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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STANDARD MESSAGES FOR AUDIO RESPONSE AND ONLINE BANKING

Because of the need for the message to be pre-recorded for AUDIO RESPONSE, this first method lets you choose from a list of 22 pre-defined messages covering many common credit union areas, so it is both quick and easy to choose a message to be delivered immediately to any member.

The following table shows the messages that are available, including the text that will appear in the Member Comments window in CU*BASE, as well as the actual recorded text that will be played or displayed in Audio Response or Online Banking:

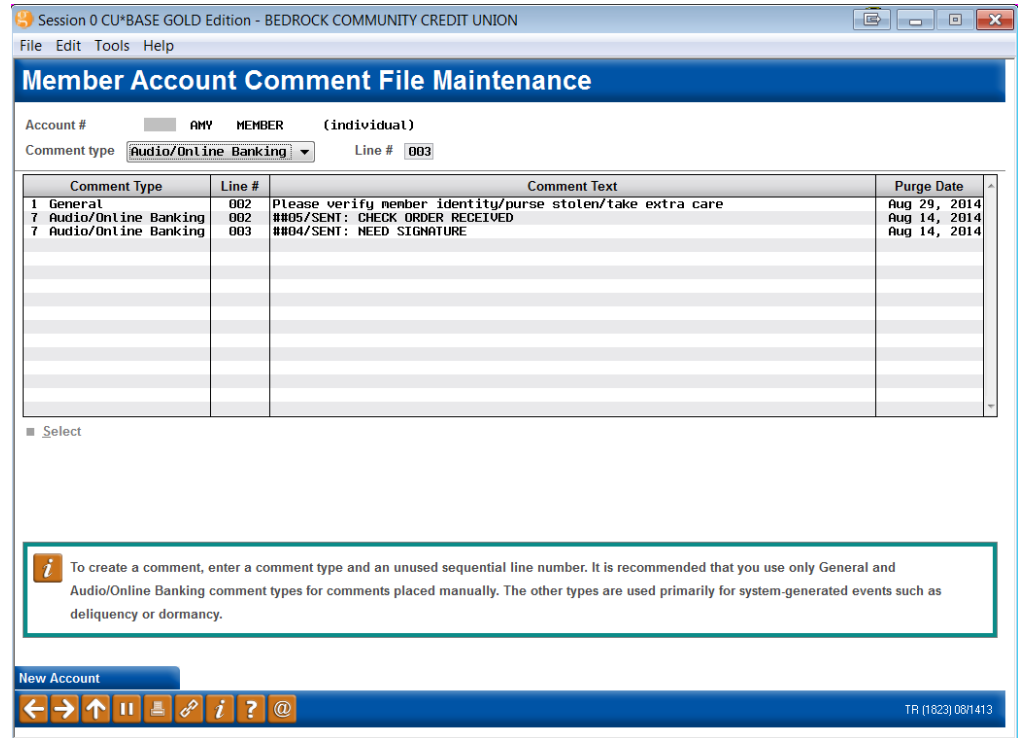
| # | <i>Message To Be Read/Displayed In Audio/Online Banking</i> | <i>Displayed in Member Comment Window</i> |
|----|--|---|
| 01 | We have a question about your account. Please contact a member service representative as soon as possible. | CONTACT MSR |
| 02 | Mail has been returned to us as undeliverable. Please contact us immediately with your new address. | UPDATE MASTER ADDRESS |
| 03 | Please update your phone number with one of our member service representatives. | UPDATE MASTER PHONE NUMBER |
| 04 | The credit union needs your signature. Please call us to make arrangements or stop in as soon as possible. | NEED SIGNATURE |
| 05 | Your checks have arrived; you may pick them up at your convenience. | CHECK ORDER RECEIVED |
| 06 | Your loan has been approved. Please contact us to make disbursement arrangements. | LOAN APPROVED |
| 07 | We have questions or need information regarding your recent loan application. Please contact the credit union as soon as possible. | QUESTIONS REGARDING LOAN APP |
| 08 | Your credit card has been approved and a card order has been placed for you. | CREDIT CARD APPROVED |
| 09 | Your account is overdrawn. Please contact the credit union as soon as possible. | ACCOUNT OVERDRAWN |
| 10 | Your term share certificate has matured. Contact the credit union as soon as possible to discuss your investment options. | CD MATURED |
| 11 | You deposited a check that has been returned for special handling. Please contact the credit union immediately. | CHECK/DRAFT RETURNED |
| 12 | The loan department has been trying to reach you. Please contact the credit union immediately. | CONTACT LOAN DEPT |
| 13 | Your credit card is delinquent. Please contact us to make repayment arrangements. | CREDIT CARD DELINQUENT |
| 14 | Your loan is delinquent. Please contact the credit union immediately to discuss payment options. | LOAN DELINQUENT |

