
Leaving Special Messages for Members via Online Banking and Audio Response

Including Personalized Online Banking Messages

INTRODUCTION

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

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

There are three methods for leaving these messages:

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

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CONTENTS

<u>STANDARD MESSAGES FOR AUDIO RESPONSE AND ONLINE BANKING</u>	<u>3</u>
<u>LEAVING AN AUDIO/ONLINE BANKING MESSAGE</u>	<u>5</u>
<u>PERSONALIZED MESSAGES FOR ONLINE BANKING</u>	<u>9</u>
<u>PUSH MARKETING THROUGH ONLINE BANKING: GENERATING MULTIPLE ONLINE BANKING MESSAGES FROM A DATABASE FILE</u>	<u>11</u>
STEP 1: PREPARE THE DATABASE FILE	11
STEP 2: USE MEMBER CONNECT TO DELIVER THE MESSAGE	14

STANDARD MESSAGES FOR AUDIO RESPONSE AND ONLINE BANKING

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

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

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

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

LEAVING AN AUDIO/ONLINE BANKING MESSAGE

First, use the Speed Sequence **COMENT** (or menu MNCOLL option #8) to access the Member Comment maintenance program. On the initial screen, enter the member's account base and use Enter to proceed to the following screen:

Screen 1



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

##05/SENT: CHECK ORDER RECEIVED

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

This will read “SENT” until the member hears or views the message in either Audio Response or Online Banking.

After the message has been received by the member, this will change to read “RECD.” If desired, you could delete the comment manually at that time or wait for it to be purged normally according to the purge date on the comment record.

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

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

To leave a message, enter *Comment type 7* and an unused line number. Use Enter to proceed:

Screen 2

See Page 7 for details about using message code 99.

Message #	Message Description	Message #	Message Description
01	CONTACT MSR	17	NEED PROOF OF INSURANCE FOR COLL
02	UPDATE MASTER ADDRESS	18	IRA REQUIRED MINIMUM DIST
03	UPDATE MASTER PHONE NUMBER	19	INSURANCE CANCELLED
04	NEED SIGNATURE	20	CHANGE TO PAYROLL DEDUCTION
05	CHECK ORDER RECEIVED	21	FROZEN ACCOUNTS
06	LOAN APPROVED	22	ATM CARD RESTRICTED
07	QUESTIONS REGARDING LOAN APP	99	ONLINE BANKING
08	CREDIT CARD APPROVED		
09	ACCOUNT OVERDRAWN		
10	CD MATURED		
11	CHECK/DRAFT RETURNED		
12	CONTACT LOAN DEPT		
13	CREDIT CARD DELINQUENT		
14	LOAN DELINQUENT		
15	DORMANT ACCOUNT		
16	NEED VEHICLE TITLE		

Backup F3

TR (133) 5/01/09 13:05:55

Learn About This Feature

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

Screen 3

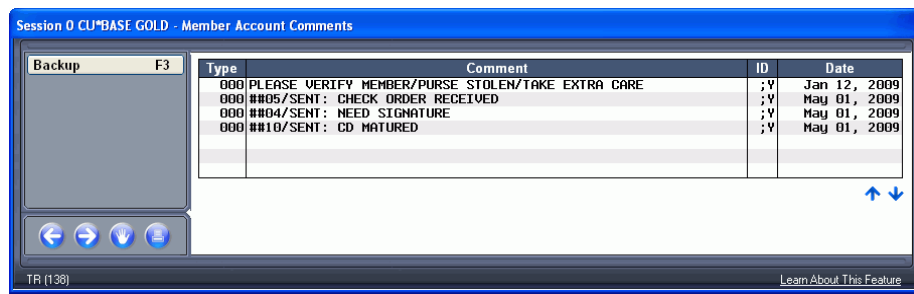
This final screen lets you control how the message appears in the Member Comments pop-up window in Teller, Inquiry and Phone software. Complete all fields, then use Enter to save the message and return to the first screen.

