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Building the Factory

Vol. 3: I Want to Increase Bill Pay Usage

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sales success.

What is the Campaign?

Contact current members who have a checking account but are not actively enrolled in **It's Me 247** Bill Pay. The power of this campaign is in the opportunity to promote Bill Pay services and drive member loyalty and engagement by becoming the member's primary financial institution. Converting members to use **It's Me 247** Bill Pay will create new awareness of other lending opportunities the member may have at outside financial institutions.

To identify what percentage of members are using Bill Pay, use the Tiered Srvc Monthly Comparison (MNMRT #14).

Comparative Tiered Scoring Analysis Date Selection

History available from **November 2003** to **June 2016** Drilldown and analysis of members with 0 points for **June 2016**

Months to Analyze

Choose a setup: Quick Custom

Choose up to 4 months for me using a Month Quarter Annual interval ending **Jun 2016** [MMYYYY]

Analysis Layout

Sort months Ascending (most recent on right) Descending (most recent on left) Order as entered

Start with Relationship Management Summary (Members Scored)
 Penetration Analysis: PFI Goals
 Penetration Analysis: Savings Goals
 Penetration Analysis: Loan Goals
 Penetration Analysis: Self-Service Goals
 Penetration Analysis: Member-Elected Deposits Goals

Comparative Tiered Scoring Analysis

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS

Drill down and 0 points analysis for June 2016

Description	06/2013		06/2014		06/2015		06/2016		Comment
	Members	%	Members	%	Members	%	Members	%	
ATM	14,337	35.4	16,633	37.8	22,255	37.9	24,131	38.2	
Checking/Debit	13,372	33.0	15,627	35.6	21,360	36.4	23,690	37.5	
Credit Card	8,188	20.2	9,260	21.1	11,847	20.2	13,954	22.1	
Active Audio Rspnse	2,492	6.1	2,590	5.9	2,790	4.8	2,691	4.3	
Active Online Bankng	15,286	37.7	17,352	39.5	23,445	39.9	19,088	30.2	
E-Stmt Enrolled	17,907	44.2	21,514	49.0	31,026	52.9	36,401	57.6	
Bill Pay Enrolled	4,481	11.1	4,930	11.2	5,881	10.0	7,174	11.3	
Valid e-Mail Address			27,240	62.0	37,867	64.5	42,712	67.5	
E-Notice Enrolled			9,717	22.1	29,996	51.1	31,809	50.3	
E-Alert Enrolled			1,555	3.5	2,208	3.8	2,802	4.4	
Mobile Text Banking			857	2.0	1,309	2.2	1,865	2.9	
Wrong Address			219	.5	922	1.6	1,274	2.0	
CU Marketing Opt-in			40,441	92.0	54,373	92.6	58,500	92.5	
Third Party Mkt Opt			40,022	91.1	53,935	91.9	58,086	91.8	
Reg E Opt-in			16,696	38.0	23,523	40.1	26,392	41.7	
Mobile Web Banking							14,047	22.2	

How Do I Find the Target Group?

This campaign can be started by using the **List Generator (Database/Labels)** tool in the Member Communication (MNPRTC) menu.

This tool will allow you to quickly identify all members who are not enrolled in Bill Pay, with the ability to export the information to a file to use with Member Connect.

Entering the Selection Criteria

- 1) To locate members without Bill Pay but with checking accounts, launch the List Generator (MNPRTC #5)
- 2) Select the MASTER file

- Exclude CU contact opt outs (this screen also allows you to exclude members based on other demographic indicators such as membership type and write-off status)

Session 1 CU*BASE GOLD Edition - TEST CREDIT UNION

File Edit Tools Help

Member List Generator

Select by	Include Only		
Membership type	<input type="radio"/> Individual	<input type="radio"/> Organization	<input checked="" type="radio"/> Does not matter
State	<input type="text"/>		
ZIP code	<input type="text"/>	to <input type="text"/>	
Select by	Include/Exclude		
Wrong addresses	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter
Foreign addresses	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter
Members with write-offs	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter
3rd-party opt out flag	<input type="radio"/> Include	<input type="radio"/> Exclude	<input checked="" type="radio"/> Does not matter
CU contact opt out flag	<input type="radio"/> Include	<input checked="" type="radio"/> Exclude	<input type="radio"/> Does not matter
Select by	Criteria		
Marketing club types	<input type="button" value="Select"/>		
Membership designation	<input type="button" value="Select"/>	1 selected	

