Cross-Selling Credit Union Services
& Next Suggested Product

Matching Member Needs to Credit Union Products Using the CU*BASE Cross Selling Tool

INTRODUCTION

Imagine if each time a credit union employee consults with a member, they could review a list of the decisions your members have already made regarding specific products and services. For example, have they applied for a CU credit card? Have they received an ATM application or an e-Statements brochure?

Plus, do your efforts to cross-sell credit union products take into account a member's *needs*, not just which products you want to sell and "check off" the list? Maybe you want to pre-qualify members for a campaign (a "*next suggested product"*) that you are promoting to members who pre-qualify, such as marketing a special VIP checking account.

The CU*BASE **Cross Selling Tool** is designed to lead member service employees through a service discussion with each member, helping your staff meet member needs effectively while tracking responses and progress along the way.

Specific products and services are grouped according to member needs, such as borrowing needs, savings needs, etc., or even by credit union department (such as lending vs. investment services). Once a credit union service representative has determined whether the member might have any needs within a certain group, he or she can concentrate on the specific credit union

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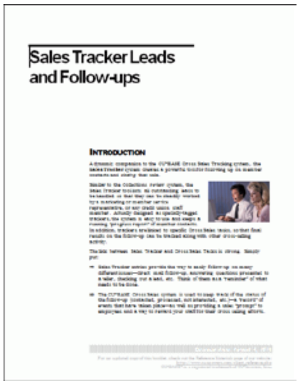
products and services that will help meet those needs. The task list can also be helpful for reminding employees to cross sell, and can point out which services must be discontinued when a member leaves the credit union.


Sales Tracker Leads and Follow-ups

INTRODUCTION

These tasks are documented in a **Sales Tracker**, an on-going record of contact credit union employees have with members. This Sales Tracker is also used by the Sales Tracker System which is used for Telemarketing Campaigns. Both Cross Sales and the Sales Tracker System use the entries in the Sales Tracker (as well as the same Need Groups and Tasks) to provide a full-fledged sales and marketing tool for the credit union. For more information on the Sales Tracker System, refer to the booklet *Sales Tracker*, posted on the Reference Page under "S."

By using CU*BASE Query or Tracker Reporting options, you can then also track participation of members, as well as the sales performance of your member service personnel for special employee incentives and rewards.

Other Cross Sales Resources

For more information regarding Working Sales Trackers from Cross Sales see:
http://www.cuanswers.com/pdf/cb_ref/HowtoTrackerfromCrossSales.pdf

For more information regarding Working Member Follow-ups, refer to
http://cuanswers.com/pdf/cb_ref/HowtoWorkwithMemberFollowups.pdf

Contents

Overview of Cross Sales, Generate Leads and Sales Tracker

Cross Sales is part of a full-feature sales system that included Cross Sales, Sales Tracker and Generate Leads.

Sales Tracker is a historical record of all sales interactions with members. Employees use both Cross Sales and Generate Leads to promote credit union products and services to members. Cross Sales is used for front line contact, such as a promotion on ACH Direct Deposit, while Generate Leads is used by back office marketers for campaigns, such as a lending promotion.

Employees select sales promotions from both the Cross Sales check list and the Generate Leads list by selecting the task and then recording the member's response. All information from each contact is then recorded in the Sales Tracker which reports back the most recent response to the employee at the time of the next sales contact. Sales Trackers can be reviewed at any time by the employee to see the ongoing record of sales contacts the credit union has had with that particular member.

See the next page for a diagram of their relationship.

Cross Sales

- Front line point of contact
- Employee uses Check List arrangement of needs and tasks to sell products
- Uses Sales Tracker to record conversations with member

Generate Leads

- Used by back office marketers for promotional sales campaigns, such as a lending promotion
- Employee works needs and tasks from a filtered list
- Uses Sales Tracker to record conversations with member

Sales Tracker

- Ongoing historical record of all sales conversations with member
- Documents both Cross Sales and Generate Leads points of sale
- Allows the employee to review all sales conversations with member

"NEXT SUGGESTED PRODUCT"

"Next Suggested Product" provides more intuitive reminders to staff about products and services the credit union wishes to promote more aggressively—that applies to that particular member based on your analysis of that member's actual relationship with your credit union. Once activated, your employees will be notified in CU*BASE that the member qualifies when assisting the member in CU*BASE Teller, Phone Operator, and Inquiry.

Say you have a batch of members that are eligible for your special VIP checking product…wouldn't it be nice for tellers and member service representatives to see a promo pop when they service these members? Once in place, when front line staff at your credit union assist a member who is qualified, they will be notified in Teller, Phone Operator and Inquiry.

For step-by-step directions on setting up a "Next Suggested Product" promotion at your credit unions, refer to the next page.

An alternative for "Next Suggested Product" is to show a text message in place of the graphic (as shown above). If the text option is used, the Teller or MSR would see text in place of the graphic, for example the text "Promote VIP Checking."

NEXT SUGGESTED PRODUCT STEP-BY-STEP

"Next Suggested Product" uses many of the same configuration tools used to set up any Cross Sales program.

1. Create a graphic to alert front line staff that a member is pre-qualified. This graphic will need to be copied to a specified drive on each computer using the "Next Suggested Product" feature. An alternative text-only option is available; in this case, the user will see text instead of a graphic.

    - **This step is specific to "Next Suggested Product" and is optional since a text-only message can also be used. See the following section for details on the creation of the graphic.**

2. Configure your Memo Type, or use existing Sales Tracker Memo Types. **See Page 8.**

3. Configure your Need Group. **See Page 10.**

4. Configure your Task for "Next Suggested Product" and associate it with your Need Group. **See Page 13.**

    - **NOTE:** Here you create the Task to promote your "**Next Suggested Product**," such as a VIP Checking Promotion.

5. Using Query, create a Database File containing only the account numbers of the members who pre-qualify for the "Next Suggested Product" promotion.

    - Refer to the booklet *Marketing Campaigns with Member Connect* available under M on the CU*BASE Reference Page for details on creating a Database File. Refer to "Step 1: Prepare the Database File" in the booklet. (Be sure to include only members who qualify for your "Next Suggested Product" promotion in the Database File results.)

      http://www.cuanswers.com/client_reference.php#M

6. Use the "Generate Leads from File" tool to activate pre-qualifying members with the "Next Suggested Product" graphic or text message. **See Page 18.**

7. Use the Cross Sales Tools to work members who show up as pre-qualified in Teller, Inquiry or Phone Operator. **See Page 21.**

CREATING A GRAPHIC FOR "NEXT SUGGESTED PRODUCT"

"Next Suggested Product" allows you to place a graphic within the Main Teller Posting, Inquiry or Phone Operator screens. An example is shown on the previous page.)

- If you want a Teller or Member Service Representative to see the graphic, the graphic must be copied to a location on the drive of each of these employees' workstations (c:\cubase\gold\cu\personalization).
- The graphic must be 100 pixels high and 350 pixels wide, in either a .BMP or .JPEG format.
- The name of the graphic can be no longer than 16 characters (20 characters including the extension .JPG or .BMP).

This step is optional when using the Next Suggested Product; the Task configuration allows you to alternatively enter text that will show in place of the graphic, such as the phrase, "Promote VIP Checking." You can even configure the Task with both options. If both options are configured, the NSP graphic will show if it is available on the computer, and if not the employee will see the text in place of the graphic.