| # | <i>Message To Be Read/Displayed In Audio/Online Banking</i> | <i>Displayed in Member Comment Window</i> |
|----|--|---|
| 15 | Your account is considered dormant. Please contact the credit union as soon as possible. | DORMANT ACCOUNT |
| 16 | Our records indicate that we still need a copy of your vehicle title. Please contact the credit union as soon as possible. | NEED VEHICLE TITLE |
| 17 | Our records indicate that we need a current certification of insurance coverage for your loan collateral. Please contact the credit union as soon as possible. | NEED PROOF OF INSURANCE FOR COLL |
| 18 | You are required to take a minimum distribution from your IRA account by December 31st of this year. | IRA REQUIRED MINIMUM DIST |
| 19 | We have received a cancellation notice for your loan collateral insurance. Please contact the credit union immediately. | INSURANCE CANCELLED |
| 20 | Your payroll deduction has changed. Please review your account allocations with a member service representative. | CHANGE TO PAYROLL DEDUCTION |
| 21 | Your accounts have been frozen. Please call one of our member service representatives immediately. | FROZEN ACCOUNTS |
| 22 | We have restricted your ATM card. Please call the ATM coordinator immediately. | ATM CARD RESTRICTED |

LEAVING AN AUDIO/ONLINE BANKING MESSAGE

First, use **Tool #70 Enter General Member Comments/Messages** to access the Member Comment maintenance program. On the initial screen, enter the member's account base and use Enter to proceed to the following screen:

Screen 1



The example above shows how the messages look compared to a normal member comment. A new Comment Type “7” is used specifically for these types of messages. NO OTHER COMMENT TYPES WILL BE READ to the member in audio or online banking.

##05/SENT: CHECK ORDER RECEIVED

The two pound signs and the message number serve to flag this as a special message to be read in audio or online banking.

This will read “SENT” until the member hears or views the message in either Audio Response or Online Banking. After the message has been received by the member, this will change to read “RECD.” If desired, you could delete the comment manually at that time or wait for it to be purged normally according to the purge date on the comment record.

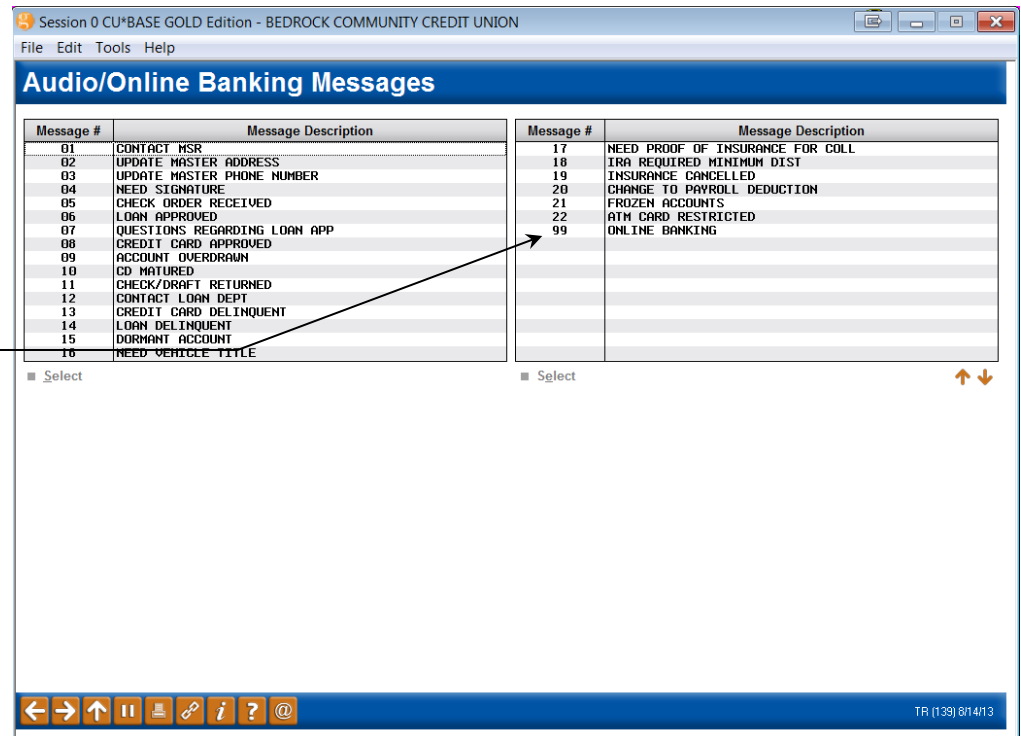
This is an abbreviated version of the actual message that will be seen or heard by the member. See the chart on the preceding pages for exact verbiage.