Field Descriptions

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

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

If the *Display in Member Account Comments Window* flag is set to “Y,” these comment types will appear just like other member comments in the pop-up Member Comments window in teller posting, Inquiry and Phone Inquiry software.



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

PERSONALIZED MESSAGES FOR ONLINE BANKING

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

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

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

Backup	F3
Save Changes	F5
Cancel	F7

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

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

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

PUSH MARKETING THROUGH ONLINE BANKING: GENERATING MULTIPLE ONLINE BANKING MESSAGES FROM A DATABASE FILE

In addition to their use in communicating one-on-one with individual members, personalized Online Banking messages can also be used as part of a comprehensive marketing or promotional campaign.

Either on its own as a targeted marketing push, or to reinforce a campaign that is being handled through newsletters, mass mailings and/or statement inserts, CU*BASE can automatically generate a batch of Online Banking comment types using a list of memberships in a database file.

Remember that with the **Member Connect** feature (available from the MNMRKT menu) you can use this same database file to reinforce your message through multiple channels in a comprehensive marketing campaign:

- ⇒ Send email messages
- ⇒ Send messages via online banking
- ⇒ Print member mailing labels
- ⇒ Produce a mailing list for a third-party marketing resource
- ⇒ Set up selective statement inserts
- ⇒ Create telemarketing ticklers for follow-up

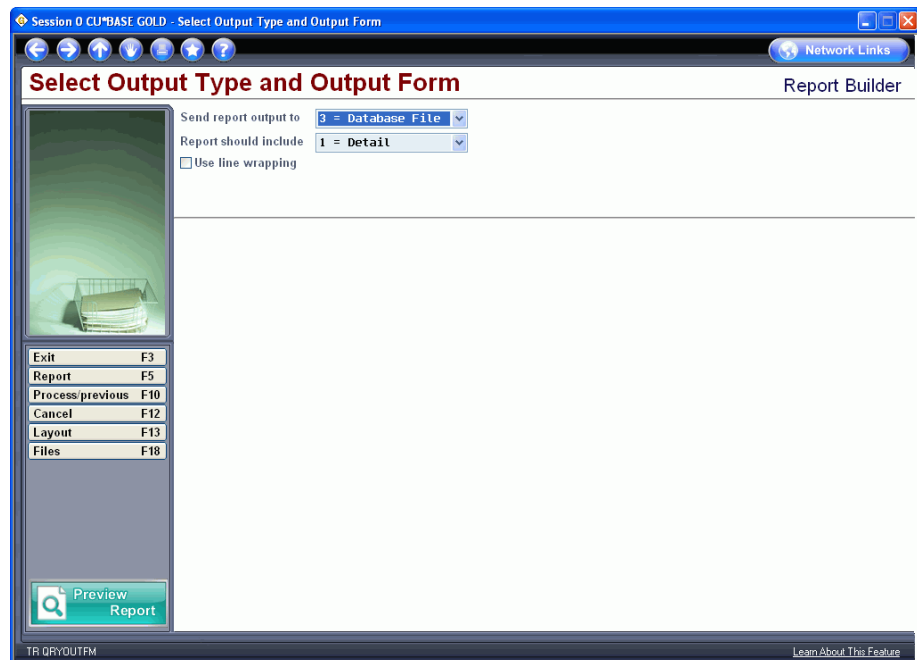
STEP 1: PREPARE THE DATABASE FILE

***IMPORTANT:** These instructions assume that you are thoroughly comfortable with creating and modifying Queries. See CU*BASE GOLD On-Line Help (look for the ReportBuilder/MNQURY chapter) for complete information on using the Query program.*