- Include members with a checking account (to target all members regardless of checking account status, leave these selections cleared)

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File Edit Tools Help

Member List Generator

Select Accounts With Application Types

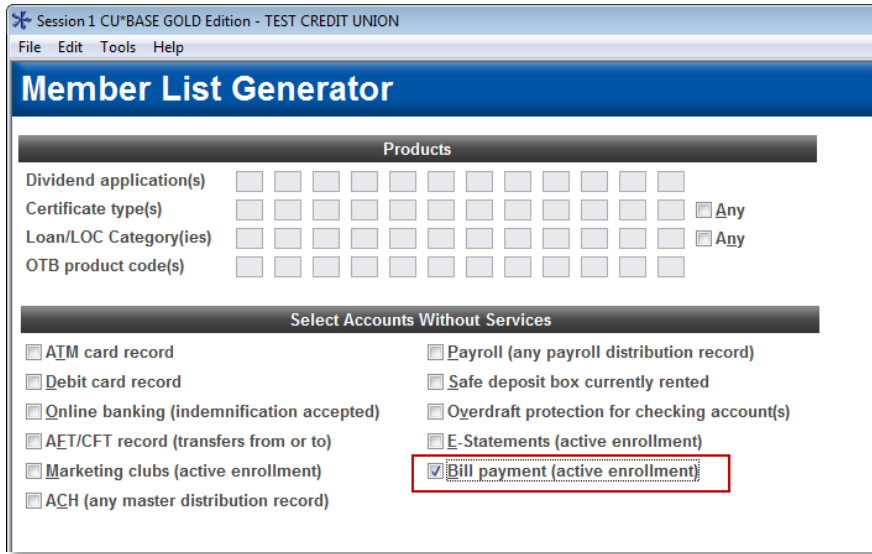
SH
 IR
 SD
 CD
 TX
 LN
 OC
 OTB

Select Accounts With Products

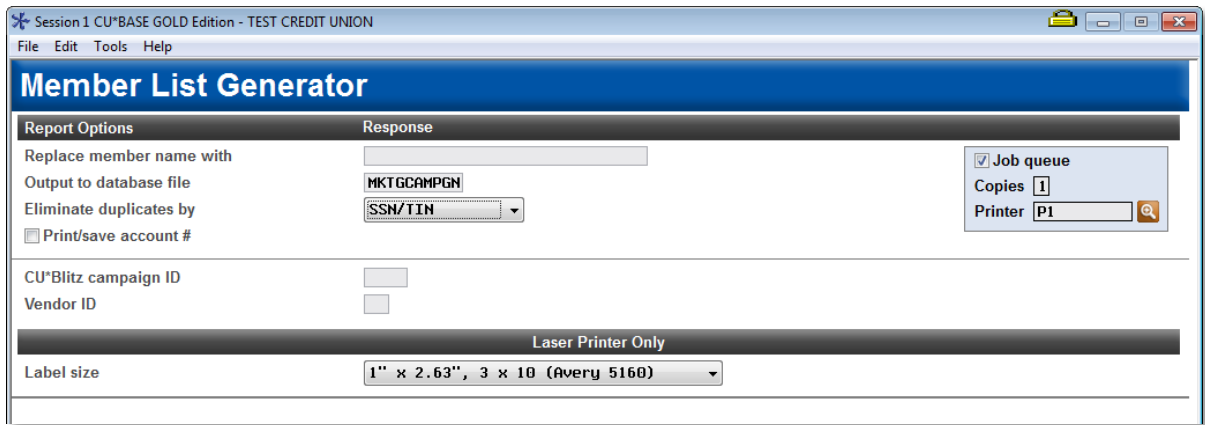
Dividend application(s)	<input checked="" type="checkbox"/> CN	<input checked="" type="checkbox"/> CK	<input checked="" type="checkbox"/> BN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Any
Certificate type(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Any
Loan/LOC category(ies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Any
OTB product code(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Any

Select By	Low	High
Aggregate balance (all selected accounts)	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>

5) Select members without Bill Pay



6) Export list to a database file



At this point you can either continue with the list for use with Member Connect (telemarketing trackers, statement inserts, or online banking messages) or you can use a Query to export a list with email addresses for use in an HTML email campaign.

