Private Contacts

Communicating with Members via It's
Me 247

INTRODUCTION

Members can use the new Contact Us window in **It's Me 247** to enter free-form message in the Private Contacts window.

Private Contacts allow members to send messages that contain private information about their accounts, and your credit union (if configured) can then respond to the member via **It's Me 247**. This is not email, but a way for you to communicate back and forth with your members using tools they already use every day.

You can even elect to record both the conversation and your reply in a Tracker note so your credit union can save the conversation for additional follow-up or simply to retain a permanent record of the contact.

CONTENTS

IN A NUTSHELL

This section covers a basic outline of what you can do with the Private Contacts feature if you activate all its features.

- **This scenario covers features that must be activated.** The ability to reply and create a Tracker record must be activated. See page 9 for information on configuration options.

ABC Credit Union has set up the Contact Us feature to allow for replies and for the conversations to be copied to a Tracker. Here is an outline of how the feature works.

1. Mary Member logs in to **It's Me 247** and has a question about her signature loan. She clicks *Contact Us* and enters a subject line and a question, checks a box to direct her inquiry to the loan department, and provides a phone number at which to be contacted.

2. Sarah Employee is working the online banking requests queue and sees Mary's request appear. She opens it and reads the message.

   - She notices that Mary has provided a new phone number and saves that number to Mary's contact list. *See page 39 for more information about saving a phone number to CU*BASE.*

3. Sarah then composes a reply to Mary's message, telling her that John in the loan department will be contacting her about her question on the loan, calling her at the number that she designated.

4. Sarah sends the reply, copying the conversation to a Tracker note that she flags for follow-up by John's employee ID. At the same time Mary's request is deleted from the queue since she has completed the initial response.

5. The next time Mary logs in to **It's Me 247**, he sees Sarah's reply.

   - If Mary has another question or wants to clarify, he can initiate another message by clicking a Reply button which starts the entire process back at step 1, using the same subject line. ("RE:" is appended to the subject line, indicating that it is a reply.)

6. The Tracker follow-up alerts John in the loan department that he needs to contact Mary. He reads a copy of both Mary's request and Sarah's reply in the Tracker note and follows up as instructed, marking the Tracker complete (or creating another follow-up, if needed).

This process can be repeated as often as needed but each message and response are their own separate request/reply set, and each set is copied to a separate Tracker conversation string. However, because these will all be recorded under the same Tracker Type, all conversations with the member via this channel are easily viewable via the Tracker review screen.

- NOTE: If your credit union wants these interactions to be viewable all together, configure a special Tracker Type specifically for these interactions.

SPECIAL CHARACTERS AND PRIVATE CONTACTS

In member messages using the Contact Us feature the following special characters are not allowed:

- Double quotation mark "   (a single quote is allowed)

- Square brackets [ ] (the curly brackets are allowed)

- Backward slash \ (a forward slash is allowed)

- Vertical bar |

- Tilde ~

- Caret ^

The following special characters are allowed: `!@#$%&*()-_=+{}/?.>,<

MEMBER SENDS PRIVATE MESSAGE

At the heart of Private Contacts is the ability of the member to send messages, which can contain private information, to the credit union. Following is what the member sees in **It's Me 247**.

