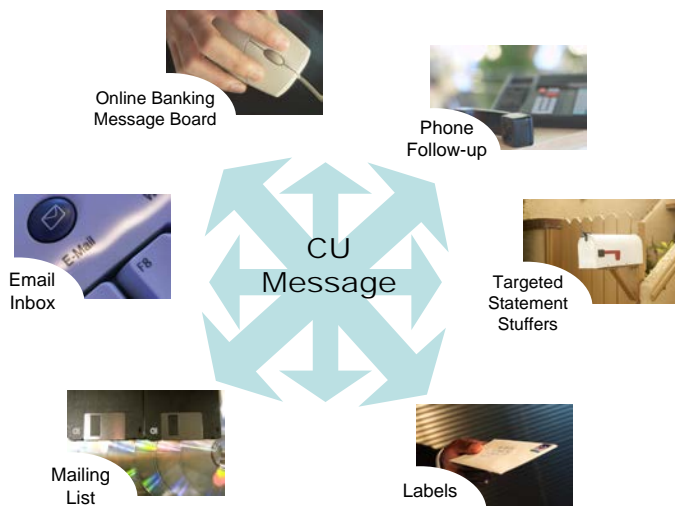

Member Connect

Marketing Campaigns with the CU*BASE “Member Connect” Tool

INTRODUCTION

Member Connect helps you connect with your members regularly and consistently. Whether your goal is promoting a new product or service or simply keeping in touch for greater member retention, Member Connect makes it easy to communicate with your members.

Member Connect provides a single place to access many different CU*BASE marketing tools. The advantage of Member Connect, aside from bringing everything together into one handy location, is that it allows you to create a **single database file** of member account numbers, then use that same file to reinforce your message through all of the following channels:



- ⇒ Create a free-form text message to be delivered to members the next time they log in to **It's Me 247 online banking**
- ⇒ Send an **email message** directly to the member's email address
- ⇒ Print **mailing labels**
- ⇒ Create a **mailing list** database file ready to send to a third-party marketing resource
- ⇒ Prepare for monthly or quarterly **selective statement inserts** targeted to certain members
- ⇒ Create **telemarketing trackers** to allow member service staff to follow up with these same members over the phone (tracked by the CU*BASE Telemarketing Leads and Follow-ups system)

Revision date: April 27, 2012

For an updated copy of this booklet, check out the Reference Materials page of our website: http://www.cuanswers.com/client_reference.php
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MARKETING TO MEMBERS THROUGH EMAIL

INTRODUCTION

The biggest disappointment in marketing is when we do a great deal of work to get people's attention, and then are left wondering, was anybody listening?

E-members listen, respond, and help marketers get on the right track. No demographic is more active or responsive than a set of Internet members. By developing an email listing of your most active Internet members, your marketing efforts will be rewarded several times over a general member mailing list.

Developing the list is easy: you can Query your membership for those members who use online banking products. That will be the base group to begin collecting email addresses. This group is already interacting with the credit union in an electronic format and should be the easiest of all your membership to reach.

Once you have conquered this group, you need to move on to members who do have Internet access but may not be currently active with online banking. Does your web site allow you to collect email addresses for members who visit your web site? Do you currently have a lobby campaign to ask members for email addresses? Do you include a request for an email address on all of your mailings? Is it a standard question you ask when opening new memberships?

Is it worth the effort? Consider this: when you send an email marketing piece, you can add a "click here to respond to this offer" and the member can act as quickly as they can read. Try to do that with a statement stuffer. Next to a direct phone call, e-marketing is the most responsive and direct way to interact with members. But like all worthwhile things, it takes time to develop, it takes a plan to act, and it takes follow-through to get members to be consistent participants. E-marketing and e-statements are worth your time.

IMPORTANT CONSIDERATIONS

Costs for Sending Email Marketing Messages

Marketing email messages \$0.01 per email sent

*Subject to change; refer to the most recent CU*Answers Pricing Guide sent annually to your credit union CEO for current pricing. This charge will be included on your normal monthly invoice.*

Allowing Members to “Opt Out”

It is easy to honor member requests about what kinds of marketing materials they will receive from your credit union. Members have the option to opt out of receiving email and phone solicitations for two kinds of communications:

- ◆ Marketing/solicitations from third-parties (such as CUNA loan insurance offerings)
- ◆ Education and marketing communications from the credit union (rates, current month’s CD specials, new products/services, announcements, alerts)

This feature was included to give Xtension Call Center and Member Reach the information they need to know which members they should contact for the various campaigns they handle. But this will also allow credit unions to honor member requests to opt out of receiving things like marketing emails and third-party solicitations if they wish.

The idea was to make it *possible* for a member to opt out, but not necessarily *easy*. That’s why the opt out screen in **It’s Me 247** online banking will contain language to try and discourage member from opting out, especially for CU-initiated communications. A new “My Contact Options” page on Online Banking, accessed under Preferences, allows a member to indicate preferred contact and opt-out selections.

