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# Smart Messages

## A Marketing Tool with Intuition



### Introduction

If you work in the marketing department at your credit union, make your job a bit easier by using Smart Messages.

They are termed “Smart Messages” because they can actually detect whether or not an individual member is enrolled in or using a certain service. If the member isn’t enrolled in or using that service, the message will appear to the member in online banking. Once the member starts using or enrolls in that service, the message stops appearing for that member.

Read more to learn how your credit union can begin harnessing the power of Smart Messages.

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
<http://www.cuanswers.com/resources/doc/cubase-reference>  
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# How Smart Messages Compliment Other Marketing Tools

CU\*BASE has other online marketing tools, but Smart Messages are truly unique and have features that other CU\*BASE tools do not.

Smart Messages contain not only a marketing message, but also an image to attract the member to the message. They're also clickable. When clicked on, they redirect members to a sign-up page in online banking where they can sign up for the service advertised on the Smart Message (or ask the credit union to contact them with more information in the case of the Account to Account and CU\*Talk Smart Messages).

Perhaps the best feature of Smart Messages is the one that saves time for your marketing staff: intuition. They detect member usage and enrollment statuses based on settings in CU\*BASE and then display in online banking to market to members any services they're not using or enrolled in. Once the member enrolls in or begins using a certain service, the message, detecting that in CU\*BASE, no longer displays to them in online banking.

All your credit union needs to do is decide which features you would like to display Smart Messages for (see Page 11) and the system does the rest of the work. Smart Messages are a true time saver for your staff.

Note that you may want to coordinate your Smart Messages with other marketing campaigns. For example, if your credit union is marketing e-Statements this month, you may want to only turn on e-Statement Smart Messages. In this way, Smart Messages are the perfect supplement to your other marketing efforts.

Other online banking marketing tools that your credit union can use are:

- OBC articles
- e-Info
- Member Reach messages
- Member Connect messages
- CU\*OverDrive

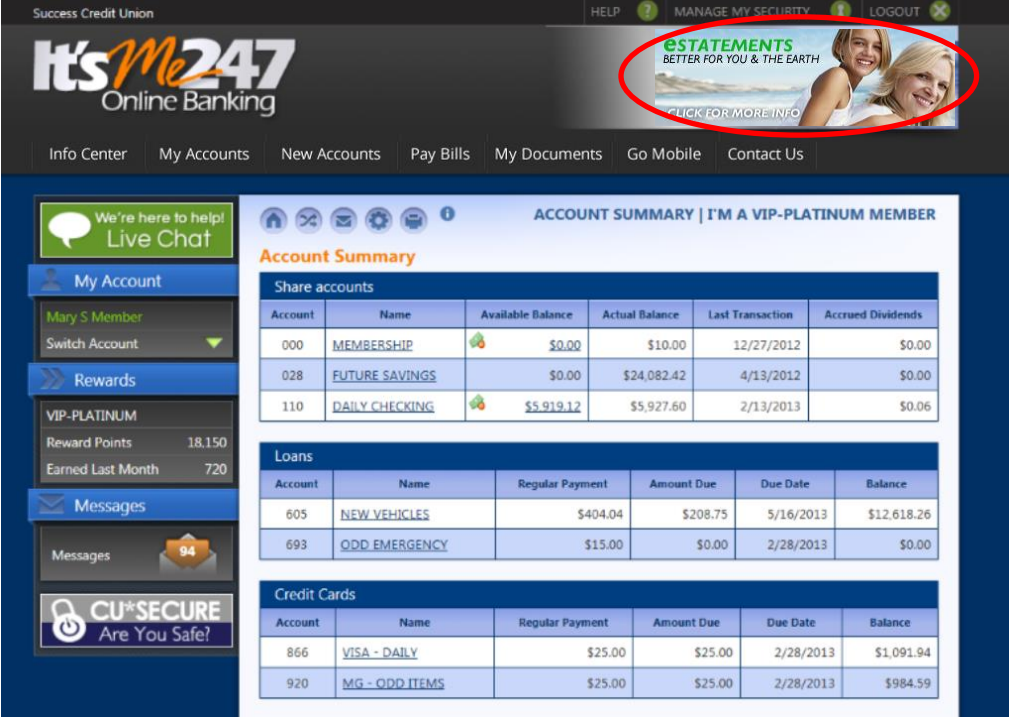
For more information on these and other online banking marketing tools, take a look at the [“It’s Me 247 Introductory Brochure”](#) or the **It’s Me 247** Reference Resources page on our website.