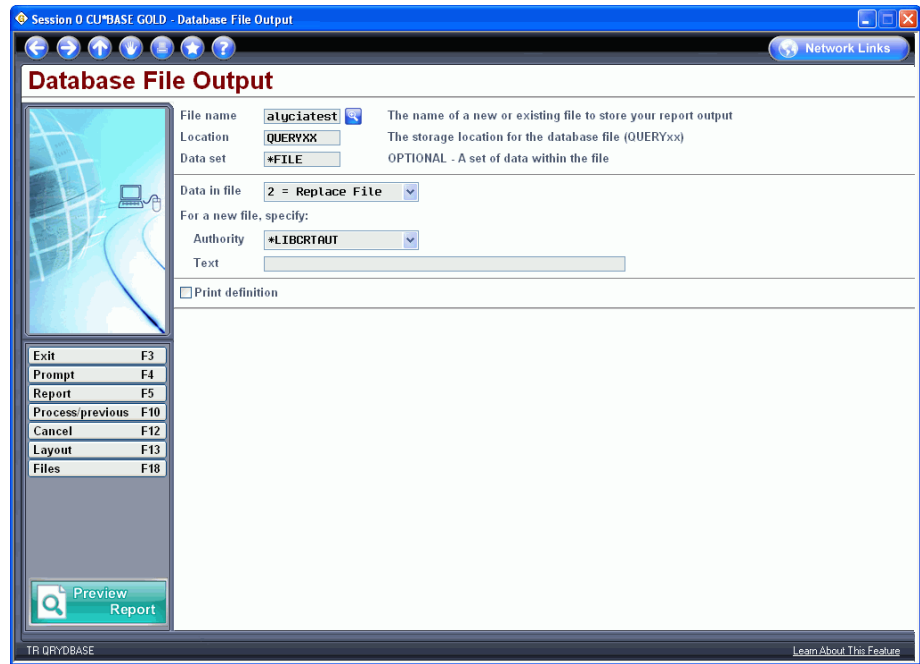
1. Start by creating a Query which uses all of the CU*BASE files necessary for selecting the desired members.
2. Using the “Select and sequence fields” option, choose the **ACCTBS** (Account Base) field. If other fields are included, make sure that this field is in the first position in the file.



- Use the “Select records” option to set up any needed selection criteria to choose the appropriate members.
- To determine the number of accounts selected, use **F5=Report** to view the Query results. In the *Position to line* field, type “B” and use Enter to see the last item. The line number indicates the total number of records selected. This count should be used as verification when generating the telemarketing ticklers.
- Use the “Select output type and output form” option to display the following screen:



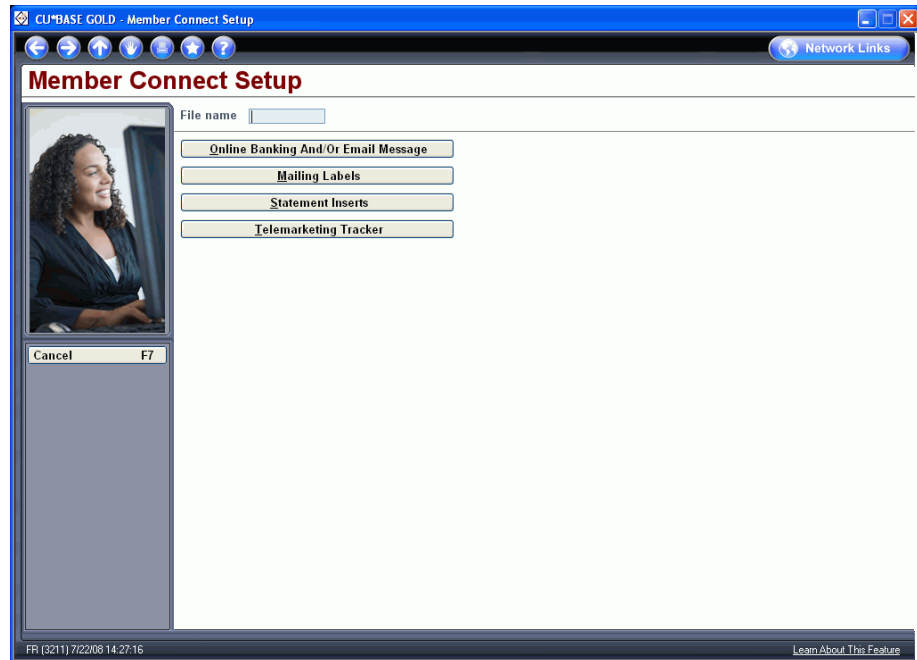
- In the *Output type* field, enter 3 for Database file. Use Enter to proceed to the next screen.