Following is the text that the member will see

My Contact Options

Here's my favorite way for the credit union to contact me about things concerning my accounts:

My Preferred Contact Method: No Preference Selected

Do we have your current mailing address, phone numbers, and email address? If you would like to verify or change your information, click the My Personal Information button on the left. You can also contact [Frankenmuth Credit Union](#) directly, if you prefer.

Note: Although we will occasionally contact you by other methods, we will always try to contact you via your preferred method first. Also, remember that the credit union will never send personal or account information via unsecured email.

I do not want to receive any education, alerts, announcements, or outreach information directly from the credit union about products or services, **even if they will save me money.**

I do not want to receive information from other parties, carefully chosen by the credit union as being of interest to me, unless I specifically request it.

Save Preferences

Credit union staff will use MNUPDT #1-Update Membership Information, or the Name/Address Update feature in Inquiry and Phone Operator, to make these selections for members in CU*BASE.

Checkboxes to exclude members based on the two new opt-out options have been included in several places within CU*BASE, most notably the **Member Connect** messaging screen (MNPRTC #28) — the starting point for sending online banking and email messages, mailing labels, statements and telemarketing Trackers. (Additional de-selectors have been also placed on the screen directly before sending messages or statements themselves, as a final

reminder just before you send the communications.) You can also create a file or mailing labels that exclude member with this flag selected by using MNPRTC #5 List Generator. See page 16.

Marking Members for Special Attention

Want to create a unique group of members that you can identify for a marketing campaign through Member Connect? Or do you just want to pull only these specific members up in a Query? Define these codes through the User Defined Code configuration (MNCNFC #3-User Defined Codes Configuration). Eighteen codes, which you can add these codes to memberships via the Member and Organizational Update screens (MNUPDT #1-Update Membership Information) allow you to set criteria on CU*BASE screens to include or exclude members according to your credit union preferences. For example, you might want to make a code specifically for long term members who will receive special communications. These codes can also be used in conjunction with the previously mentioned “opt out” codes.

“Spam” Alert!

Handling Spam Alerts From Members

Because of the way our system will send a batch of email messages to a large group of members at the same time, there may be some Internet Service Providers that interpret these email messages as “spam” (junk email) messages, especially if you have a large number of members who use the same ISP. If you hear from members that your emails are being marked as spam, here’s what you should do:

1. **Make sure that your email address is correct in the VMS Online Banking Configuration (MNCNFE #1).** If the “from” address is invalid on a batch of email messages, an ISP may interpret the message as spam. See Page 17 for details.

If the same email address appears multiple times in the database file, the system will automatically make sure only one message is sent to that address.

NOTE: If an email is a wrong email address, mark it as an incorrect email address using the Wrong Email flag which you can access through the Name/Address screen through Teller, Phone Operator and Inquiry or through email maintenance via Member Personal Banker (MNSERV #22). That way no additional communications will be sent to this address. Credit union employees can turn this flag off when the member provides a correct address. The member will be alerted in Online Banking that they need to update their address as well.

2. **Ask the member for the name and a contact number for their ISP. Also request a copy of the email message that the member received with “spam” notification on it.** Explain to the member that the ISP probably has a standard scanning software that assumes the email was spam because it was sent as part of a batch of email messages from your credit union.

*In order to prevent members from seeing another member's email address, all addresses on emails send by CU*BASE will use the "BCC" (blind carbon copy) address field. This can sometimes be interpreted as spam by ISPs but is in fact the best way to protect member privacy and prevent viruses from being propagated between email boxes.*

- 3. Contact the ISP and request that these email messages be excluded from spam detection software.** If appropriate, the member can even contact the ISP directly. Otherwise, contact CU*Answers for assistance in working with the ISP and providing any information they need to exclude these messages. **DO NOT have members contact CU*Answers under any circumstances.**

Spam Alerts from Your Own Email Provider

When creating an email message, you will be defining the "from" email address. Any replies to the message, or any notifications of "invalid address," will be sent to this email box. This must be a valid email address, and this account should have adequate capacity to handle the potential traffic generated by the message. (For example, if you plan to send an email to 1,000 members, the email box should be able to handle up to 1,000 replies!)

IMPORTANT: Be sure your email provider is aware of the volume of emails you may receive, and does not misinterpret your email traffic as spam. It is recommended that you establish a relationship with a provider who understands your credit union and its email marketing needs. Some providers, such as AOL, have restrictions in place to prevent people from signing up for an email box and then using it to send junk messages to a large number of email addresses. Be sure your email provider does not misunderstand your intentions.

Remember that the cleaner and more up-to-date your email address list is, the less likely you are to receive a large number of returned emails. Remind your members to keep you in the loop when they change their email address!