Creating the Query

In order to use the list for use in an HTML email campaign, you must first create a Query to include the email address of the targeted individuals.

- 1) Use the CU*BASE Report Builder (MNQUERY #1) to create a new Query that joins the exported database file (in QUERYxx) to the PC Member Config file (PCMBRCFG in FILExx), which contains member email address. Match files on Account Base.

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File Edit Tools Help

Specify File Selections

Choose a File

File name: MKTGCOMPGN (Name of file)

Location: FILECU (Location where the file is stored - FILExx or QUERYxx)

Member: *FIRST (Set of data within the file) Optional

Format: *FIRST (An arrangements of fields within the record) Optional

File ID: T01 (Shortcut name - T01, T02, etc. or A, B, etc.)

Choose a File

File name: PCMBRCFG (Name of file)

Location: FILECU (Location where the file is stored - FILExx or QUERYxx)

Member: *FIRST (Set of data within the file) Optional

Format: *FIRST (An arrangements of fields within the record) Optional

File ID: *ID (Shortcut name - T01, T02, etc. or A, B, etc.)

↑ ↓

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File Edit Tools Help

Specify Type of Join

Report Builder

File join type: 1

Matched Records

Choose this option and the system will use only records that match between all of the files used in this report or inquiry.

Example: Say your report included the MASTER, MEMBER2 (share draft), and MEMBER5 (closed-end loan) files. This option would only include records where a member had both share draft AND closed-end loan data.

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File Edit Tools Help

Specify How to Join Files

Report Builder

Enter criteria that describes which fields these files have in common:

Field Name	Comparison	Field Name
T01.ACCTBS	EQ = Equal To	T02.PCACCTBS

↑ ↓

- Choose fields including member email address. To narrow down the list to only those members with an email address, select EMAIL1 not equal to a blank value (' ').

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File Edit Tools Help

Select Records

Report Builder

Enter criteria to choose which data should appear on the report.

Combine (And/Or)	Field Name	Comparison	Criteria (Field, #, 'Text', etc.)
	T02.EMAIL1	Not Equal To	' '

- Export the Query to a database file and use the File Download tools to transfer the file to your PC.

What Do I Do with the List?

Once you've created your database file, select the **Member Connect** button on the screen. From here, you will have a variety of options depending on the resources available to you, and the method you choose to use to market to these individuals. Start by entering your newly created file in the *File name* field.

Sending an Electronic Communication

1. Enter the name of the database file created in the previous step. (This must have been stored in your credit union's QUERYxx library.)
2. Click the "Online banking and/or email message" button and press enter to continue.
3. Here you have several creation/selection options:

- If you have performed this campaign before and have already saved a message for this campaign, select the message and select the *Send* button. Go to Step 8.

OR

- If this is the first time you are performing this particular campaign, select *Create* (F6).
4. Enter a two-digit *Message type*; this must be a letter and a number or two numbers—two letters are reserved for messages from the Master Message Library.
 5. Enter the *Message subject* "**We Want To Pay You . . . To Pay Your Bills!**" This text will appear in the subject line when the message is sent as an email message. Enter to continue.
 6. Now you are on Member Connect Message Maintenance screen. Here you can enter or edit the text of the message. Enter your text as follows:



We know paying bills isn't fun, but it can be easy! Our new online bill pay system is like having a FREE personal assistant. It's more user-friendly than ever before, with features like:

- Full integration within online banking
- Full mobile functionality for your phone and tablet
- Ability to configure email alerts
- Real-time access to checking account balance
- Reminders if balance isn't sufficient to pay bill

You're probably thinking, "Wow, that does sound kind of handy but I don't want to take the time to set it all up." Trust us, we get that. That's why we want to pay you to pay bills using online bill pay!

Starting in May we'll be giving away \$100 per week to lucky bill pay users. Each bill you pay using our new Bill Pay system, regardless of the amount, will count as one entry into our weekly drawing!

To get started using online bill pay today, sign into online banking and select "Enroll in Bill Pay" under the Pay & Transfer tab.

Note! You can use the above message for a call campaign or your HTML email.