To initiate the private message the member clicks **Contact Us** from the top of **It's Me 247** or from the bottom of the menu on a mobile device.
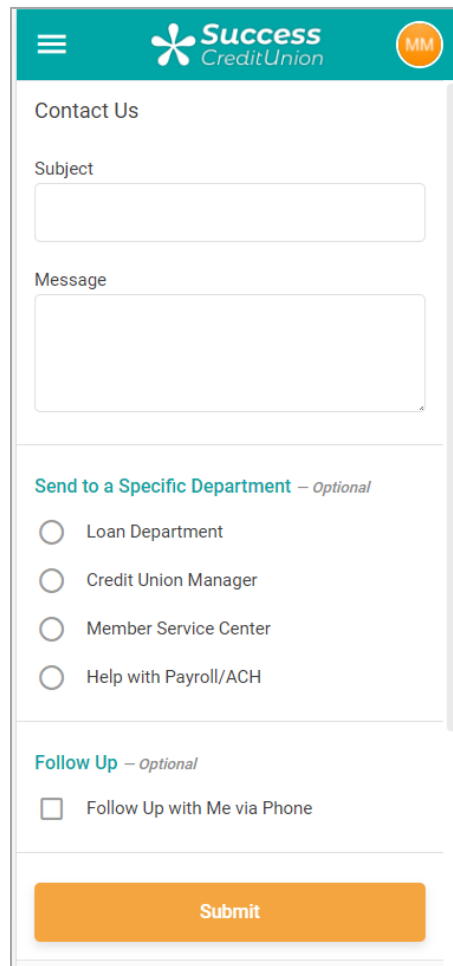
Member Clicks "Contact Us" to Initiate Private Message
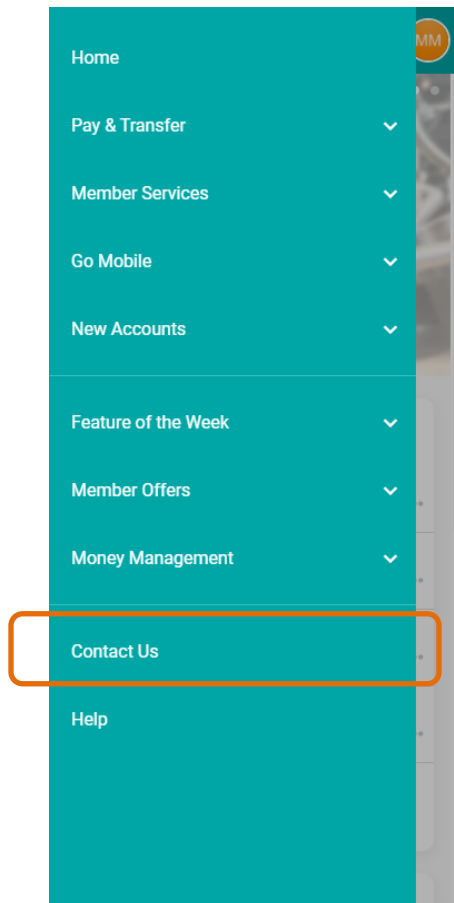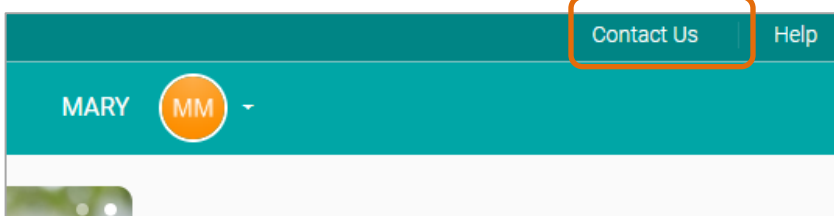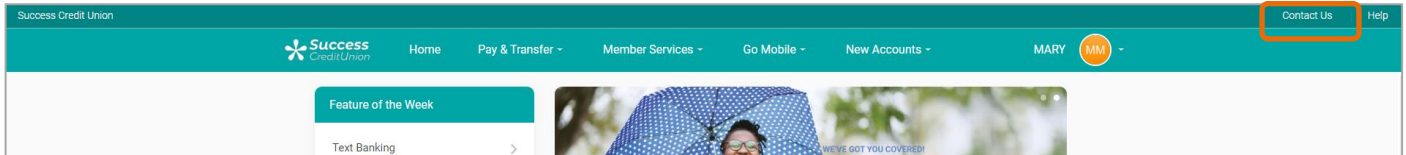
The member views the private message window.

Empty Private Message Window

Completed Privates Message Window (All Options Selected)

The Private Contact message allows members to include personal data, such as their account number and phone number. (Your credit union can also easily access the member's Verify ID window in CU*BASE when reviewing the private message. There you can also view the member's account number, phone number, etc.)

The member must type a subject on this window. The *contact by a specific department* is optional and does not require the entry of a phone number. If the member requests to be contacted (by a call or by text), they must type a phone number.

- NOTE: If members ask to be contacted by text message, this does not enroll them in text banking. Your credit union will need to have a procedure in place to respond to these requests.

- Refer to the Appendix for error messages that the member might see while on this screen.

Next the member clicks **Submit** to send the message to the credit union and receives a confirmation message.