STEP 1: PREPARE THE DATABASE FILE

There are two ways to do this step—you can manually prepare the file in CU*BASE or you can gather the data from features such as the “Where Your Members...” tools in CU*BASE. This section covers both methods.

MANUALLY PREPARE THE FILE

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

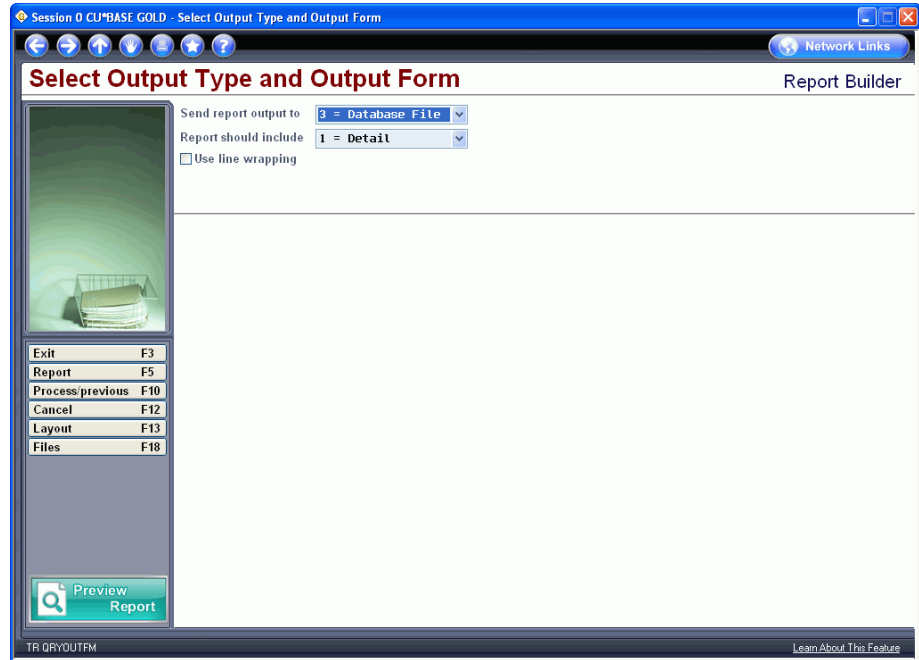
1. Start by creating a Query which uses any CU*BASE files necessary for selecting the desired members.
2. Using the “Select and sequence fields” option, choose the **ACCTBS** (Account Base) field. Other fields can be included, but they must come *after* the account base field.



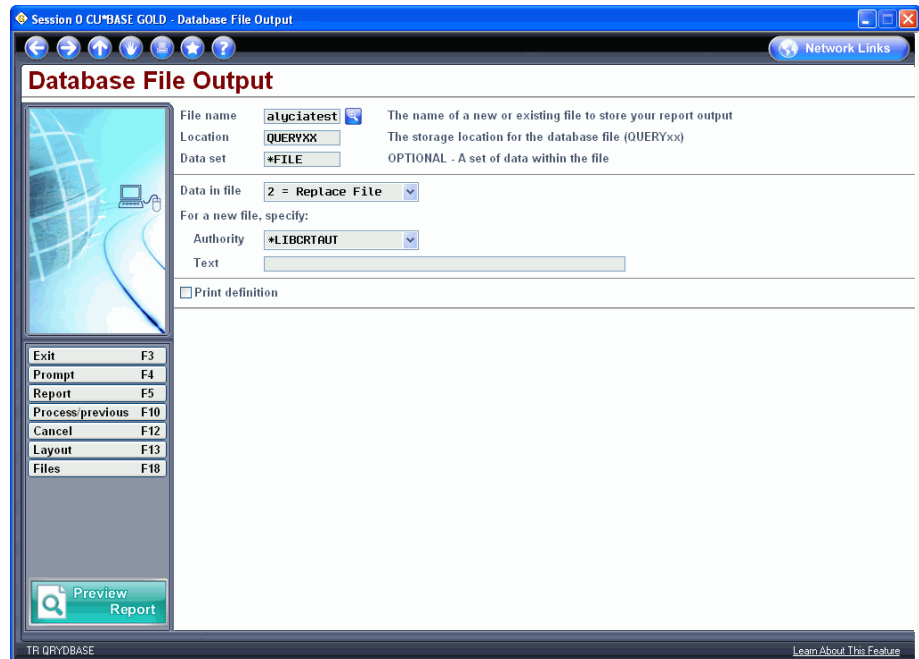
3. Use the “Select records” option to set up any needed selection criteria to choose the appropriate members. (For example, if you are using Mail Codes to exclude members who “opt out” of receiving marketing communications, include a selection statement to exclude members with your defined code.)
4. 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 email message.