<http://www.cuanswers.com/resources/doc/its-me-247-reference>

# Appearance of Smart Messages

## WHERE THE MESSAGES ARE DISPLAYED

Smart Messages are displayed in online banking at the top right of the page (via full web version only, not via Mobile Web).



The screenshot shows the Success Credit Union online banking interface. At the top right, a Smart Message advertisement for "ESTATEMENTS" is displayed, featuring a photo of a woman and the text "BETTER FOR YOU & THE EARTH" and "CLICK FOR MORE INFO". This message is circled in red. The interface includes a navigation menu with options like "Info Center", "My Accounts", "New Accounts", "Pay Bills", "My Documents", "Go Mobile", and "Contact Us". The main content area shows an "ACCOUNT SUMMARY" for a "VIP-PLATINUM MEMBER".

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MEMBERSHIP	\$0.00	\$10.00	12/27/2012	\$0.00
028	FUTURE SAVINGS	\$0.00	\$24,082.42	4/13/2012	\$0.00
110	DAILY CHECKING	\$5,919.12	\$5,927.60	2/13/2013	\$0.06

Account	Name	Regular Payment	Amount Due	Due Date	Balance
605	NEW VEHICLES	\$404.04	\$208.75	5/16/2013	\$12,618.26
693	ODD EMERGENCY	\$15.00	\$0.00	2/28/2013	\$0.00

Account	Name	Regular Payment	Amount Due	Due Date	Balance
866	VISA - DAILY	\$25.00	\$25.00	2/28/2013	\$1,091.94
920	MG - ODD ITEMS	\$25.00	\$25.00	2/28/2013	\$984.59

The Smart Messages rotate with pictures from the member's online banking Photo Album each time the page is refreshed.

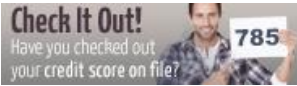

The messages are clickable. After clicking the message, the member is directed to the appropriate page prompting them to sign up for the service advertised in the message. See the chart on the next page to find out where members are directed to when they click each different type of Smart Message.

## WHAT THE MESSAGES LOOK LIKE

There are two Smart Messages that are displayed for each of the ten services that these messages market. The 20 available messages are shown below. For other ways to market to members using online banking, see Page 2.

Neither the message nor the picture is customizable.

Product/Service	Smart Message	Where Member Is Directed upon Clicking Message
Account Nicknames	 	My Account Nicknames page See Page 5.
A2A Transfers	 	Contact Request page See Page 5.
Bill Pay	 	Bill Pay Enrollment page See Page 6.
Overdraft Services Opt In	 	My Overdraft Protection Options page See Page 6.
CU*Talk	 	Contact Request Page See Page 5.
eAlerts	 	Your eAlert Subscriptions page See Page 7.
eNotices	 	Your eAlert Subscriptions page See Page 7.
eStatements	 	E-Statements Enrollment page See Page 7.
Mobile Web Banking	 	It's Me 247 Mobile Banking page See page 8.
Personal Information	 	My Information page See Page 8.

Product/ Service	Smart Message	Where Member Is Directed upon Clicking Message
Credit Score History	 	Credit Score History page See Page 9.

## WHERE MEMBER IS DIRECTED UPON CLICKING MESSAGE

### Message: Account Nicknames

### My Account Nicknames

\*Nicknames are designed to make it easier for you to keep track of your credit union accounts. Please be courteous to credit union employees and avoid using words that might be considered offensive. The credit union reserves the right to reject any account nickname.