7. Select Save Changes.
8. Now you are ready to send the email or **It's Me 247** online banking message. Select the message and click the Send option.
 - **IMPORTANT:** All email messages will have the Signature Line message (SL message) text automatically appended to them. Editing the Signature Line or (SL message) is similar to editing a message. *SEE ALSO:* [Editing the Signature Line \(or SL Message\)](#).
 - **TIP:** In your Signature Line, you may want to include text explaining how a member can "opt out" of receiving future marketing email messages. This can be done by having them "opt out" using the two options on the Info Center | Contact Preferences page in **It's Me 247**.
9. Select to send the message via *Priority*. This will send the message to members with email addresses first, and then to members with online banking accounts without email addresses. Set a comment purge date one month out from the current date.
10. Click *Send* (F5).
 - **NOTE:** Online banking messages will only be sent to members who have already logged into online banking.
11. Press Enter to confirm your sending.

Creating a Call Campaign

Prior to initiating a call campaign, you will need to ensure that the proper cross sales configurations have been set up.

Configuring Cross Sales

In order to use the Member Connect tool to create a sales tracker for a telemarketing campaign, you must first complete the following steps:

1. Create a Cross Sales Tracking Need Group for the campaign
2. Set up the tasks associated with the Need Group

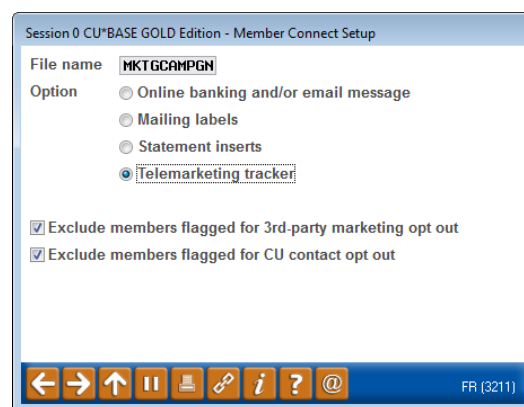
These can be configured in **Configure Cross Selling Tools** on the Member Tracker Tools (MNTRAK) menu. Check out the [Cross-Selling Credit Union Services & Next Suggested Product](#) booklet for more information.

Using Member Connect to Create a Telemarketing Tracker

Once the cross sales need group and tasks have been set up, you can use Member Connect to create a telemarketing tracker for the purposes of a call campaign.

You can get to the Member Connect tools via the Member Communication (MNPRTC) menu as well as through the Credit Report Data Mining tool.

Enter the file name created, select *Telemarketing tracker* and press Enter to continue.



This will bring you to the “Generate Trackers from Database File” screen. From this screen, you’ll be able to set the details for the sales tracker that will be created on the member record.

Create as tracker type: ST – Sales Tracker

Create as memo type: IN – Initiate

Tracker key word: “Sales Tracker”

Warning! If you enter a Tracker Key word that is different from an existing Tracker Type, you will create a new Tracker. This will not, for example, be appended to the member’s Sales Tracker. It is recommended that you enter Sales Tracker here.

Tracker follow-up date: Enter the date by which the first round of calls should be made.

Tracker text: Member is not currently enrolled in Bill Pay. Discuss with the member the benefits of enrolling in our free Bill Pay system.

Tip: Cross sales tasks can be configured with tips, which could include the call script.

Assign telemarketer ID: Enter the ID of the individual who will be making the calls.

Tip: Too many records for one person? Assign the follow-ups to a generic employee ID that multiple people can work off.

Check the boxes for excluding members that are opted out.

Once the information has been entered on this screen, you will go to a final confirmation screen that will also print a report of the members for which a new tracker was created. They are now ready to be worked!

Working the Cross Sales and Completing the Call

Once the trackers have been created, calls can be initiated either from Work Follow-ups or from the Cross Sales screen for that member. (You can use the report that was generated when creating the trackers to go through the list.)

In “Work With Follow-ups” select a record and click on *Cross Sales*. Here you will see the Cross Sales task that was set-up and that can be worked.

Cross Sales Tasks

Account base ROBERT
Credit score 617
Filter by need group @

Filter by task @

Need Group	Task	LT	Last Memo Type	# Conv
30 L-Z	05 Loan Steals	ST	IN Initiate	1

Once the call has been made, record the conversation based on the results of the call.

How Do I Follow Up and See My Results?

After you’ve completed the campaigns, you can track results by:

- Reviewing monthly trends of bill pay enrollment with MNMRKT #14 – Tiered Srvc Monthly Comparison
- Reviewing monthly tracker results from Next Suggested Product
- Monitoring PASS reports to view transaction counts

Discover More!

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