Member Clicks "Submit" and Receives Confirmation Message
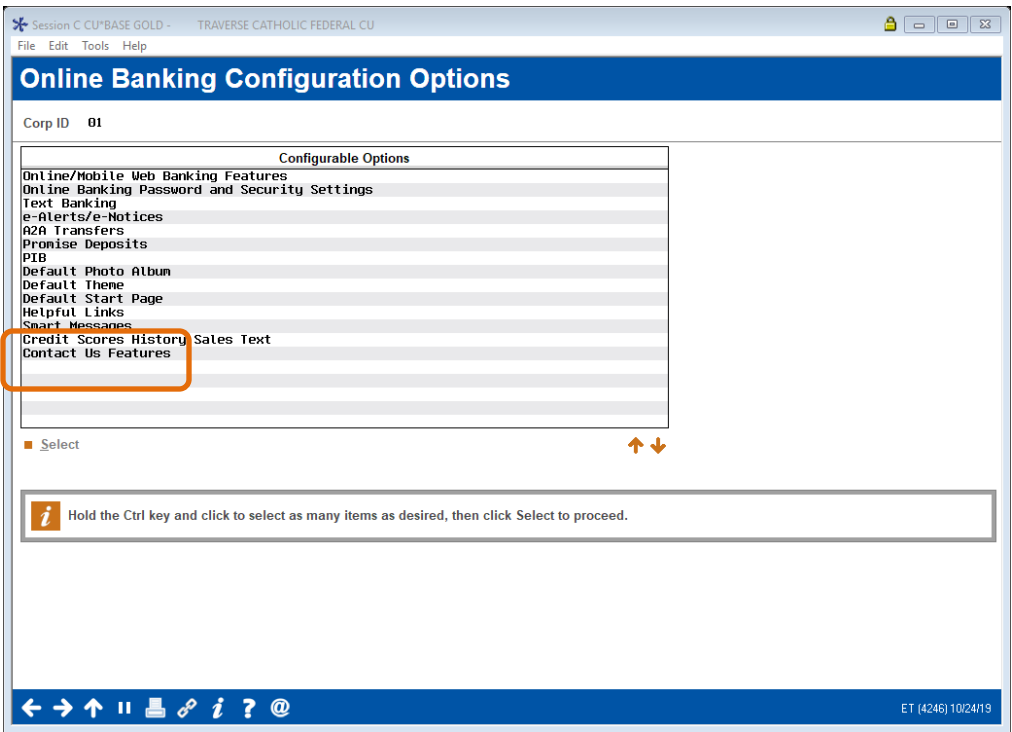
CONFIGURATION OPTIONS

This section discusses the different options your credit union has when configuring Private Contacts.

ACCESS TO THE CONFIGURATION SCREEN

On **Tool #569** *Online/Mobile/Text Banking VMS Config*, your credit union selects *Contact Us Features* from the listing.

Tool #569 Online/Mobile/Text Banking VMS Config

Upon entry, the configuration screen is blank, with only the Standard activation option selected. This section covers your options when configuring the Private Message feature.

Following is a close up of the configuration of ABC Credit Union, which is used in this booklet.

Online/Mobile/Text Banking VMS Config (Tool #569), then "Contact Us" (Using All Features)

Field Descriptions

Field Name	Description
Activate contact us feature	This section determined if the "Contact Us" button appears. (default setting) Select "Standard" (default) to have the button appear. Select "None" and the button will not appear. "Custom" is currently not available. *See page 12 for more details.*
Allow a reply via the secure message center	(Optional.) This box determines if your credit union employees can respond to private messages sent to your credit union. Leave this box unchecked to allow employees to read messages only.

Field Name	Description
	Check this box to allow employees to read messages and reply to them. *See page 13 for more information.*
Require replies to be copied to a tracker note	(Optional.) This section of the screen contains directions on how Trackers are handled for the responses by the credit union (if allowed by your credit union). To elect to require that every conversation to a member is recorded in a Tracker conversation check this box. (The member message is copied along with the reply in the Tracker.) • Tracker Type and Memo Type are entered in the corresponding field but are not required. If they are entered, they are prefilled in the reply screen. *See page 15 for more information on the options below.*
Default Tracker Type Memo Type	(Optional.) Used in conjunction with "Require replies to be copied to a tracker note" above, when checked. This allows the credit union to prefill Tracker and Memo Types for the Tracker conversation. *See page 15 for examples of the options covered below.* **Important note: This does not stop the employee from changing them when responding to the member's private message.** **Helpful Tip:** Your credit union may elect to create specific Tracker Type and Memo Type to allow for easier access to these Trackers once they are created. This can, for example, assist with reporting. *See the reporting section of this booklet on page 44.* **Option 1: Enter Tracker Type and Memo Type** Credit unions can elect to enter a Tracker Type and Memo Type. These will be prefilled when the employee answers the private message. The employee can change the Tracker Type and/or Memo Type when writing their response. **Option 2: Enter Tracker Type Only** Credit unions can elect to enter only a Tracker Type and leave it up to the credit union employee to supply the Memo Type when responding.

Field Name	Description
	Option 3: Leave Both Fields Blank Credit unions can elect to leave both fields blank. This will require the employee to enter a Tracker and Memo Type when responding.
Instructions to the member (will appear after the message is submitted)	This allows the credit union to configure a customized message that the member will read when they send the message. This message will appear under the words "Sent." This message can include helpful tips about your response strategy, including how quickly your member can expect to receive a reply. Otherwise, a default message will appear which reads, "A credit union representative will reply to your message as soon as possible. If this is an emergency, please call the credit union and will can address your need as soon as possible."

Following are examples of the configuration options covered previously in the table format.

DOES YOUR CREDIT UNION WANT TO USE PRIVATE CONTACTS?

The top of the configuration allows your credit unions to choose whether to activate the Contact Us feature or turn it off altogether. *At this time, "Custom" is not available.*

Top of Screen (Detail)

The setting of **Standard** the default. This means your credit union wants to have the *Contact Us* button appear in **It's Me 247**.