CONFIGURING MEMO TYPES

This section describes setting up and maintaining the list of Memo Types to be used by member service personnel to record member responses to the offering of products or services.

Think of a Memo Type as an “action code.” Memo types will help you determine where you are in the relationship with the member. Select the most appropriate action code/Memo Type at this time. To do this, use the lookup next to Memo Type.

Memo Type codes are attached to each individual conversation note within a Tracker record. Each Memo Type is configured to be associated with a Tracker type. For example, in the Sales Tracker record you could flag a conversation note as “Contact Member” or “Not Interested” or “Pending,” and so on.

MNTRAK #8 Configure Memo Type Codes

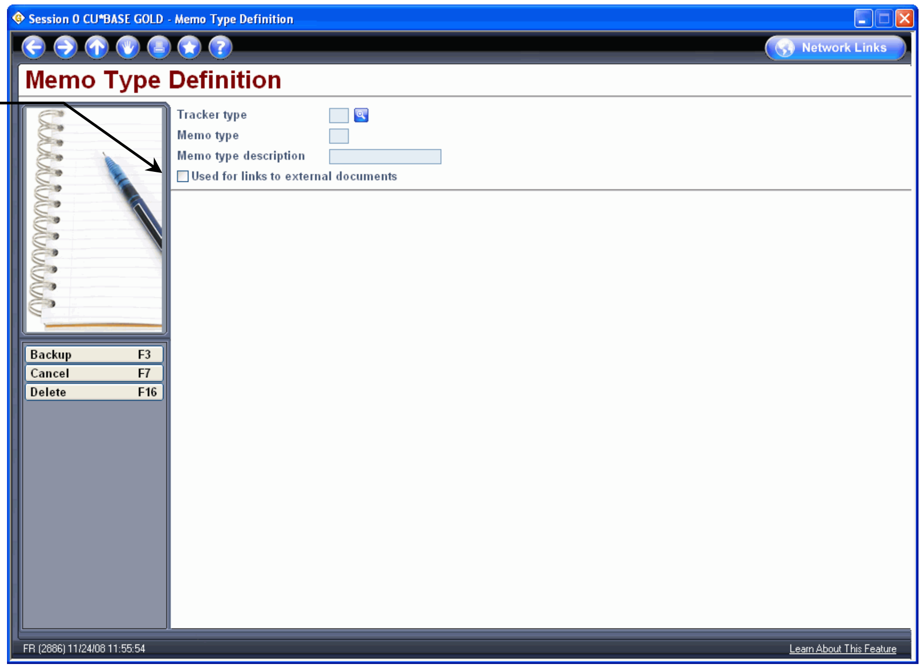
By default, CU*BASE is configured with seven Memo Types, although additional ones can be added. Default Sales Tracker Memo Types include the following:

- NOTE: Memo Types listed on the next page are Memo Types associated with the Sales Tracker. Other Memo Types are associated with other Tracker Types.

Memo Type Code	*Memo Type Description*
AP	Approved
DN	Denied
NI	Not Interested
PA	Pre-Approved
PM	Pending
RV	Revoked
CM	Contact Member

Screen 2

Check **Used for links to external documents** to launch web addresses or intranet documents from future Trackers with this Memo Type.



If you select or add a new Memo Type you will need to associate it with a two digit Sales Tracker code and give it a Description. You also have an option of checking “Used for links to external documents.” This option allows you to launch web addresses and intranet documents from future Trackers with this Memo Type. When this Memo Type is used, a green arrow appears to the right of the Tracker entry. If a web address or intranet URL is included in the Tracker text, a window will launch to show this page.

For example, this feature could be used to make a record that you mailed a letter or other personal correspondence. This feature would link to the actual page to the Tracker entry.

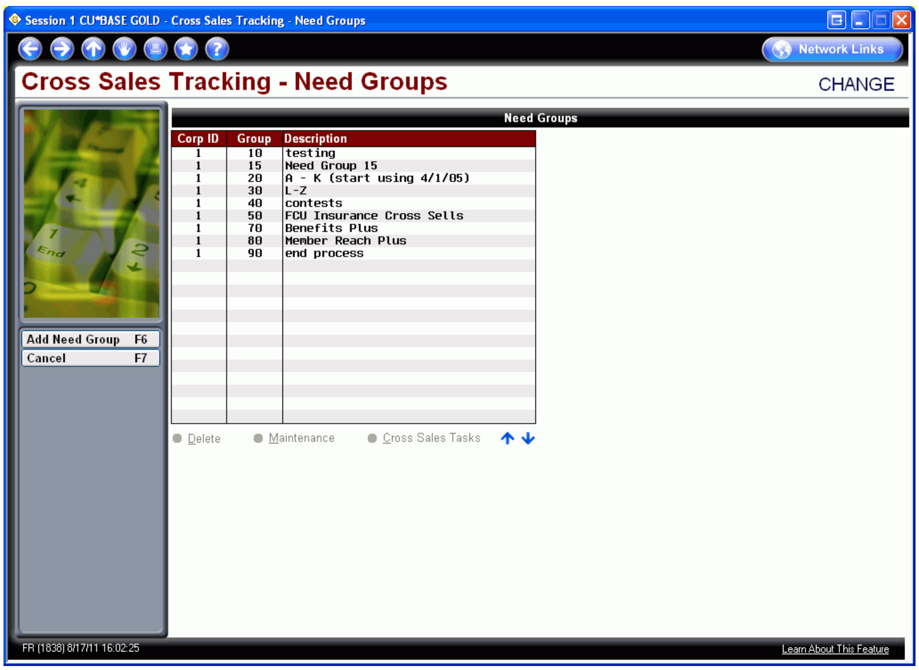
CONFIGURING NEED GROUPS AND CROSS SALES TASKS

This section describes setting up and maintaining the list of Cross Selling Tasks to be used by member services personnel. As discussed earlier, Tasks are grouped according to member need.

- NOTE: At least one Need Group and one Task are required for the "Next Suggested Product Feature." Special configuration settings are required for the Tasks associated with "Next Suggested Product" (see page 14).

SETTING UP NEED GROUPS

MNCNFD #3 (or MNTRAK #10) "Configure Cross Selling Tools"

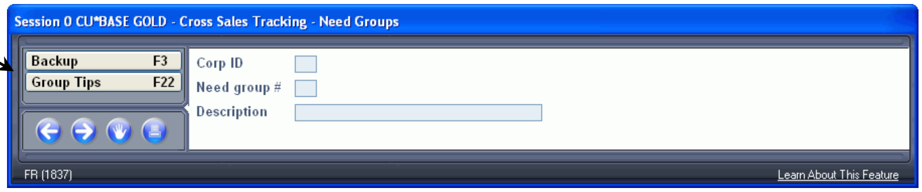


This is the first in a series of screens used to create and update Need Groups along with their associated Cross Sales Tasks.

- To create a new Need Group, use **F6-Add Need Group**. The window shown below will appear.
- To modify the description for an existing group, or to enter Group Tips, select the desired group in the list and use **Maintenance** (or F9). The window shown below will appear.