Account	Description	Nickname
000	REGULAR SAVINGS	<input style="width: 80%;" type="text"/>
051	CHRISTMAS CLUB	<input style="width: 80%;" type="text"/>
110	REGULAR CHECKIN	<input style="width: 80%;" type="text"/>
610	USED VEHICLES	<input style="width: 80%;" type="text"/>
900	MC CLASSIC	<input style="width: 80%;" type="text"/>

### Messages: A2A Transfers and CU\*Talk

### Contact Request

I would like to be contacted by:

Loan Department

Member Service Representative

Credit Union Manager

Someone regarding payroll/ACH

My email address is:

My phone number is: (  )  -

If you would like to send a specific message, please feel free to contact [Success Credit Union](#). Remember that email is not a secure way to send information. Please do NOT include account numbers, Social Security numbers, or other confidential information in your email message.

**Message: Bill Pay**

**Bill Pay Enrollment**

\*\*\*By continuing you are agreeing to the fees, terms and conditions\*\*\*

Welcome to It's Me 247 Bill Pay, ABC Credit Union's online bill payment system!

There is a monthly \$2.00 fee for the bill pay service and there are a few miscellaneous fees that will be assessed upon sending a payment inquiry.

Please select the account you would like to set as your primary account for paying bills then click the "Next" button below to complete the enrollment process.

**Enter your Information:**

**Email Address:**

testuser@cuanswers.com

**Primary Account:**

None

**Message: Overdraft Services Opt In**

**My Overdraft Protection Options**

Overdraft coverage gives you additional benefits in managing your money when funds are not available. When expected deposits are delayed or unforeseen expenses have reduced your available balance, overdraft coverage will allow your ATM or everyday debit card transactions to be approved, at our discretion. The credit union does charge a fee for posting these transactions, which can be found on your account disclosures.

If you would like to take advantage of this convenient feature, please select the Yes option below. You may change your selection anytime in the future by returning to this page or by contacting a credit union representative.

- Yes**, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- No**, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union Member Service Representative directly if you have questions about these options.

**Save Preferences**



## Messages: eAlerts and eNotices

### eAlert Subscriptions

The following are eAlert subscriptions currently setup for your account. Click on "Create new subscription" to setup a new eAlert. Click "Edit" to modify an existing subscription. Click "Delete" to unsubscribe from the eAlert. eAlerts will always appear in your Secure Message Center.

**The following are eAlert messages you may subscribe to, please select the type you wish to create:**

Create new Account eNotice subscription.

Create new Account Balance eAlert subscription.

Create new ACH Deposit or Withdrawal eAlert subscription.

Create new Loan Due eAlert subscription.

## Message: eStatements

### E-Statements Enrollment

We are pleased to offer a new timesaving alternative for handling your family's accounts at the credit union. Introducing e-Statements—an electronic version of your monthly or quarterly credit union statement. You can access them at any time through online banking, and even print them out on your own printer, from the security of your home.

Because they are stored on our secured server and can be accessed only after you enter your confidential password in online banking, only you have access to your statements on line—making e-Statements as secure as they are convenient. When your e-Statement is ready, you will receive a quick email notice from us. Simply sign on to online banking and click the e-Statements button to view your current statement information. You can even check previous statements online at the same time!

E-Statements are kept online for up to 12 months at a time. There is no cost for members to use this service and you may un-enroll at any time. It's easy, fast and convenient!