Selecting **None** will deactivate this feature.

This turns on the *Contact Us* button in **It's Me 247**. If your credit union selects this option, you are electing to not use the Private Contacts feature.

DO YOU ALLOW EMPLOYEES TO REPLY TO THE MESSAGES?

If your credit union wants to allow employees to respond to Private Contact messages but not to reply to them, leave **Allow a reply via secure message center** unchecked.

- Below is the default. To allow credit union employees to respond see the following example.

Leaving "Allow a reply..." Unchecked

☐ Allow a reply via the secure message center

Your employee will be able to read Private Contact messages sent to your credit union by members but will not be able to send replies to them using the feature, as shown following.

Default Configuration (No Replies Allowed)

If your credit union wants to allow employees to respond to Private Contact messages, check **Allow a reply via secure message center**.

Checking "Allow a reply" to Allow Replies in CU*BASE

Your employee will be able to read Private Contact messages sent to your credit union by members and will be able to send replies to them as shown below.

- If this box is left unchecked, employees will not be able to reply using the Private Contacts feature. (See previous example.)

Allow Replies using Private Contacts to Secure Message Center

See page 17 to see an example of an employee responding to a member's private message.

DO YOU REQUIRE TRACKERS TO SAVE RESPONSES (AND MESSAGES)?

When an employee replies to a private message, your employee can save their response (and the member's message) to a Tracker. This allows you to keep a record of every response sent. (Employees can always delete a member's message. In this case no Tracker is created by the system.)

In order to require the responses are saved to a Tracker, check **Require replies to be copied to a tracker note**. It is recommended that you create specific Tracker types and Memo types for this recording. To assist your employees, you might add a default Tracker/memo type combination. (These can always be adjusted.)

This special Tracker Type and Memo Type also can assist with later research and auditing. *See page 44 for information on how you might audit your private messages.*

If you have several different Memo Types to choose from, you might leave the *Memo Type* blank. In this case, the employee has to choose a Memo Type before sending the reply.

Make Trackers Required and Present Default Tracker and Memo Type

This section shows an example of where the credit union elects to require that every conversation to a member is recorded in a Tracker conversation and checks **Require replies to be copied to a tracker note**. (The member message is copied along with the reply in the Tracker.) With this selection, the credit union can elect to also include a default Tracker Type and Memo Type for the Tracker.

Middle of Screen – Require Trackers and Supply Default Tracker and Memo Type

☑ Require replies to be copied to a tracker note   Default tracker type [SM] 🔍   Memo type [SM] 🔍

Make Trackers Optional and Not Required

Or if you want, you can leave the **Require replies...** unchecked. Then the employee could choose to delete the Tracker/Memo Type at the time they are entering a reply and skip the copy on a case-by-case basis.

In this case you can optionally enter Tracker and Memo Types to default in to assist the employee. (This can be removed at the time the response is made if no Tracker is required.)

Middle of Screen – Trackers are Optional (Default Both)

☐ Require replies to be copied to a tracker note   Default tracker type [SM] 🔍   Memo type [SM] 🔍

Or you can just enter a Tracker Type and leave the Memo Type up to the employee.

Middle of Screen – Trackers are Optional (Default Only Tracker Type)

☐ Require replies to be copied to a tracker note   Default tracker type [SM] 🔍   Memo type [ ] 🔍

Following is the area of the screen where Tracker and Memo Types are entered.

Entering Tracker and Memo Type

DO YOU WANT TO ADD A RESPONSE ON THE SUBMIT WINDOW?

At the bottom of the screen your credit union can type the message the member will see in the confirmation window after they submit their private message. (This will appear on the "Sent!" window.) This allows your credit union to explain your procedure and how long the member can expect before they receive a reply.

- This can be left blank.
- NOTE: It is recommended that URLs NOT be included in this message as they will not appear clickable in online banking.

Bottom of Screen – Message to Member

CREDIT UNION EMPLOYEE WORKS PRIVATE MESSAGE

This section follows the procedures that **ABC Credit Union** would follow when receiving a message from **Mary Member**. This is covered at the front of the booklet.

EMPLOYEE READS PRIVATE MESSAGE AND RESPONDS

Private Contacts messages appear with other messages from members, including Personal Information Change requests and Membership Applications (or MAP), not shown.

Sarah Employee at **ABC Credit Union** sees **Mary Member's** message as she is working online banking requests in **Tool #13** *Work Online Banking Requests*.

She selects the Private Contact request from the listing and then *Work*.

Work Online Banking Requests (Tool #13)

Then **Sarah Employee** selects **Mary Member's** message and *Edit/work request.*

- NOTE: CU*BASE is designed so that only one employee can work this kind of request. If one employee is responding to a private message, all other employees will not see it in their listing.

Private Message Listing Shows Only These Messages

Sarah Employee views the message from **Mary Member**. From this screen she has the option to write a response, as allowed by **ABC Credit Union**.