5. Use the “Select output type and output form” option to display the following screen:



6. In the *Output type* field, choose **3 = 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 the location for the database file: **QUERYxx**. (For xx substitute your credit union’s 2-character ID.)

9. In the *Data in file* field, choose **2=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.

PREPARING THE FILE USING THE EXPORT FEATURE

There is a quick way to export database information for use with Member Connect from directly within MNMGMA using #5 Where Your Members Shop, #6 Where Your Members Borrow, and #7 Where Your Members Branch. (This same export feature is also available from various other CU*BASE reports and inquiry features.

1. Select these options and drill down to the level of information that you want to export.

Session 0 CU*BASE GOLD - Where Your Members Shop

Where Your Members Shop

Data selection: A = All
Order by: T = Transactions

Merchant	Payment Type	City	State	Members	Transactions	Total Amount	Avg. Amount / Transaction
MEIJER INC #011	Q01	GRAND RAPIDS	MI	58	163	4,558	27
MEIJER INC #158	Q01	GRAND RAPIDS	MI	66	157	6,939	44
MEIJER INC #036	Q01	WYOMING	MI	72	141	6,265	44
MEIJER INC #050	Q01	GRAND RAPIDS	MI	49	126	4,537	36
MEIJER INC #312	Q01	GRAND RAPIDS	MI	46	126	6,127	48
MEIJER #199	Q01	CALEDONIA	MI	41	121	7,077	58
MEIJER INC #026	Q01	JEMISON	MI	33	104	5,143	49
MEIJER #226	Q01	RICKFORD	MI	32	82	3,789	46
SPEEDWAY 2225	Q64	GRAND RAPIDS	MI	32	78	2,202	28
MEIJER #216	Q01	GRAND RAPIDS	MI	33	76	3,589	47
MEIJER #221	Q01	GRANDVILLE	MI	40	76	4,741	62
MEIJER INC #020	Q01	GRAND RAPIDS	MI	30	73	2,338	32
2329 44TH ST SE	T	GRAND RAPIDS	MI	20	73	6,049	82
44TH STREET MARKET	T	WYOMING	MI	25	72	1,717	23
3757 PLAINFIELD AV	T	GRAND RAPIDS	MI	27	66	4,123	62
SPEEDWAY 2289	Q64	WYOMING	MI	25	63	1,437	22

Total purchases: 945,688

HT (410) 4/09/09 10:01:10

2. Click the Export option.
3. Select to export the information to Member Connect.

Session 0 CU*BASE GOLD - Export

Export selection:

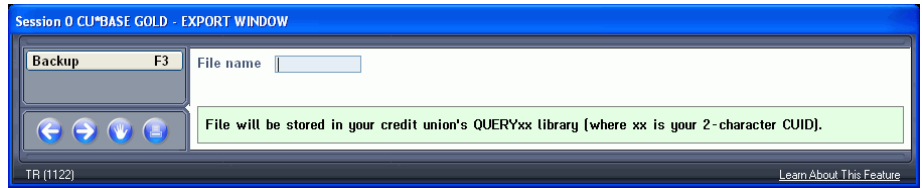
- 1 = Export accounts for member connect
- 2 = Export account detail for query

TR (1121)

With this option, the system gathers account numbers for all of the members in the analysis tool (not just the ones on the screen, but the entire list) and creates a database file that is ready to be used by Member Connect tools. This lets you communicate instantly with these members via email and online banking messages, set up a marketing outreach via mailing labels and selective statement inserts, and track the responses via a telemarketing Tracker.

- This file will contain account base only.
- Duplicate account bases will automatically be eliminated, so if the same membership appears more than once in the analysis list, it will appear only once in the resulting database file.

4. Name the file.



5. Proceed to Step 2 to use the Member Connect Tools.

PREPARE THE FILE USING THE LIST GENERATOR FEATURE

Want to know which members haven't enrolled in e-statements and send a message to those members in particular in order to market this service to them? CU*BASE® GOLD's List Generator feature lets you do that and more! Follow these steps to find out how!

1. Go to the Member Communication menu (MNPRTC) and select option 5, List Generator (Database/Labels). From this first screen, select which types of memberships you'd like included in your list and use Enter.