NOTE: Online Banking and Audio Response are able to deliver up to 2 messages to the member at one time. Additional comments will be delivered the next time the member accesses either system. Of these 10, only 2 can be personalized Online Banking messages (type 99).

To leave a message, enter *Comment type* **Audio/Online Banking** (7) and an unused line number. Use Enter to proceed:

Screen 2

See Page 9 for details about using message code 99.



This second screen lets you choose one of the 22 standard messages for online Banking and Audio Response, or message type 99 for a personalized message delivered in online Banking only (see Page 9 for details on this message type). Select the desired message and use Enter or Select to proceed to the third and final screen.

Screen 3

This final screen lets you control how the message appears in the Member Comments pop-up window in Teller, Inquiry and Phone software. Complete all fields, then use Enter to save the message and return to the first screen.

Field Descriptions

| <i>Field Name</i> | <i>Description</i> |
|---|--|
| Reference account type | If you wish to associate this comment with a specific account type, enter the suffix here. For these comments, it is generally recommended to use the base share account suffix 000. |
| Purge date | Enter the date on which the comment should be purged, even if the member has not yet seen the message. <div style="border-left: 1px solid gray; padding-left: 10px;"> The message will be read to the member only once. After that, the message will appear only in the Member Comments window in CU*BASE (if <i>Display in member account comments window</i> is checked). Therefore, you may prefer to set a purge date that is much sooner than the normal default date of one year. Otherwise, the comment will stay in place until it is manually deleted (using <i>Delete</i> (F16) on the screen shown above), or purged automatically on the default purge date. Depending on the message itself, it may be best to make the person who set the comment up responsible for deleting it once contact with the member has been made. </div> |
| Display in Member Account Comments Window | If you wish to include a notation of this message in the standard Member Comments pop-up window, as a reminder to tellers and other member service personnel about this message, check this box. Even after the member has received the message, this comment will remain until the Purge Date defined here. |

| Field Name | Description |
|-------------------------|---|
| | <p>This can be helpful for tracking whether or not the message was received by the member, and to make sure the message is communicated should the member come to the lobby or call the credit union before using audio response and online banking.</p> |
| Text for Comment Window | <p>If <i>Display in member account comments window</i> is checked, this field can be used to define the brief text that will appear in the Member Comments window for credit union employees to see.</p> <p>When using one of the 22 standard messages shown above, this text will automatically be filled in for you and cannot be changed. For personalized online Banking messages only (message code 99), you may update this with any text you wish to see in the Comments window.</p> |

If the *Display in member account comments window* box is checked, these comment types will appear just like other member comments in the pop-up Member Comments window Inquiry and Phone Inquiry software and the Verify ID window in Teller.

| Type | Comment | ID | Date |
|------|--|----|--------------|
| 000 | Please verify member identity/purse stolen/take extra care | ;v | Aug 14, 2013 |
| 000 | ##05/SENT: CHECK ORDER RECEIVED | ;v | Aug 14, 2013 |
| 000 | ##04/SENT: NEED SIGNATURE | ;v | Aug 14, 2013 |
| 000 | ##10/SENT: CD MATURED | ;v | Aug 14, 2013 |