Employee Views Detail of Message

Sarah Employee writes a response to Mary Member's request.

Employee Writes Response

In its configuration **ABC Credit Union** has elected to record the response to of the conversation in a Tracker and has supplied the Tracker Type and Memo Types by default.

- For other configuration options, see page 9.

Tracker and Memo Type Defaulted

Sarah Employee sends the response by selecting **Send/Delete Request**.

Employee Sends Message to Member

Sarah Employee then sees the confirmation window and clicks **Continue**.

Confirmation Window

The message is automatically deleted from the queue. Since **Sally Employee** entered Tracker information, she will next create a Tracker to record the conversation.

- If she does not create a Tracker, there will not be a record of the conversation. She can manually create a Tracker conversation. (This is covered later in the booklet.)

EMPLOYEE SETS TRACKER FOR FOLLOW UP ON PRIVATE MESSAGE

Now **Sarah Employee** moves to the Tracker window. She can review **Mary's** message and her response as the last conversation.

Tracker Message on Tracker Screen

In this case, **Mary Member** had requested that he get a follow up from a member of the lending department at **ABC Credit Union.**

Sarah Employee writes **John Lender** a message he will see in his follow up. **Mary Member** supplied her phone number in the contact request, so it is part of the Tracker.

Employee Writes Message to Team Member

Sarah Employee saves the Tracker using the standard **Save/Continue**. This will advance her to the final Tracker screen.

Employee Saves Tracker

On the final Tracker screen, **Sarah Employee** selects the calendar lookup to set the date for the follow up. This is because she is forwarding **Mary Member's** request that he be contacted by someone in the **Loan Department**.

Calendar Used to Set Follow Up Date

Sarah Employee assigns the follow up to **John Lender**.

Tracker Follow Up Contact Person Selected

Sarah Employee completes the saving of the follow up by clicking the forward button.

Employee Saves Follow Up

EMPLOYEE SEES THAT PRIVATE MESSAGE IS DELETED

Now that **Sarah Employee** has worked **Mary Member's** private message, it is deleted from the listing.

When **Sarah Employee** moves back to the main listing to be worked, **Mary Member's** message about the signature loan is no longer in the listing.

Employee Moves Back to Work Next Private Message

MEMBER RECEIVES RESPONSE FROM EMPLOYEE DIRECTLY UPON LOGIN

Directly after logging in to online banking **Mary Member** sees the **Sarah Employee's** response and her private message request.

Member Receives Response from Employee Directly Upon Login

Mary Member clicks **View** to view the message in the Message Center, which is filtered to only show Private Contact messages. She selects the message to read the response from the credit union.

Message Center

Private Contacts ▾   **Edit**

● **Signature Loan Information**
10/25/2021   >

Showing 1 Message

Load More Messages

Page will timeout in 14:53

Success Credit Union

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

< View Message

Signature Loan Information

Received 10/25/2021 at 4:17 PM

Your Message:

I am interested in a signature loan for $10,000 what do I have to do to apply

Thank you for your interest in a signature loan. I will have John Lender in our lending department contact you.

This message will be automatically deleted 30 days from when it was read.

Reply   **Delete Message**

Page will timeout in 14:54

Success Credit Union

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

ADDITIONAL ACTIONS (OPTIONAL)

This section covers additional actions the member and credit union can take using the Private Contacts feature.

MEMBER REPLIES TO RESPONSE FROM CREDIT UNION

In this scenario, the **Mary Member** clicks **Reply** to send a second private message to **ABC Credit Union**.

Member Clicks "Reply" to Respond to Message
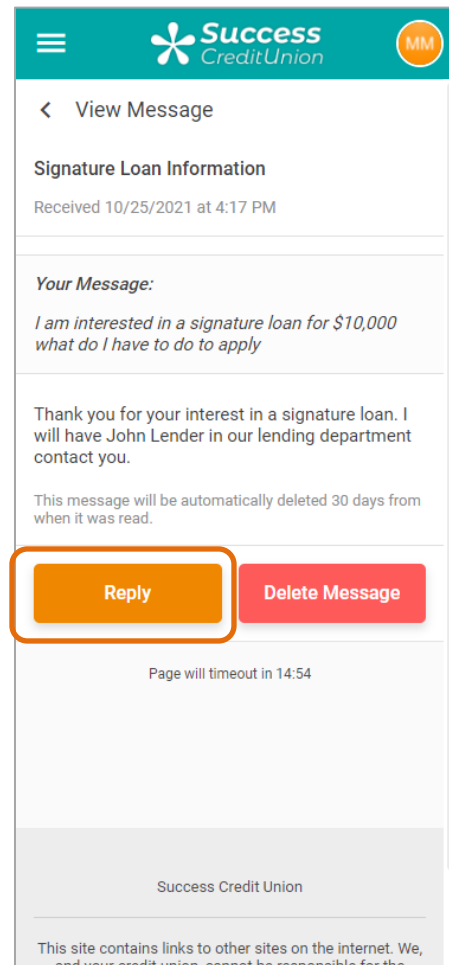
Mary Member feels like she is submitting a reply to Sarah Employee's message because the next message has "RE:" in front of it.