The screenshot shows the 'Member List Generator' window. The title bar reads 'Session F CU*BASE GOLD - Member List Generator'. The window has a navigation bar with icons and a 'Network Links' button. The main area is titled 'Member List Generator - Main Selection'. It contains three sections for selecting membership types:

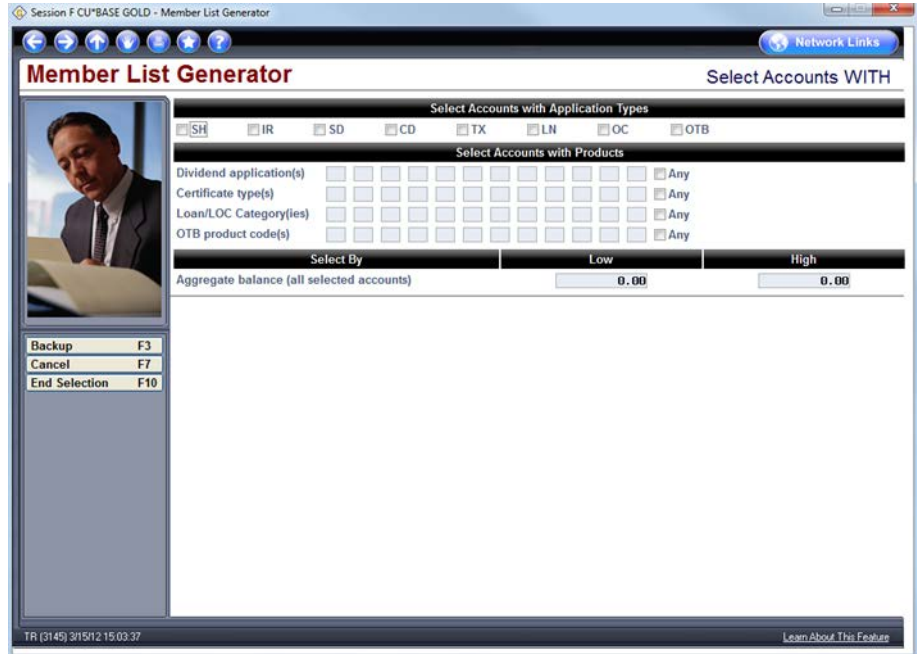
- Process open memberships
 - MASTER file
 - Or -
 - Other
- Process closed memberships
 - MSHIST file
 - Or -
 - Other
- Process non-members
 - MSNONMGR file
 - Or -
 - Other

On the left side, there is a small image of a group of people and a 'Cancel' button with the keyboard shortcut 'F7'. At the bottom, there is an information icon and a text box: 'If the labels were produced using the selection criteria screens, a separate report {LMBRLX} will be printed that displays the parameters used to generate the labels. This is produced even if you output the labels themselves directly to a database file rather than printing them.' The status bar at the bottom left shows 'TR (3142) 3/15/12 11:46:33' and the bottom right has a 'Learn About This Feature' link.

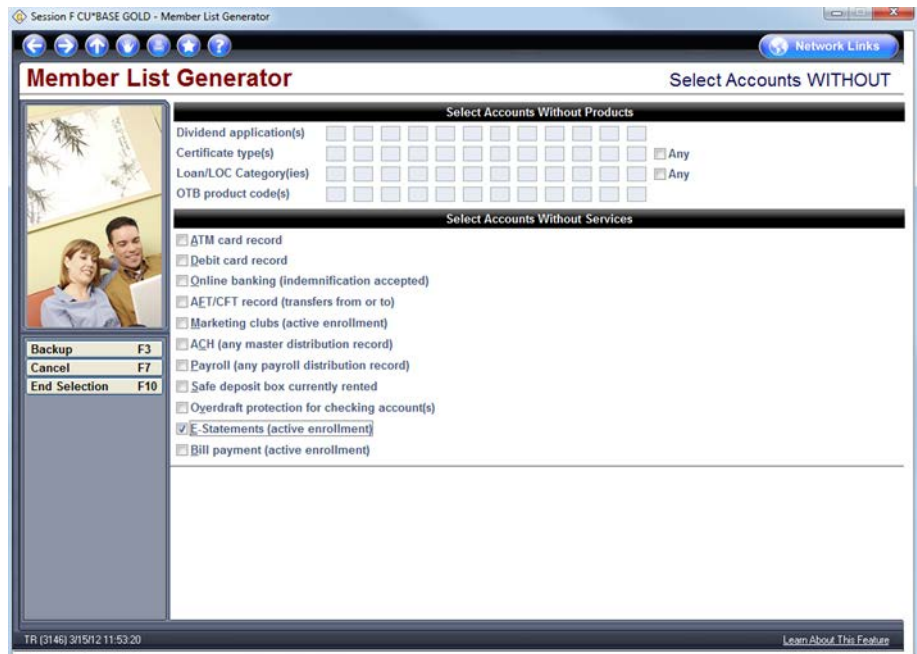
- Select your list parameters and use Enter. *Note: If you so choose, you can simply use Enter and move to the next screen without selecting anything.*

- Select more list parameters and use Enter. For example, if you want only individual memberships and not corporate memberships in your list, then in the Membership Type drop-down menu, you would select I=Individual. *Note: If you so choose, you can simply use Enter and move to the next screen without selecting anything.*

- Select accounts WITH certain features, such as those that have a loan, and use Enter. *Note: You don't have to select anything in this screen, but if you don't, you will need to select something in the screen that follows this one, or else the report will simply show everyone.*