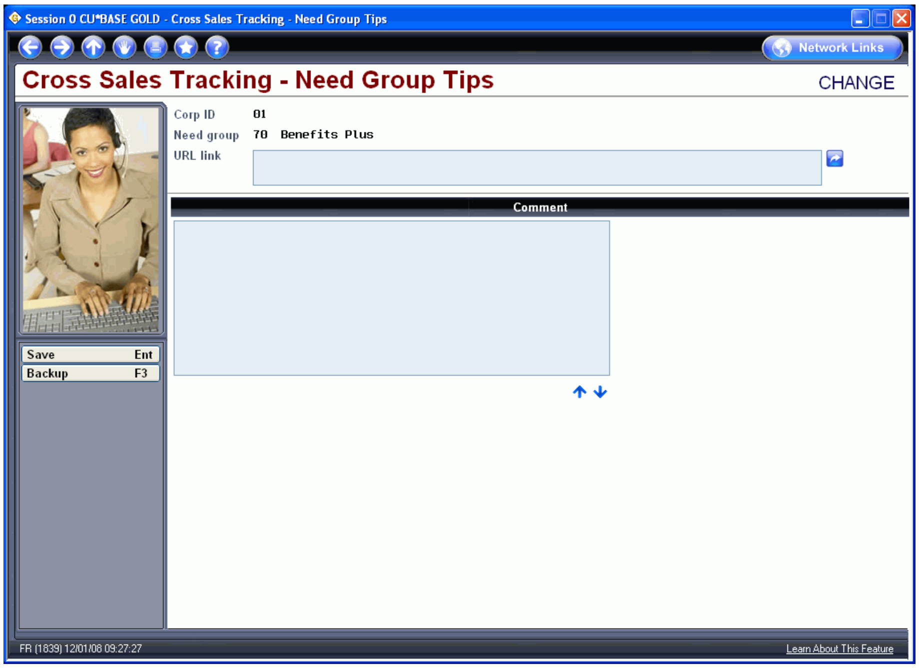
Use **F22-Group Tips** to enter tips about when to use this need group and how to find out what the member's needs are. See the following page for details.

Add or Maintain Need Group



- To delete a Need Group and <u>all</u> associated Tasks, select the desired group and use **F4-Delete**. There will be one confirmation window.
- To add, modify or view the Tasks associated with a need group, select the desired group and use **F10-Cross Sales Tasks**. The screen shown on Page 13 will appear.

Cross Sales Need Group Tips



*This screen appears when using **F22-Group Tips** while adding or maintaining an existing Need Group definition (see Page 11).*

Keep in mind that these hints are directed more toward helping the MSR find out what the member's needs are, and deciding whether or not the Tasks within this need group are appropriate for that member. The goal is to help the MSR learn about the member without asking point-blank, "do you have any special service needs?" Some ideas for need group tips:

> *For a "Special Service Needs" group:*
>
> "This group of tasks are related to member service products that go beyond basic savings and borrowing offerings. Pay attention to member comments about other financial services they may use outside of the credit union, such as investment services, insurance services, business needs. Keep in mind our CUSO and its new line of credit union member products."

For a "Borrowing Needs" group:

"Don't ask the member directly whether they have borrowing needs or not. Ask the member what is happening with their family and is there anything the credit union could do to help. Listen for potential lending opportunities such as a child going to college, health issues, loan consolidations, etc. Make suggestions about how to use the credit union as a safety net through our LOC programs."

There are two methods for displaying tips for your staff. Choose <u>one method only</u>. When done, use Enter to save, then F3-Backup to return to the previous screen.

Method 1: Link To an Existing Web Site or Intranet Page

If you have already set up a page on your Intranet or your public web site that contains the tips your staff will need, use the *URL Link* field to enter the address of this page. Use a format like this:

http://www.abccu.com *(a web site)*

http://192.168.1.11/insideabccu/msr.htm *(an intranet page)*

To verify that this link will work, click the checkmark button on the right side of the field (a browser will open and you will be navigated to the site).

> *With this method, when the tips are accessed, the system will automatically launch a browser and open the designated web or intranet page. (The CU*BASE Cross Sales Tips screen will not display at all.)*

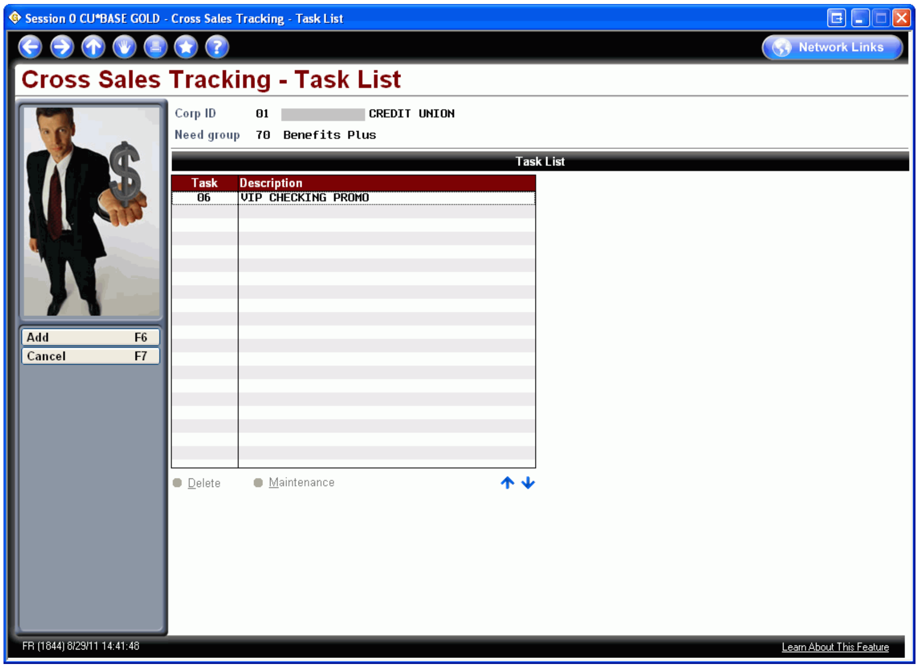
Method 2: Enter Tips Manually

If you do not have a web site or Intranet page, use the *Comment* lines at the bottom of the screen to enter the tips here. Up to 99 lines of free-form text can be entered. When the first 12 lines are filled, use Enter to save the changes, then use arrows to display additional lines.

> *With this method, an inquiry-only version of this screen will be displayed when a user accesses tips.*

CU*TIP: If a URL is entered, the next time you enter this screen the *Comment* lines will be hidden. To use them, you will need to clear the *URL Link* field, use Enter to Save, F3-Backup to exit, then re-enter the screen to allow it to refresh. Likewise, if text is entered, the *URL Link* field will be hidden. Use the same process to refresh.

Setting Up Cross Sales Tasks Within a Need Group



This screen is used to add and maintain the list of cross-selling tasks associated with this Need Group.