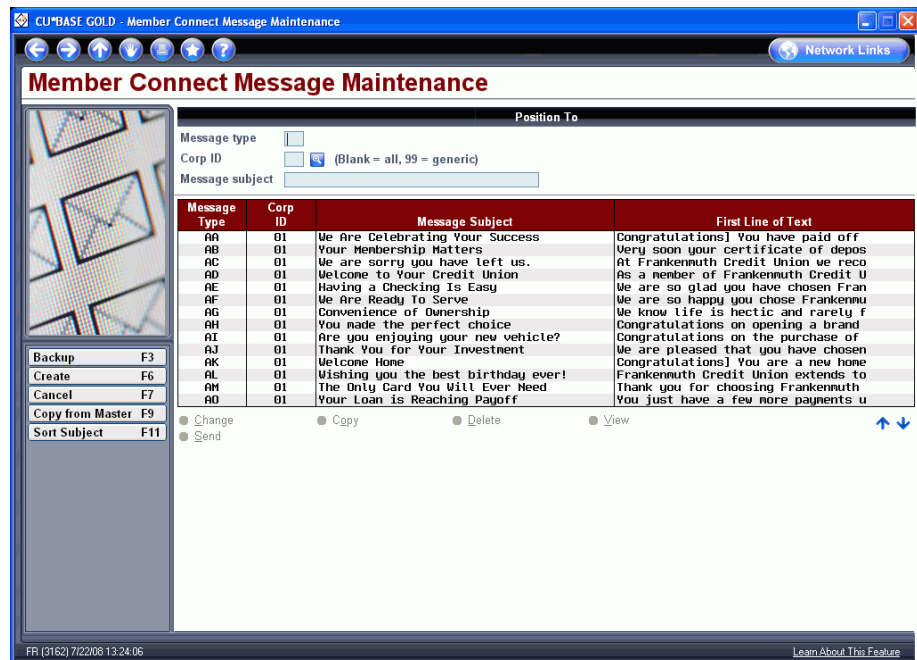
7. In the *File* field, enter the database file name.
8. In the *Library* field, enter **QUERYxx** (for *xx* substitute your credit union's 2-character ID).
9. In the *Data in file* field, choose **Replace file** (this will ensure that you can run this same Query again or another Query using this same file name in the future, without conflict).
10. Use Enter to record the changes.
11. Save and run the Query to generate the database file.

STEP 2: USE MEMBER CONNECT TO DELIVER THE MESSAGE

1. On the Member Connect screen (available on both the MNMRKT and MNPRTC menus), enter the name of the database file that contains the member account numbers to which the marketing campaign should be directed. (See the previous pages for instructions.)
2. Click Online Banking Or Email Message button.



3. You will enter your message library.



Here you have the option of sending a message that already exists in the library. You can also copy and edit a message from the CU*BASE library of messages (in a Talking Points format) and then send that message as well. Either way, your message is saved in the credit union library for future use. The same messages are used for online banking messages and email messages.