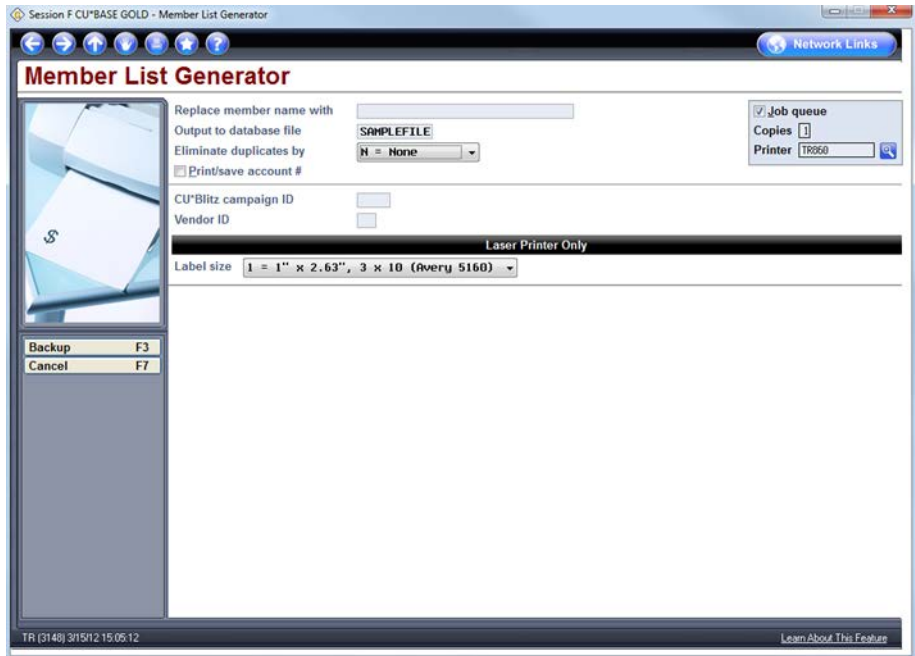
- Select accounts WITHOUT certain features, such as those not enrolled in e-statements, and use Enter. *Note: You don't have to select anything in this screen, but if you don't, you will need to select something in the screen prior, or else the report will simply show everyone.*



6. Select the date and use Enter.



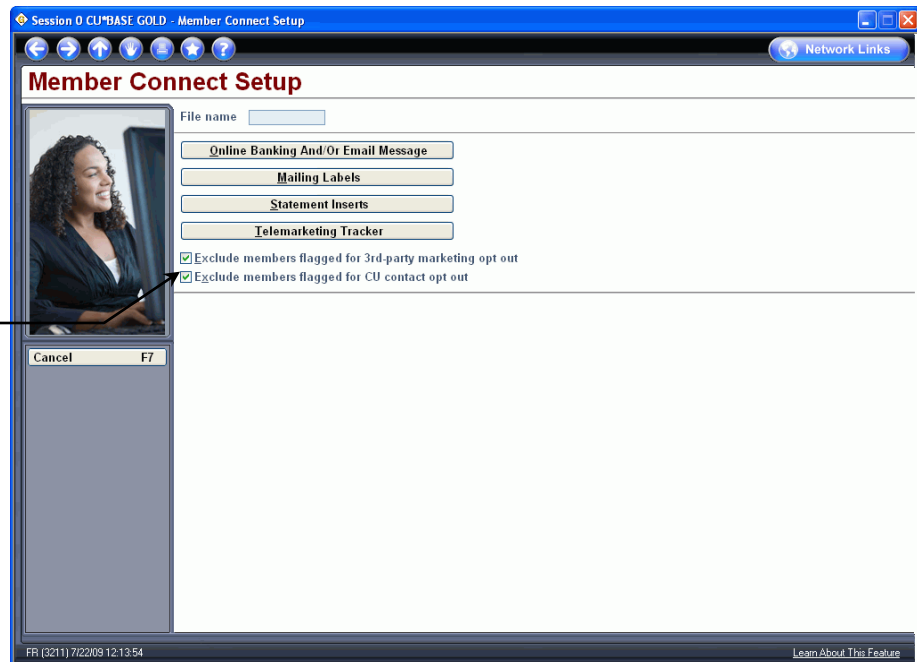
7. Enter a name for your list and use Enter. For example, if you are creating a list of all members not enrolled in e-statements, you could choose the name, NOESTMT, for “no e-statement.”



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.)

At this time you can select to exclude members who have selected to opt out of receiving third party and specific kinds of credit union communications. See page 4 for a discussion of the "opt out" feature in CU*BASE. These "opt out" checkboxes also appear directly before sending an email or before sending statement inserts.