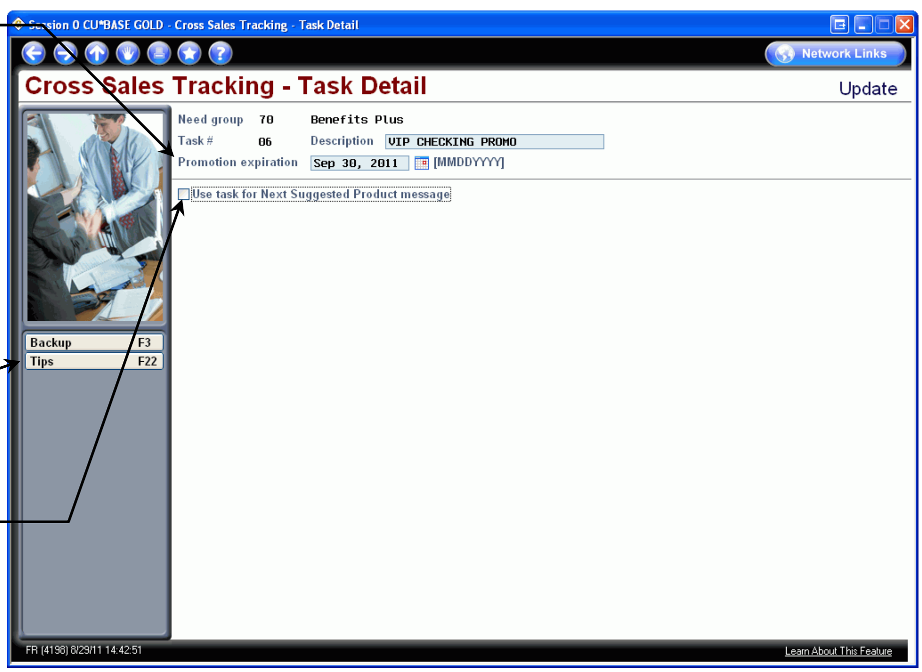
- To create a new task, use **F6-Add**. The window shown below will appear.
- To modify the description for an existing group, or to enter Task Tips, select the desired group in the list and use **Maintenance** (or F9). The window shown below will appear.

Add or Maintain Task

When a Task is not used for Next Suggested Product, this date is used when working Tasks in the Work Sales Tracker Feature. If this Task is used for a Next Suggested Product promotion, this date is used to determine when the graphic or text ceases to show on the Teller, Inquiry and Phone Operator screens.

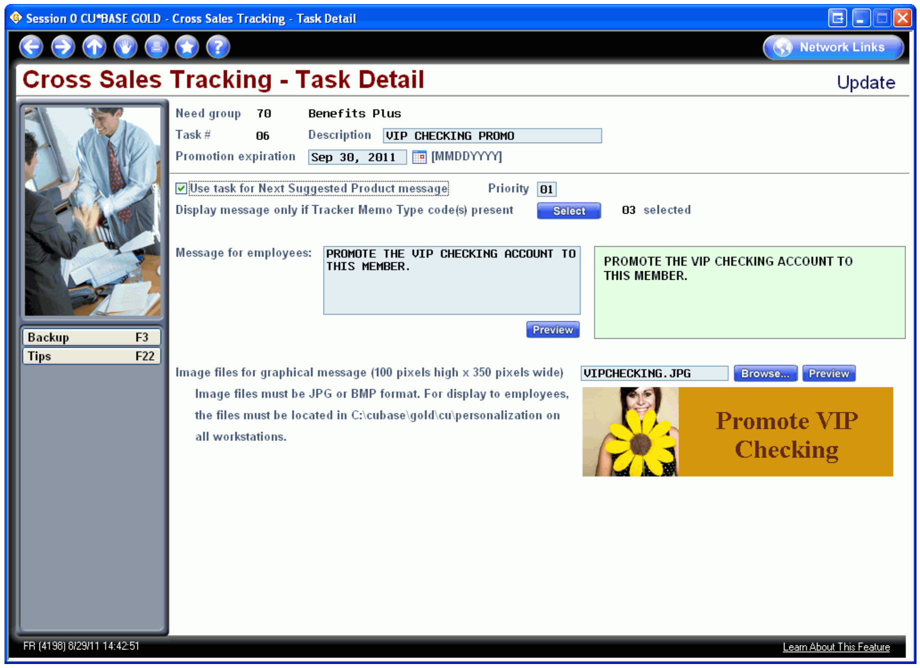
Use **F22-Tips** to enter tips about when to use this need group and how to find out what the member's needs are. See Page 16 for details.

Check this box if you would like to use this task for a Next Suggested Product program. See Page 4 for more details. See following page for resulting screen.



> *HINT: It will not be possible to reorder the task list after it has been created and used to track member activity. Therefore, when creating new tasks, we suggest that you leave gaps between the task numbers to allow for additional tasks later. For example: if tasks are numbered 5, 10, 15, 20, etc., you could later add a task number 12 to the middle of the list.*

Task Configuration for "Next Suggested Product"

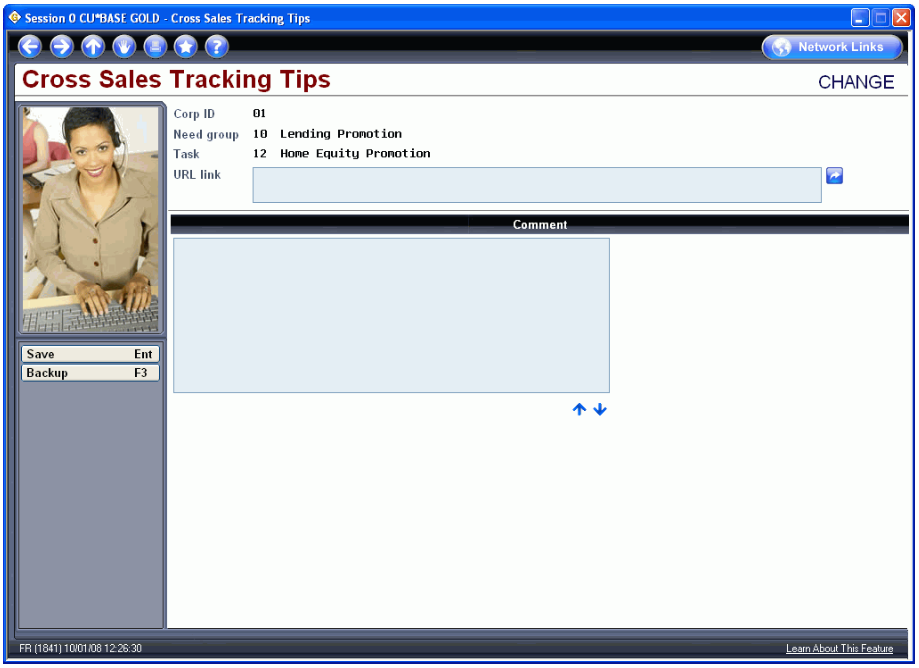


Field Descriptions

Field Name	*Description*
Need group	The need group associated with this task
Task #	A two digit code associated with the task
Description	This description defines the task for sorting and selection.
Promotion expiration	When a task is not used for Next Suggested Product, this date is used when working tasks in the Work Sales Tracker Feature. **Required for "Next Suggested Product" Tasks.** If this task is used for a "Next Suggested Product" promotion, this date is used to determine when the graphic or text ceases to show on the Teller, Inquiry and Phone Operator screens. The task will then simply show in the Cross Sales listing to be worked as any other standard task. This date is also used to determine which Next Suggested Product task appears on the screen, should two tasks have the same configured Priority (see Priority description on following page). If two tasks have the same Priority, the task with the Promotion expiration that expires first will be the one that is presented to the employee. Altering this date in the task