- In fact, he is submitting a second private message. The two are tied together for **ABC Credit Union** and the credit union knows it is tied to another message because the letters "RE:" are added to the subject line.

- Each time a reply is made by the member, an additional "RE:" is added to the Subject line.

Previous Subject Copied to New Message with "Re:"

Just as with the first private message, **Mary Member** writes her text and clicks **Send**.

Again, **Mary Member** sees **ABC Credit Union's** configured response.

Member Again Sees Confirmation Message with Credit Union Text
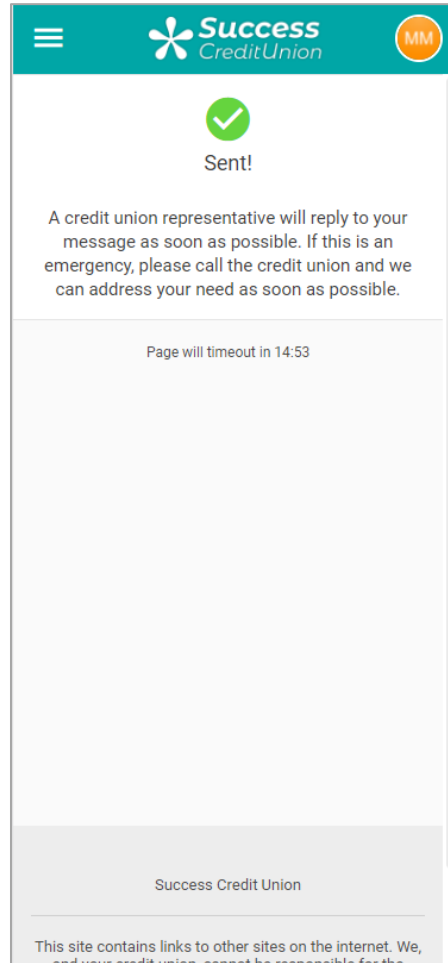
EMPLOYEE RESPONDS TO MEMBER REPLY

At this point, **Jane Employee**, another employee of **ABC Credit Union** is working the online banking request queue. She sees **Mary Member's** message and selects to work it, just as **Sarah Employee** did previously.

Employee Views Reply in Tool #13 and Selects it From the Listing

- Jane and Sarah cannot both be in the same Contact Request at the same time. Once a person begins working the request, the other employees no longer see it in their list.

Here the employee selects the private message from the listing and then **Edit/work request**.

Select to Work the Private Message from the Listing

Here **Jane Employee** could reply to **Mary Member's** response. She would then use **Send/Delete Request** to send the message.

Sending a Response

EMPLOYEE CHECKS TRACKER FOR PREVIOUS CONVERSATION DETAILS

Jane Employee realizes that this message is a continuation of a previous message, so she clicks **Tracker Review** to access the prior conversation.

Employee Accesses Previous Conversation

The Tracker for the private conversation is saved at the base share (000) account under the Tracker configured for private conversations.

Jane selects the Tracker configured for secure messages.

**Employee Selects Private Message Tracker While in Tracker Review Screen**

Then she reads the Tracker to see what was said previously to the member. It has a special Tracker associated with it since the credit union configured one specifically for this purpose.

- NOTE: Messages without replies are not saved with a Tracker conversation. However, from this location, an employee can manually enter a Tracker by selecting "Update."