2. Click one of the buttons to proceed to the desired marketing tool. (You can also press Alt + the underlined letter, such as Alt+O for the online banking/email message feature.)

Please note that one option allows you to send email and online banking messages. Once you select this option, the system will allow you to select to send to both online banking and to a member's email address or to just to one or the other.

3. Use the screen(s) that appears to produce the message, labels, etc., and send them. Be sure to use the appropriate "Send" or "Process" command to complete the task before returning to the Member Connect screen.

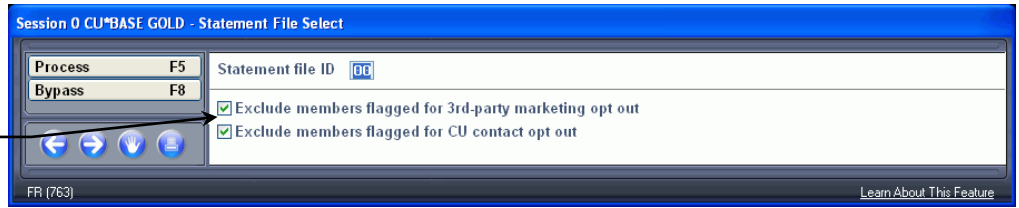
Special tips for sending email and online banking messages, as well as statement messages follow this section.

4. Repeat steps 2-3 for all additional features until all aspects of the campaign are complete.

SPECIAL TIPS

- ⇒ When using the **Statement Insert** feature, the following window will appear next to let you designate which selective insert you will be setting up.

Notice that the "opt out" checkboxes appear here as well. See page 4.



This step simply copies the database file from your QUERYxx library to your FILExx library, giving the file the appropriate STMT## file name and stripping out any fields except for ACCTBS so that it will work with the selective inserts system. Press F5-Process to continue to the statement setup screens.

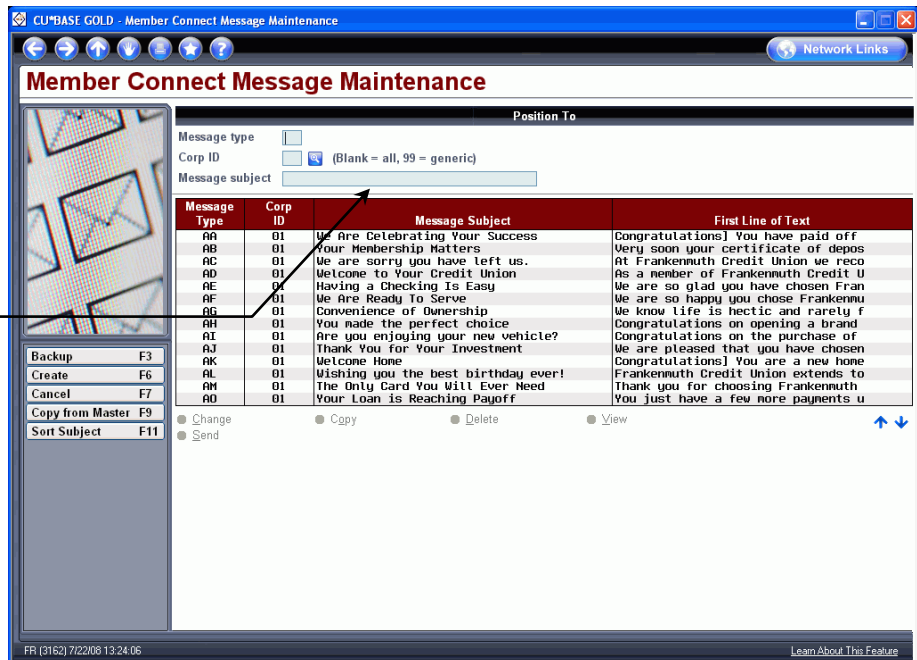
- ⇒ Information about using each of the individual tools is available by clicking [Learn About This Feature](#) while working on each individual screen.

SPECIAL NOTES ON EMAIL AND ONLINE BANKING MESSAGES

- ⇒ When using the **Online Banking Or Email Message** feature, you will enter your credit union's message library.

The Message Subject column is used as the subject line when an email is sent out to a member.

When you create a message using F6-Create, the Subject field text that you enter will be saved in this column and will be used as the Subject line of the out-going emails.



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 Email or Online Banking Message

CU*BASE give you the option of sending a message via email, online banking or both. Select your message and then choose the sending options.

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.

Member Connect Message Maintenance

Message type AB
Corp ID 01
Message subject Your Membership Matters

Message

Very soon your certificate of deposit will be reaching maturity. Thank you for choosing your credit union to serve your investment needs.

Your membership is important to us. We worked hard to gain your respect and pledge to continue to make your service our top priority!

Call, click or stop by today and let us know how we are doing!

Proudly serving you!