Field Name	*Description*
	configuration can change which task is presented (See Priority field description following.).
Use task for Next Suggested Product message	**Required for "Next Suggested Product" Tasks.** Check this box to reveal the following fields. This way a task can be configured for "Next Suggested Product" (see Page 4). If this box is checked, you must also enter a Priority, at least one Memo Type and a message. Refer to the following field descriptions for more information. • It is recommended that you only have a few tasks configured for "Next Suggested Product" at any time.
Priority	**Required for "Next Suggested Product" Tasks.** This field is used to determine which task will show on the Teller, Phone or Inquiry screens, should two tasks be unfinished (still being worked) for "Next Suggested Product." tasks will appear on the employee screens according to their priority. If two tasks have the same priority, the one that expires first will show (see Expiration Date on previous page.) • TIP: It is recommended that you either enter the same number here (all 1's), or space them apart - for example, if tasks are numbered 10, 20, 30, etc., you could later add a task number 15 to the middle of the list.
Display message only if Tracker Memo Type code(s) present	**Required for "Next Suggested Product" Tasks.** At least one Memo Type is required for Next Suggested Product. These Memo Types must be Memo Types associated with the Sales Tracker. The "Next Suggested Product" message will show when the task has one of these Memo Types associated with it while being worked by the Cross Sales Feature. (See Page 21) • For example: Let's say the Memo Type for "Initiate" is selected, but the Memo Type for "Not Interested" is not selected. When the employee changes the Memo Type for the "Next Suggested Product" task from "Initiate" to "Not Interested," the image (for this "Next Suggested Product") will cease to appear.
Message for employees	This message will show if an image is unavailable for a "Next Suggested Product," either because one is not configured on this screen or because the graphic is not saved to the local drive of the employee's computer.
Image (section on bottom of page)	See the Creating a Graphic for "Next Suggested Product" on page 7 for more information about creating a graphic. Once the graphic is created in the correct format (100 pixels high by 350 pixels wide in .JPEG or .BMP format) and is saved to the correct location on the workstation (C:\cubase\gold\cu\personalization), you can browse to the graphic and select it. Then use the Preview button to preview how the graphic will appear on the screen.

Cross Sales Task Tips



This screen appears when using F22-Tips while adding or maintaining an existing task definition (see Page 13).

These tips are designed to give step-by-step instructions and tips on completing this particular task, including paperwork to complete, literature to give to the member, and other sales tips to help answer common questions and overcome member concerns.

There are two methods for displaying tips for your staff. Choose one method only. When done, use Enter to save, then F3-Backup to return to the previous screen.

Method 1: Link To an Existing Web Site or Intranet Page

If you have already set up a page on your Intranet or your public web site that contains the tips your staff will need to complete this task, use the *URL Link* field to enter the address of this page. Use a format like this:

http://www.abccu.com *(a web site)*

http://192.168.1.11/insideabccu/msr.htm *(an intranet page)*

To verify that this link will work, click the checkmark button on the right side of the field (a browser will open and you will be navigated to the site).

> *With this method, when the tips are accessed, the system will automatically launch a browser and open the designated web or intranet page. (The CU*BASE Cross Sales Tips screen will not display at all.)*

Method 2: Enter Tips Manually

If you do not have a web site or Intranet page, use the *Comment* lines at the bottom of the screen to enter the tips here. Up to 99 lines of free-form text can be entered. When the first 12 lines are filled, use Enter to save the changes, then use arrow keys to display additional lines.

> *With this method, an inquiry-only version of this screen will be displayed when a user accesses tips.*

CU*TIP: If a URL is entered, the next time you enter this screen the *Comment* lines will be hidden. To use them, you will need to clear the *URL Link* field, use Enter to Save, F3-Backup to exit, then re-enter the screen to allow it to refresh. Likewise, if text is entered, the *URL Link* field will be hidden. Use the same process to refresh.

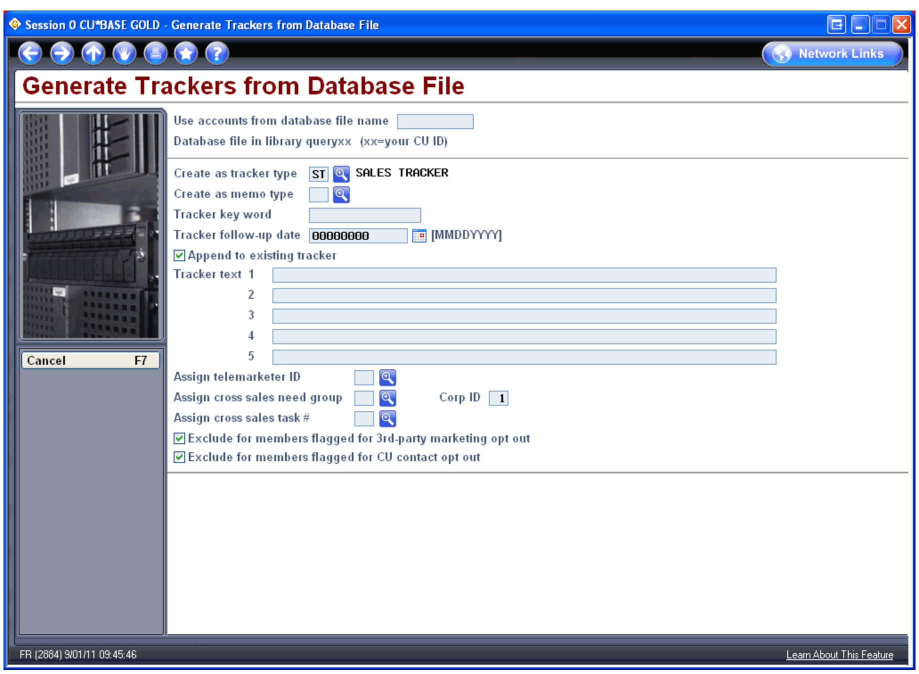
ACTIVATE "NEXT SUGGESTED PRODUCT" FOR PRE-QUALIFIED MEMBERS

For the purposes of this booklet, this section is only needed when using the "Next Suggested Product." This process is covered in more detail in the "Sales Tracker" booklet.

> *The "Generate Leads from File" feature is a Sales Tracker Tool used to activate Next Suggested Product for pre-qualified members is also used to flood tasks for sales and back office staff running phone campaigns or promotions. Be sure to coordinate with other members of your team to ensure that you are working this promotion as desired across your organization.*

Use the Generate Leads from File feature to flood your pre-qualified members with the "Next Suggested Product" task *with one of the required "Next Suggested Product" Memo Types.* Once this step is complete, the "Next Suggested Product" graphic or text message will appear to employees when they assist members. Following are directions for setting up this screen for use with "Next Suggested Product." Once you have filled in the fields, press Enter to flood the members.

MNTRAK #16-Generate Leads from File



Before this step, be sure that you have created your Database file for use with "Next Suggested Product" (see Next Suggested Products Steps on page 6).