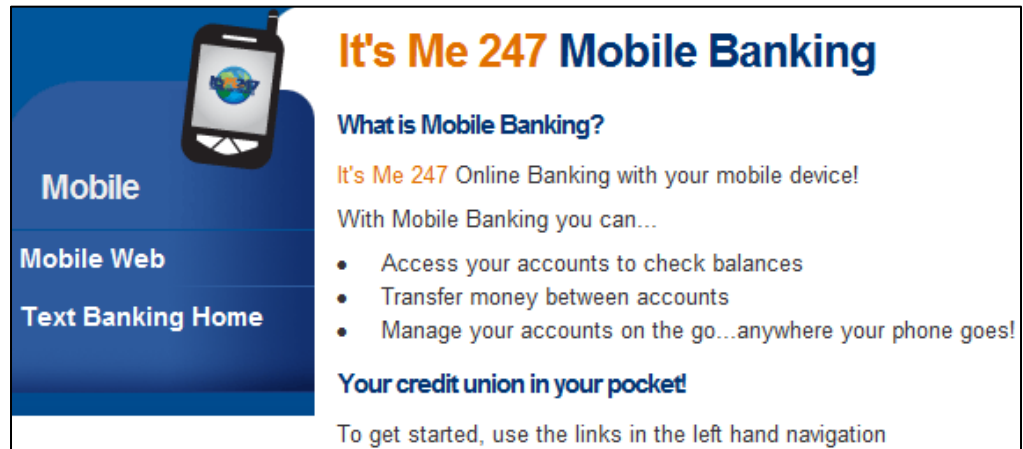
All you have to do to start receiving your credit union statements is choose one of the following options, verify your email address, and click Accept. If you change your mind, you can use this same form to cancel e-Statements. If you have more questions or would like us to enroll for you, please feel free to call the credit union directly.

- I would like to receive my statements electronically. I understand that printed statements will no longer be sent and I can check my statement through online banking.
- I no longer wish to receive my statements electronically.

E-Statement Email address:

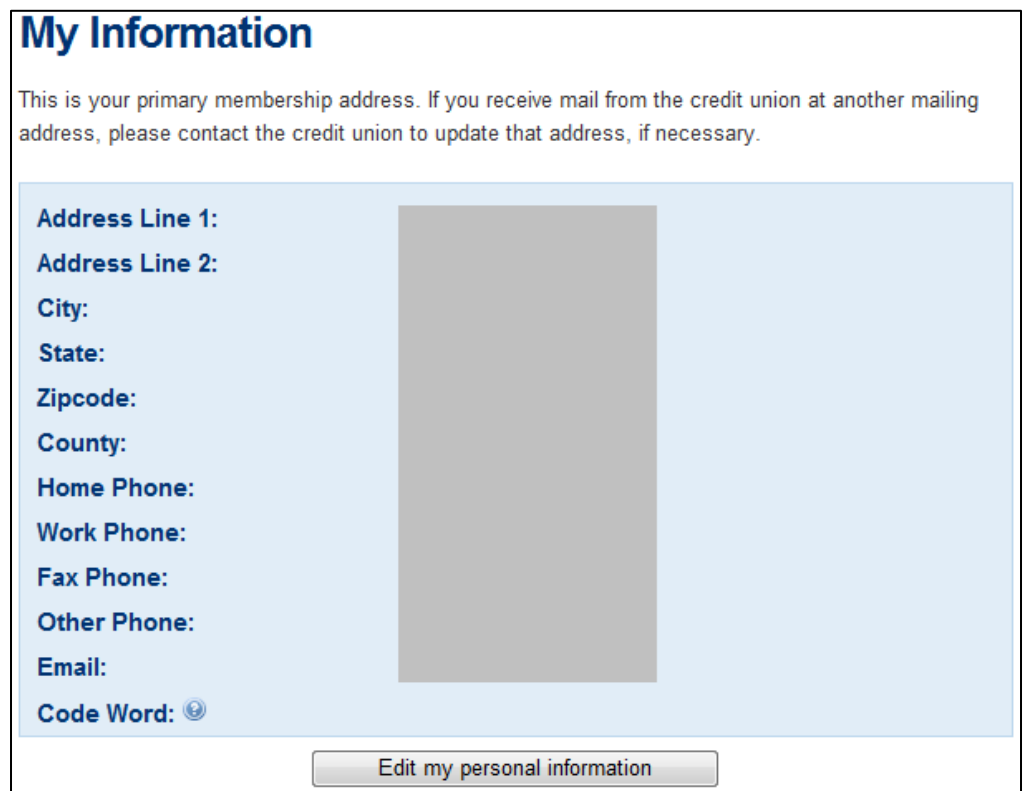
Accept>>

### Message: Mobile Web Banking



The image shows a smart message for mobile banking. On the left is a blue navigation menu with a smartphone icon at the top. The menu items are 'Mobile', 'Mobile Web', and 'Text Banking Home'. The main content area has a title 'It's Me 247 Mobile Banking' in orange and blue. Below the title is the heading 'What is Mobile Banking?' followed by the text 'It's Me 247 Online Banking with your mobile device!'. Underneath is 'With Mobile Banking you can...' followed by a bulleted list: 'Access your accounts to check balances', 'Transfer money between accounts', and 'Manage your accounts on the go...anywhere your phone goes!'. Below the list is the heading 'Your credit union in your pocket!' and the text 'To get started, use the links in the left hand navigation'.

### Message: Personal Information



The image shows a smart message for personal information. The title is 'My Information' in blue. Below the title is a paragraph: 'This is your primary membership address. If you receive mail from the credit union at another mailing address, please contact the credit union to update that address, if necessary.' Below this is a light blue form area with labels for 'Address Line 1:', 'Address Line 2:', 'City:', 'State:', 'Zipcode:', 'County:', 'Home Phone:', 'Work Phone:', 'Fax Phone:', 'Other Phone:', 'Email:', and 'Code Word:'. To the right of these labels is a large grey rectangular placeholder. At the bottom of the form area is a button labeled 'Edit my personal information'.

*If, after clicking the message, the member enrolls for or begins using the service, the member will stop receiving the Smart Message for that particular service.*

*The exception is for the Personal Information Smart Message, which always displays for members if the credit union has that message activated.*



## Credit Score History

Home, Refresh, Mail, Settings, Print, Info

CREDIT SCORE | I'M A SILVER MEMBER

### Your Credit Score

Below is the most recent score the credit union has on file for you, from the last time one was obtained (notice the "as of" date). Viewing this page does not initiate a request for credit information directly from any bureau. Contact us if you have questions or would like more information.



**725**  
As of Sep 13, 2018



300 580 640 700 750 850

[View Our Rates](#) [Learn More](#) [Contact Me About My Score](#)

Managing your credit is an important aspect of your financial health. Cartoon City Federal Credit Union offers this view of your credit score history with us in an effort to partner with you to assist you in achieving your financial goals.

This credit score history comes from your interactions with the credit union. We will not have on record scores that other entities may have pulled to check your credit. We may pull a credit report for you when you open a membership, seek to open a checking account, or apply for a loan. Be assured that viewing these scores here will not affect your score.

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# SMART MESSAGES FROM THE MEMBER'S PERSPECTIVE

To best understand Smart Messages, take a look at these real-world scenarios.

**Success Credit Union** is promoting Mobile Web Banking this month and has therefore selected the Mobile Web Banking Smart Message to display all month, in addition to the Smart Message they display all the time for their overdraft services and personal information reminder.

Sarah, a member who has opted in for overdraft services but who hasn't used Mobile Web Banking for three months, logs into online banking to update her address and check her account balance.



After logging in, Sarah notices her online banking Photo Album picture in the top right corner of her screen. She goes to the personal information page to update her address. On this page, she sees a different picture at the top right promoting Mobile Web Banking. She then goes to the accounts page to check her account balance. On this page, she notices a picture reminding her to update her personal information.

**Laurel Credit Union** offers members all ten services for which there are Smart Messages, but only promotes one service per month. This month, they are promoting bill pay, so they have activated their bill pay and personal information Smart Messages.

Mike, one of their members who is not enrolled in bill pay, logs into online banking to transfer some money.