Employee Sees Private Message and Credit Union Response in Tracker
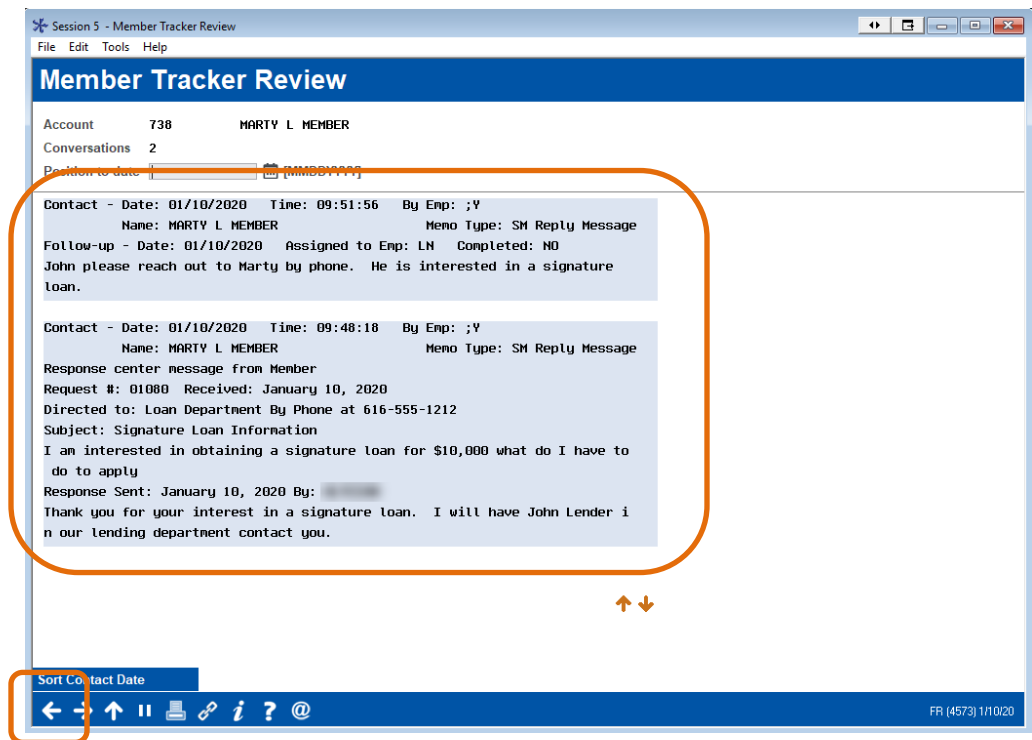
EMPLOYEE VIEWS VERIFY MEMBER SCREEN

Jane wants to check another thing before completely deleting the conversation. She returns to the screen where Mary has written her reply and clicks **Verify Member** to view the *Verify Member* screen.

Employee Accesses Personal Information on Member

Here she views the *Verify Member* screen for **Mary Member**.

Employee Views "Verify Member" Screen for Member

EMPLOYEE DELETES MESSAGE

Jane Employee decides **Mary Member's** message does not require a response, so she returns to the entry screen to delete it.

Employee Deletes Message

On the confirmation window, **Jane** clicks **Delete**.

WHAT IF THE MEMBER PROVIDES A NEW NUMBER IN MESSAGE?

If a member asks to be contacted at a number your credit union does not have recorded in CU*BASE for the membership, the number will appear with the indicator This is a new phone number.

This feature does not need to be activated by your credit union.

To save the phone number to the phone number database, your employee clicks **Save Phone#**.

Employee Sees that Message Has New Phone Number

Your employee will advance to the *Phone/Contact Numbers* screen. The new number will be included with a system-generated comment that notes that the phone number came from a contact request, along with the date it was entered.

- The label will be left with a question mark, which will cause it to prompt your employee for the label the next time you do maintenance on the screen.

Phone Number is Saved to "Phone/Contact Numbers"

When your employee clicks the back arrow to return to the Contact Request, the screen will indicate that the phone number is now saved by removing the **Save Phone#** button.

Screen Indicates that Number is Saved

As shown above the **Save Phone#** button no longer appears.

OTHER WAYS MEMBER IS NOTIFIED OF RESPONSE FROM CREDIT UNION

MEMBER WITH MULTIPLE RESPONSES AT LOGIN

If the credit union has sent more than one message, the member will instead still see a message directing him to go to the Message Center to read it.