Field Descriptions

Field Name	*Description*
Use accounts from database file name	Enter the database file name as stored in your QUERYxx library that you created for this “Next Suggested Product” promotion.
Create as tracker type	Enter the Tracker Type ST.
Append to existing tracker	Leave this field checked.
Create as memo type	Enter the Memo Type to be assigned to the conversation note that will be created when the new Tracker record is created. Click the lookup button to see a list of your credit union’s configured Memo Type codes. • NOTE: Be sure that this is one of the Memo Types that are configured to be flagged in the Task Configuration (see page 14). Generally this is a Memo Code such as “Initiate.” *SEE ALSO: Configuring Memo Types page 8.*
Tracker key word	Enter **Sales Tracker** in this field.
Tracker follow-up date	This date is required, but not used by the “Next Suggested Product” feature. Enter a date in the future. *Refer to the Sales Tracker booklet if your back office staff will also work the promotion.*
Tracker text	Enter up to five lines of text for the tracker itself. This is the best way to provide a “script” for the member service representatives that will be following up on the tracker. Include information such as what mailing was sent and when, where a sample can be found, and what the Teller or Member Service Representative should ask for during the member contact.
Assign telemarketer ID	This field is required, but not used by the “Next Suggested Product” feature. Enter any Employee ID. If working with back office staff on this promotion, enter the Employee ID that should be assigned to follow-up with these trackers. Remember that these trackers will not only appear in the Work Sales Tracker screen, but also within that employee’s normal member follow-up trackers.
Assign cross sales need group Assign cross sales task	Enter the Need Group and Task associated with your Next Suggested Product task.
Corp ID	Enter 1 or your Corp ID, if appropriate.
Exclude for members flagged for 3rd party marketing opt out	This is not used by the “Next Suggested Product” Feature since no mailings are generated by this feature. *This box is checked by default. If this box is checked, CU*BASE will not generate a Tracker for members who have been marked for exclusion from third party communications (for example marketing materials).* *To learn more about the opt out feature, check out the*

Field Name	*Description*
	*CU*BASE Online help by clicking on* Learn About This Feature *while working on this screen.*
Exclude for members flagged for CU contact opt out	This is not used by the “Next Suggested Product” Feature since no mailings are generated by this feature. *This box is checked by default. If this box is checked, CU*BASE will not generate a Tracker for members who have been marked for exclusion from credit union communications (for example marketing or education materials).* *To learn more about the opt out feature, check out the CU*BASE Online help by clicking on* Learn About This Feature *while working on this screen.*

TRACKING CROSS SALES ACTIVITY

WORKING TASKS CONFIGURED FOR "NEXT SUGGESTED PRODUCT"

"Next Suggested Product" has no effect on how you work a task in Cross Sales. The graphic or text on the screen simply serves as an alert that a member is pre-qualified for a specific service the credit union is offering. All tasks are worked in the manner covered in this section.

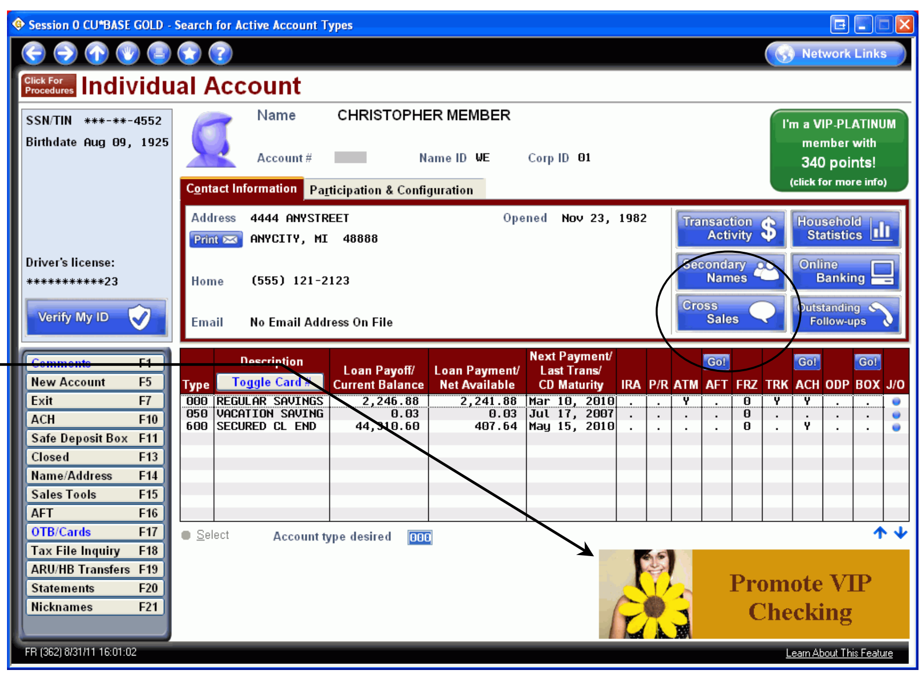
- NOTE: When working a "Next Suggested Product," be sure to select one of the Memo Types configured in the Next Suggested Product Task (see page 14) if you wish to keep the graphic or text present on the screen the next time the member is assisted. If you select a Memo Type not configured for Next Suggested Product, that task's graphic will not appear the next time the member is assisted. This may mean that a graphic or text of another "Next Suggested Product" Task may show instead.

WORKING CROSS SALES TASKS

This section describes recording the results of member cross-sales contacts using the Cross Sales Task List. Following are three ways to access the Cross Sales Tasks Screen

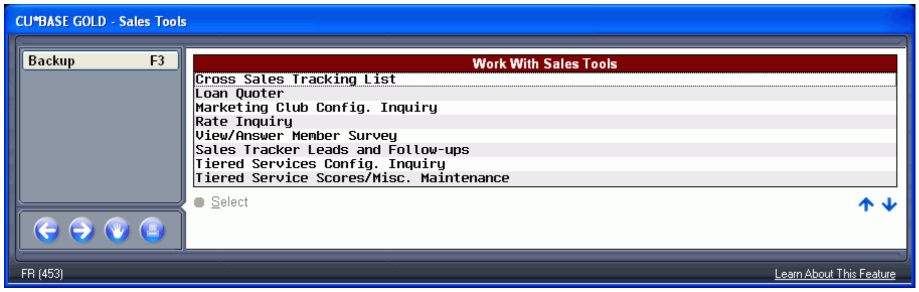
One way is to select the Cross Sale button from the Inquiry or Phone Operator screen.

NOTE: This graphic appears since this member has a task configured for Next Suggested Product. A graphic may not appear here.



- **NOTE:** If your credit union is using the Decision Model, and if a credit report has been pulled in the credit union-specified time frame, the “Cross Sales” button will change to “Pre-approvals.” Clicking this button will display a complete list of products and services for which the member is pre-approved.

Another access point is to use **F15-Sales Tools** in either Inquiry or Phone Operator. Select *Cross Sales Tracking List* and press Enter or Select to proceed.



A final route to the following screen is through F21-Cross Sales on the Member Tracker Review screen (where the member’s Trackers are listed).

Using the Cross Sales Tasks Screen

From this screen you select the Task that you want to promote to the member. Use the Show All Tasks button to view all Tasks – this can be used if no tasks appear on the screen. To view the last conversation, select the line under Need Group and click the View Last Conversation option. Or to create a new conversation, click the Create Conversation option.