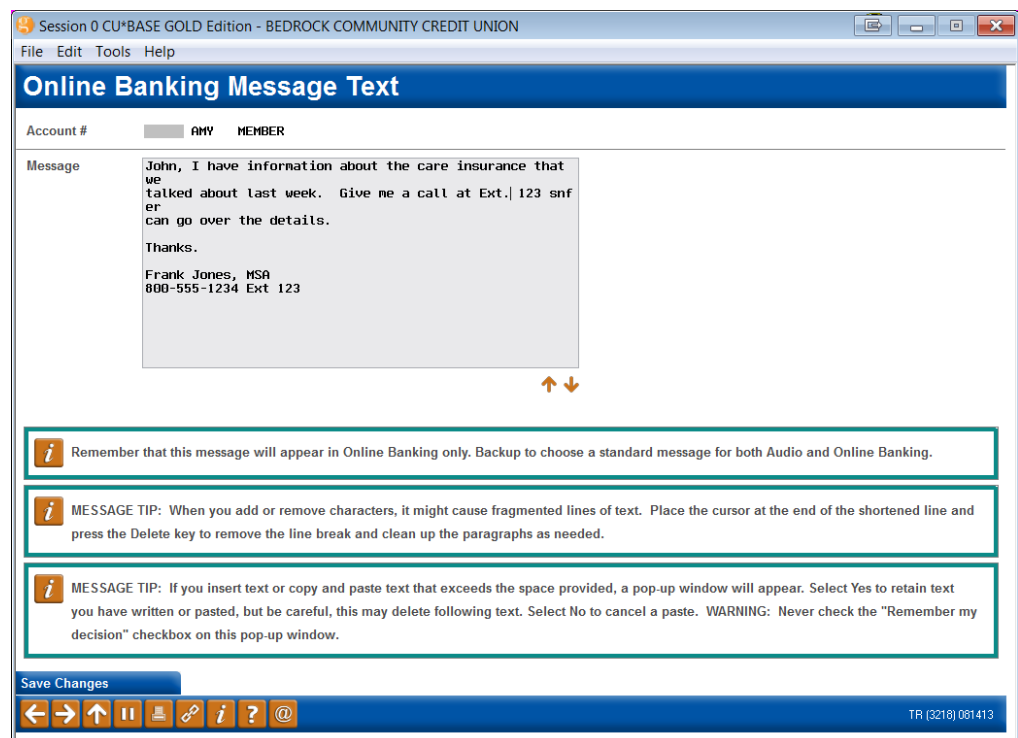
Remember that the word “SENT” will change to “RECD” once the member has received the message either via Audio Response or Online Banking.

PERSONALIZED MESSAGES FOR ONLINE BANKING

Because messages can be delivered to the Online Banking system using any text you provide, without having to pre-record a message as is necessary for Audio Response, there is a great deal more flexibility in defining custom, personalized messages for members in Online Banking.

For example, say you have been discussing an investment account with one of your members and need to update him on some new information you've researched on his behalf. You know he often uses online banking for day-to-day account activity, so you simply compose a one-time personal message and it is automatically delivered to him the next time he logs into online banking.

To use this feature, simply follow the instructions shown starting on Page 5, choosing message code **99 - Online Banking Message**. The following screen will appear:



Enter up to 12 lines of free-form text. The message will appear in online banking exactly as it appears on this screen. When done, use *Save Changes* (F5) to save and proceed to the final screen (see Page 7).

When the final screen appears, the first line of your message will be filled into the *Text for Comment Window* field. If you specify that this message should display in the Member Comments window, you may wish to modify this text so that it is appropriate for credit union staff. Example: "JIM SMITH EXT 243 NEEDS TO TALK TO THIS MEMBER"

Remember that online banking can only deliver 2 of these messages at a time; additional messages will be delivered the next time the member logs into online banking.

PUSH MARKETING THROUGH ONLINE BANKING: GENERATING MULTIPLE ONLINE BANKING MESSAGES



Member Connect helps you connect with your members regularly and consistently. Whether your goal is promoting a new product or service or simply keeping in touch for greater member retention, Member Connect makes it easy to communicate with your members.

Member Connect provides a single place to access many different CU*BASE marketing tools. The advantage of Member Connect, aside from bringing everything together into one handy location, is that it allows you to create a **single database file** of member account numbers, then use that same file to reinforce your message send the message to multiple members via email or online banking message.

Access the full booklet at
http://www.cuanswers.com/pdf/cb_ref/MemberConnect.pdf