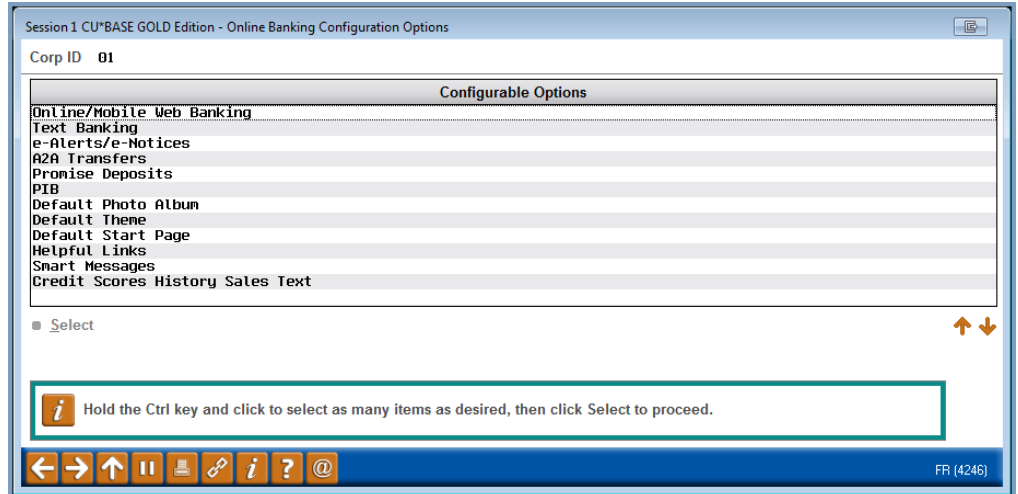


After logging in, Mike notices the Bill Pay Smart Message in the top right corner of his screen. He then goes to the transfer page to transfer some money. Once on this page, he notices his Photo Album picture in the top right corner of his screen. Next the photo album is replaced with a Smart Message reminding him to update his personal information.

# Smart Message Configuration

To configure Smart Messages in CU\*BASE, follow the steps below:

1. Go to **Tool #569 Online/Mobile/Text Banking VMS Config**.
2. Select *Smart Messages*.



3. In the Work with Smart Message Configuration screen, click the Smart Messages you'd like to display to members in online banking.



4. Click Save (F5).

## ACTIVATING A SERVICE SO THE SMART MESSAGE CAN BE DISPLAYED

In order to activate a certain Smart Message in online banking, the service which that message promotes must first be activated in CU\*BASE. If a service is not activated, it will give you the following error message when you select to display the Smart Message for that service: “Your credit union does not offer this service.”

For example, before marketing e-Statements to members via Smart Messages, your credit union must first activate that service for members (if it hasn't already been activated of course).

Refer to the table below to learn how to activate each Smart Message service.

<i>Service</i>	<i>Activated Via</i>
Account Nicknames	<b>Tool #569 Online/Mobile/Text Banking VMS Config</b>
A2A Transfers	OPER #10 > #3-CU Master Profile (must be activated by CU*Answers)
Bill Pay	OPER #10 > #3-CU Master Profile (must be activated by CU*Answers)
Overdraft Services Opt In	<b>Tool #558 NSF/OD Transfer Configuration</b>
CU*Talk	OPER > #10 > #8-ARU/Online Banking Configuration (must be activated by CU*Answers)
eAlerts	<b>Tool #569 Online/Mobile/Text Banking VMS Config</b>
eNotices	<b>Tool #569 Online/Mobile/Text Banking VMS Config</b>
eStatements	<b>Tool # 251 Configure eStatements Settings &amp; Fees Tool #262 Configure Monthly eStatement Emails</b>
Mobile Web Banking	Always activated for all credit unions
Personal Information	<b>Tool #569 Online/Mobile/Text Banking VMS Config</b>
Credit Score History	OPER > #10 > #8-ARU/Online Banking Configuration (must be activated by CU*Answers)

## SMART MESSAGES AND PIB

For the following services advertised on Smart Messages, the member must have that service enabled in his/her PIB settings. In other words, if the member has one of these services turned off in PIB, then the member will not see a Smart Message for that service, even if your credit union has activated the service and Smart Message.

- A2A Transfers
- Bill Pay
- Personal Information