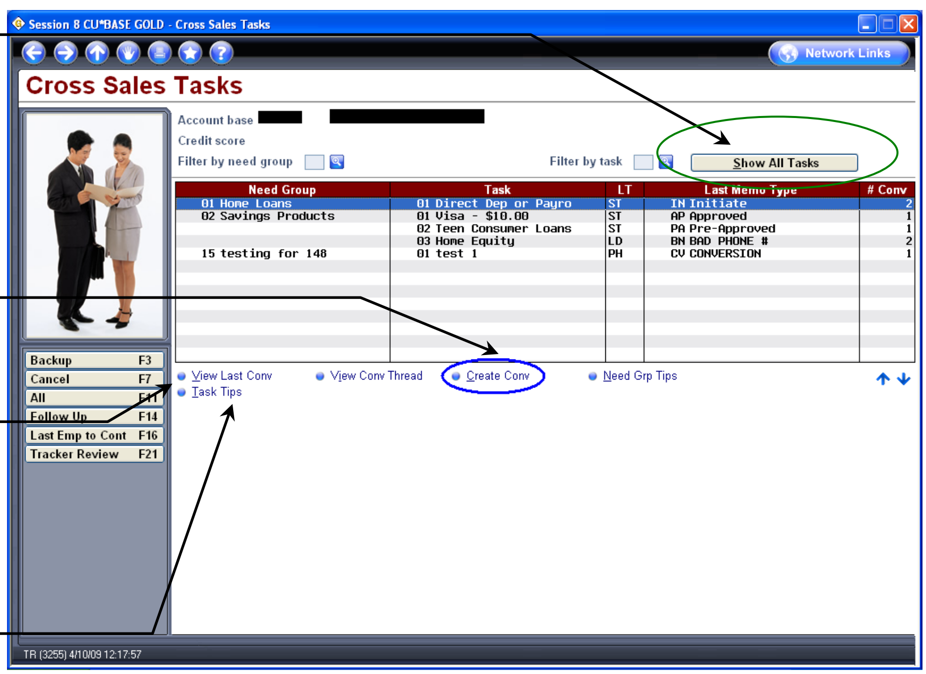
Cross Sales Screen

To view all Need Groups and Tasks, click the Show All Tasks button. This is also the way to view the Tasks. If no tasks appear on the list.

To create a new conversation, click Create Conversation option.

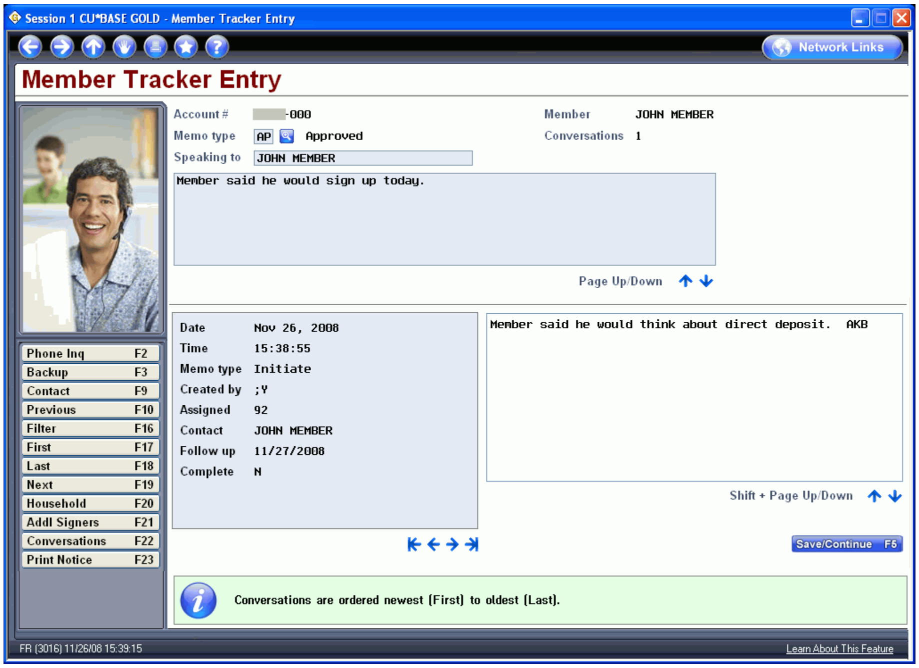
To view the last conversation, select the line and click View Last Conversation option.

Task Tips and Need Group Tips are great tools to tell you what you should say next to your member.



Let’s say we are doing a promotion on Direct Deposit this month. We see from the Initiate next to Direct Deposit or Payroll (see screen above) that someone has discussed Direct Deposit with our member, but that she has not signed up. We will select the Task and the Create Conv option.

The Tracker Entry Screen (1)



Once you have selected your Cross Sales Task and have selected Create Conv, the next step is to identify your "action code" or Memo Type. Memo types will help you determine where you are in the relationship with the member. Select the most appropriate action code/Memo Type at this time. To do this, use the lookup next to Memo Type.

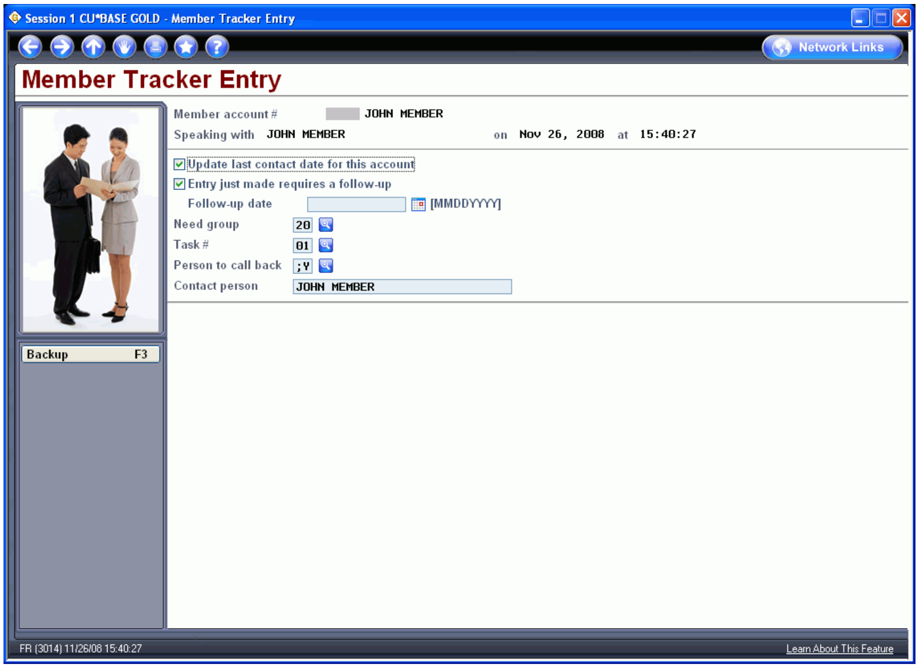
- In the example above, we have selected the "Approved" Memo Type and added some text to report that John is selecting to sign up today.

8. In the smaller blue and white text fields at the bottom of the screen, you will also see any previous conversations you have had with this member for this Need Group and Task. To see additional conversations, select the left and right arrow keys under the small blue box (on the left).

9. Use this screen to type your text or the details important to this conversation that you had with the member.

10. Once you have completed your entry, use F5 or select the blue Save/Continue button to move to the next screen.

The Tracker Entry Screen (2)



The next Member Tracker Entry screen allows you to mark a Tracker for follow up. Only create a follow-up for a date-driven task. You can assign this task to yourself or even another employee, such as a back office staff member by adding this follow-up to the conversation. (If a follow-up is added to the conversation, this Tracker will appear in the Sales Tracker queue to alert others that a follow-up is needed.)