When they click *View*, the member will advance to the Message Center with the messages filter for *Private Contact* messages.
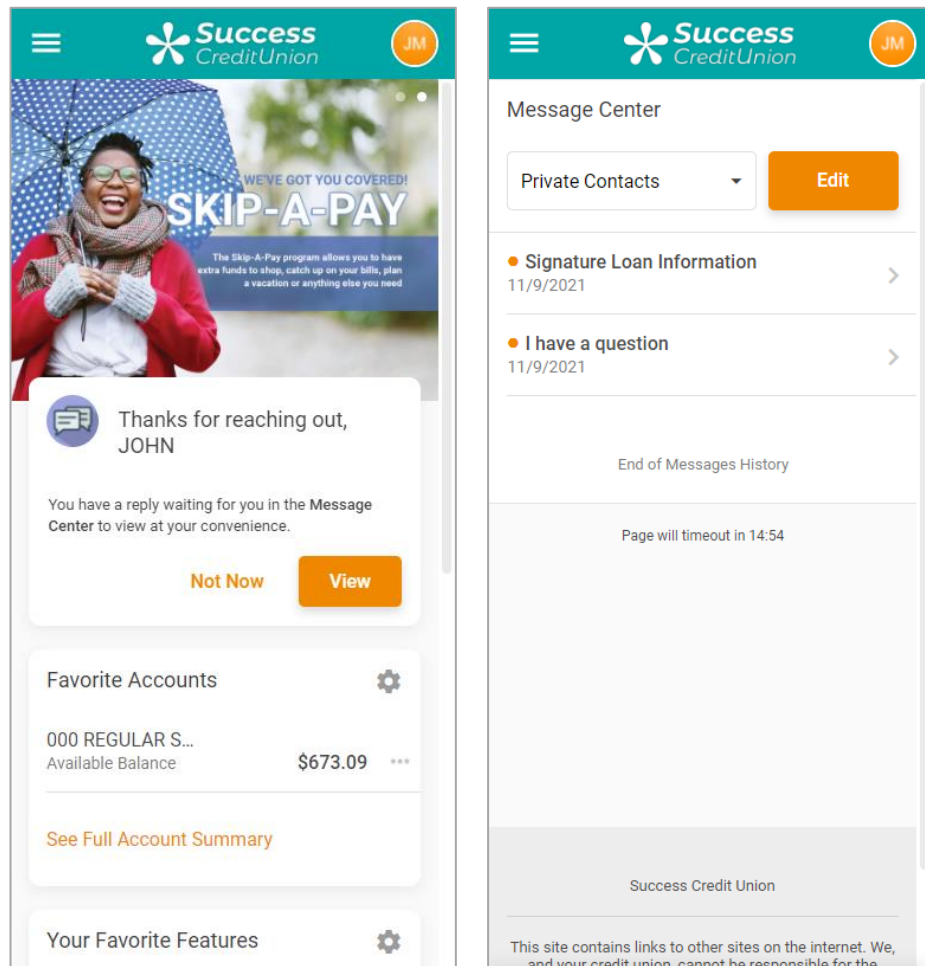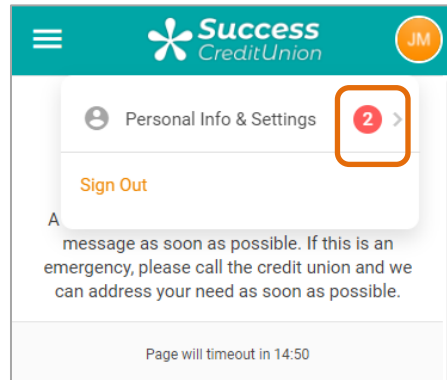
MEMBER DOES NOT LOG OFF DURING CREDIT UNION CONVERSATION

If your credit union replies to the member before they log off, the way they will know they have received a message is by the Message Center indicator. They will access this in the Personal & Info Settings section.

Message Indicator Alerts Member

RESEARCH AND AUDITING

Your configuration and/or credit union policy can be configured to require that all private message responses be recorded in a Tracker conversation. In addition, the system records the original message by the member.

It is also recommended that your credit union configure specific Tracker Types and Memo Types to be used to record these Tracker conversations.

MEMBERSHIP TRACKER

As covered earlier in this booklet, you can review Tracker conversations through viewing the Tracker on the base share (000) account.

Selecting the Tracker Assigned to Private Contacts

By selecting a Tracker assigned to Private Contacts, the employee can view all messages that came through this system.

Here you can see the member message and the credit union response of one conversation.

Tracker Conversation of a Private Contact Exchange

- NOTE: An employee could also manually add a Tracker conversation to this Tracker, for example if the member message was simply deleted.

PRINT MEMBER TRACKERS REPORT

Additionally, you can audit specific employee's responses to members by using **Tool #664** *Print Member Trackers*.

Print Member Trackers (Tool #664)

In the report filters, select the Tracker Type, Memo Type, and employee ID(s) (not shown) and check *Print conversation detail.* The following report will print showing you the detail of the Tracker including member message and employee reply.

Report Sample


```
3/18/20  12:11:37                              CREDIT UNION                    LTKLE1          Page
   RUN ON    4/07/20                         Member Tracker Listing                          User
                                                          Follow-up  Created  Assigned  Completed    Complet
Call Date  Call Time  Account #  Follow Up Name      Memo type       Date      By        To        By         Da
04/07/2020  11:45:26    12401                        Secured Mess              -3
            Conversation:  Response center message from Member
                           Request #: 01588  Received: April 07, 2020
                           Directed to: Loan Department By Phone at 616-555-1212
                           Subject: Signature Loan Information
                           I am interested in obtaining a signature loan for $10,000 what do I have to
                            do to apply
                           Response Sent: April 7, 2020 By:
                           Thank you for your interest in a signature loan.  I will have John Lender i
                           n our lending department contact you.
04/07/2020  11:47:21    12401                        Secured Mess              -3
            Conversation:  John please reach out to Marty by phone. He is interested in a signature
                           loan.
                                         *** END OF REPORT ***
```

APPENDIX: MISSING INFORMATION IN MESSAGE

If the member does not enter a subject, the message will still be sent.

If the member requests a contact via phone or text, the member will not be able to send the message.

If the member requests a contact via phone and does not enter a ten-digit number, he will see this error message.

Warning Message – Private Message Requesting Follow Up by Phone Missing Ten-Digit Phone Number