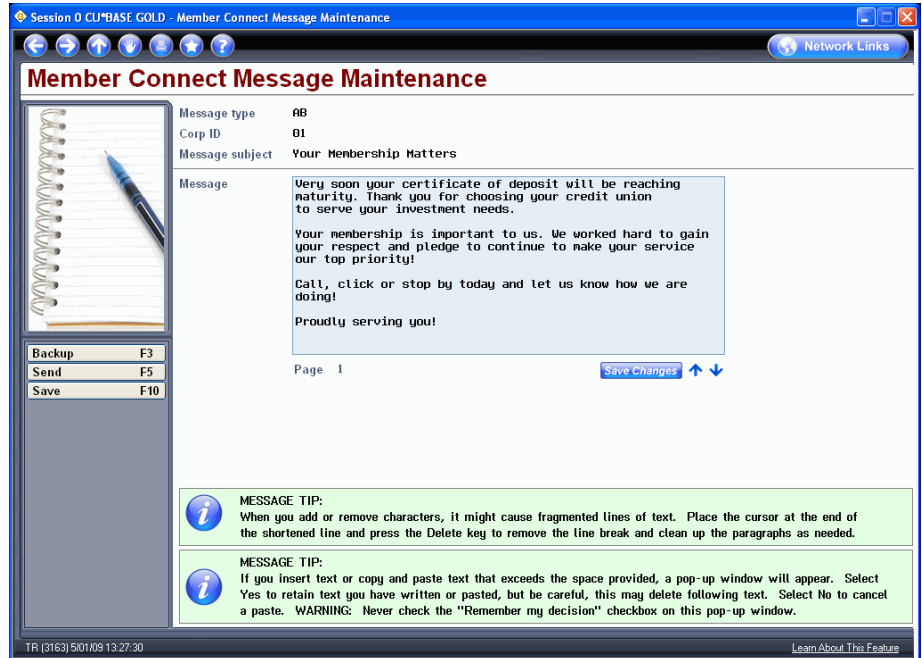
Sending an Online Banking Message

Now let's select the online banking message and send it.

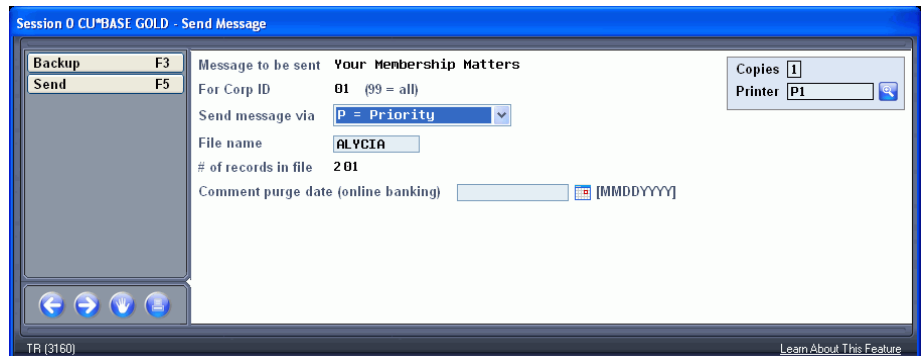
1. First, we will select the message we want to send from the list on the screen.

*Click on F9-Copy from Master to copy and edit messages already created by CU*BASE. This is a helpful way to get started on your message writing!*

2. The message will open. Now you can choose to make additional changes to the message that will be sent only when this message is sent.



3. Click Send and the Send Message window will open.



These messages will only be sent to members included in the file entered on this screen. Let's take a look at our sending options that we can access from the **Send Message Via** drop-down menu:

Send Option	What it Means
Email	The message will be sent via email only
Flood All	The message will be sent via email and will also be sent to all online banking accounts
Online Banking	The message will be sent to all online banking accounts
Priority	The message will be sent via email first. It will then be sent to all online banking accounts for members who do not have
Comment Purge date (online banking)	This is a required field. This date determines when the message is purged from the member's online banking account message center.

The system is set up to send only one message per member email address; duplicate email addresses will be ignored. Your from email address is taken from MNCNFE #1 Online Banking VMS Configuration.

4. Select a sending option in the drop-down message next to Send Message via (see choices in table above).
5. Select a purge date for online banking messages.
6. Press Send.
7. Confirm that you want to send the messages by pressing Enter.
8. You will receive a confirmation message confirming the delivery of the messages.