1. Always leave the "Update last contact date for this account" box checked.

2. If the member does not need a follow up, uncheck the box that says "Entry just made requires a follow-up."

OR

2. If the Tracker entry involved a date-driven task and requires follow-up fill in the follow-up fields.

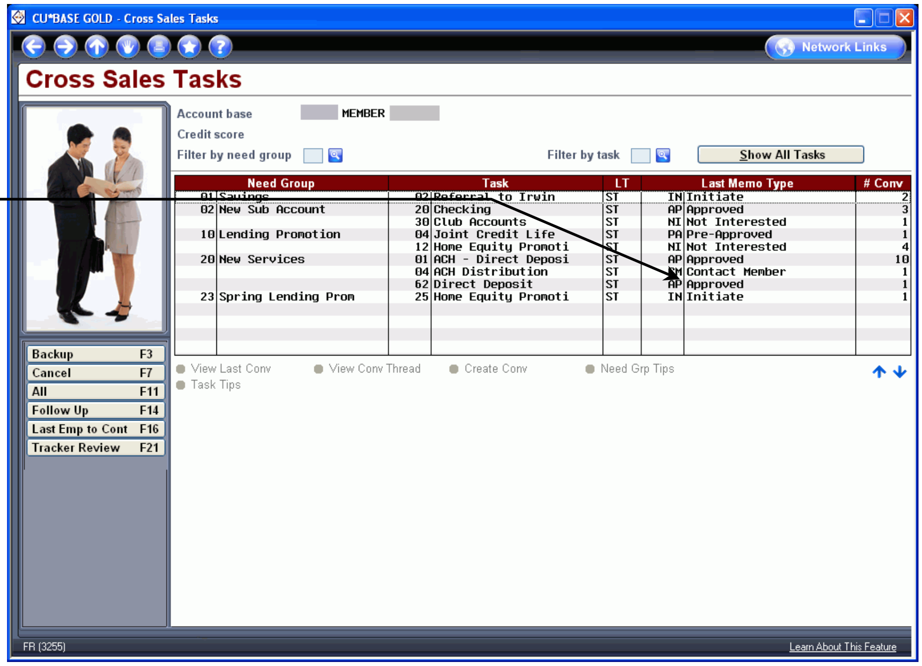
   - Leave the "Entry just made requires a follow-up" box checked.
   - Enter the follow-up date or use the calendar next to the field to select the date.
   - Leave the Need Group and Task as is.
   - Enter the appropriate "Person to call back." (You may use the lookup next to the field.)

3. Press Enter to save your information to return to the Cross Sales Tasks window where you began.

Don't forget to select Learn About This Feature at the bottom right hand corner of your CU*BASE screen for more information.

Cross Sales List

Here the member is approved.



In the above image, we can now see that our member is now Approved for Direct Deposit. This will let others know that they should not promote this service to the member.

Reviewing a Tracker at a Later Date

Let's look at two ways to review the Tracker entry that we made in the previous section. The most immediate choice would be simply to select the task and View Last Conv from the Cross Sales Tasks screen, but this will only show the most recent conversation for this task.

From the Cross Sales Task screen (see page 22), select F21-Tracker Review. Select the Tracker record with the "Reference" of Sales Tracker and use the View option. Read through all entries associated with the Sales Tracker for this member's account.

Member Tracker Review

Note the blue arrow here. This Tracker conversation has a Memo Type configured for external documents. See page 9 for more details.

Here is a list of all the "conversations" that we have had with this particular member. We can see that this member first said that he would think about direct deposit (the bottom conversation) and then decided to sign up. (Scroll up using the blue arrows to view the top entry, as needed.)

You can also access this Member Tracker Review through Member Inquiry and Phone Inquiry. Simply select the member's base account (000), select F21-Tracker Review and follow the directions listed above to access the conversations on the Sales Tracker.

TRACKING PERFORMANCE

MNTRAK #22 Cross Sales Analysis Report

Want to know who on your staff is getting out there and making sales on your Cross Sales tasks to offer commission bonuses? Or who is closing the deal? This robust report gives you the information you need to reward your high performing employees.

This reports effectiveness comes from its multiple filter options that make it flexible enough to meet the needs of your credit union. It uses the strengths of the Sales Tracker by monitoring the conversations on your member account's Sales Tracker (or Sales Trackers if the account has more than one Sales Tracker). For example, you can find out who is starting and closing a deal by entering your starting and ending Memo Types (for example "Initiate" and "Approved"). The report allows you to specify a range of dates so you can, for example, only include conversations during a specific promotion. It even allows you to configure separate date ranges for the starting and ending point so that you could conceivably filter for approvals during the month of June while at the same time looking at initiations occurring up to 45 days prior to the approval.

Enter your filter options to limit your results and press Enter to generate the report. Use the blue Select buttons to move to a screen where you can select multiple Tasks or Employee IDs.

- NOTE: You can also check "Export to File" to create a file of these members for use with Report Builder or Member Connect. The next screen allows you to select which type of file you want to create and to name the file.

*Refer to CU*BASE Online Help for more information on the fields on all screens. To activate the online help, click the* Learn About This Feature *link at the bottom right of the CU*BASE screen.*

Report Sample

```
11/14/08   9:55:59                                        CUBASE CREDIT UNION                                LTKPE1           Page    1

                                                      CROSS SALES ANALYSIS REPORT                                       User  STEPHANI

 Starting with Memo Type: INCLUDE ALL CONVERSATIONS

 Ending with Memo Type: CM Contact Member   Dated: 08/01/08 to 10/31/08

 Sort/count by: Ending Point Employee

             Need  Task                                                      Contact   # of
 Acct Base   Grp   No.   Task Description                Memo Type            Date     Days  Employee

      4160     99    06  SHARE CERTIFICATES              CM Contact Member   09/22/08     -  Q5 DEBBIE EMP-04
     15424     99    06  SHARE CERTIFICATES              CM Contact Member   09/09/08     -  Q5 DEBBIE EMP-04
     67893     99    06  SHARE CERTIFICATES              CM Contact Member   08/20/08     -  Q5 DEBBIE EMP-04
                                                         AP Approved         08/20/08     -  S1 BARB EMP-04
     88549     99    06  SHARE CERTIFICATES              CM Contact Member   08/18/08    26  Q5 DEBBIE EMP-04
                                                         PN Pending          08/19/08    25  U8 BLAKE EMP-05
                                                         CM Contact Member   09/13/08     -  Q5 DEBBIE EMP-04
     83054     99    07  ADD-ON SHARE CERTIFICATE        CM Contact Member   08/20/08     -  Q5 DEBBIE EMP-04
                                                         AP Approved         08/20/08     -  S1 BARB EMP-04
     87677     99    10  IRA CERTIFICATES                CM Contact Member   10/08/08     -  Q5 DEBBIE EMP-04
     64002     99    18  CHECKING                        CM Contact Member   08/19/08    27  Q5 DEBBIE EMP-04
                                                         CM Contact Member   09/15/08     -  Q5 DEBBIE EMP-04
```

NOTE: *You can also access additional information about your employees though other report options on the MNTRAK menu. Be sure to also review the Print Outstanding Follow-ups and Print Member Trackers options.*