Page 1

Save Changes

MESSAGE TIP:
When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

MESSAGE TIP:
If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

TR (3163) 5/01/09 13:27:30

Learn About This Feature

IMPORTANT! To create a new line, press Ctrl and Enter at the same time. Please read the following section about the signature line before adding personal credit union information!

3. Click F5-Send and the Send Message window will open.

Notice that the "opt out" checkboxes appear here as well. See page 4.

Send Message

Backup F3
Send F5

Message to be sent Welcome to Your Credit Union

For Corp ID 01 (99 = all)

Send message via P = Priority

File name SEND

of records in file 483

Comment purge date (online banking) [MMDDYYYY]

Exclude members flagged for 3rd-party marketing opt out

Exclude members flagged for CU contact opt out

Copies 1

Printer P1

FR (3160)

Learn About This Feature

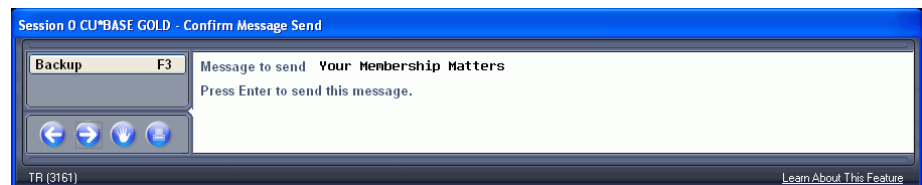
These messages will only be sent to members included in the file entered on this screen. Let's take a look at our sending options that we can access from the **Send Message Via** drop-down menu:

There are four send types for a message in the Member Connect program.

- The default send type for Member Connect is **“Priority.”** If you select this option, the system sends an email to all members in the file with emails that are valid in the CU*BASE system. Once it finishes with emails, it runs through the remaining account numbers and sends an Online Banking message to all members who have accepted the Online Banking Use Agreement (meaning their last logged in date is greater than zero). Priority ensures maximum delivery.
- **“Email”** The system will only send an email to members with a valid email address (members in the file only).
- **“Online Banking”** The system sends an Online Banking message to all members (in the file) who have accepted the Online Banking Use Agreement.
- **“Flood All”** tells the system to send an email to all email addresses that are valid in the CU*BASE system. Once it finishes with its emails, it runs through all the account numbers again and sends an Online Banking message to all those members who have accepted the Online Banking Use Agreement. If you use this method, many members will receive this message twice, via email and via Online Banking message.

*The system is set up to send only one message per member email address; duplicate email addresses will be ignored.
The credit union 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 above).
5. Select a purge date for online banking messages. The Comment Purge date is a require field and determines when the message is purged from the member's Online Banking Message Center.
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.



Changing the Signature Line Text

An SL Message can include personalized credit union text. **The SL Message will be appended to all email messages.** Online banking messages will not have the SL message - members will already know who the message is from.

1. Select the message with the “SL” Msg Type from the screen on page 17. There will only be one SL Message.
2. Click the Change menu option.

*You may only enter five lines of text in your SL message.
To go to a new line, press both the Ctrl key and Enter at the same time.*

3. Press Enter to save your changes.

MEMBER REACH REPORTING

Whenever a message is sent by the automated Member Reach program or via a credit union (through Member Connect) as well as when credit unions send custom messages, the PCMMMSG report is generated to the DAILYXX Outqueue.

- This report does not cover automated CU*BASE messages, such as Personal Address or email change, e-Statement alerts, e-Notices, etc.

The next day this report is available in CU*SPY under the category Miscellaneous; simply search for PCM in CU*SPY to view the PCMMMSG reports.

The PCMMMSG report is great to look at to get an idea of how many members the message reached. It lists all the members in the file, their account numbers, the method in which they received the message, if/why they were an Exception, and gives grand totals at the very bottom. Totals include:

- Records in the member file
- Emails sent
- Online banking messages sent
- Exceptions

Under this set of totals, there is a breakdown of Exceptions:

- No MASTER record
- No PCMBRCFG record
- Bad email address
- Duplicate email address
- No email address
- No Online Banking login date

The Exceptions listed above are in the order in which they are checked.

- All six checks are performed when using the Priority send type.
- If the send type is changed, then the checks are also changed.
- If the user chooses the Email send type, the Online Banking check is skipped.
- If the user chooses the Online Banking send type, the email address checks are skipped.

While the Priority program is running through accounts and determining how the message can be sent to each member, it comes across errors from time to time. As stated before, the program sends emails first. When the program reads an error with the member's email address on an account, the account is marked an "Exception – (reason)" and the program moves on. Even though the account is marked with an email exception, the program will look at it again to see if it qualifies for an Online Banking message; it will look for a last Online Banking login date not equal to 0 (zero).

If the member qualifies (last Online Banking login date is not equal to 0), an online Banking message will be sent. On the PCMSG report this delivery method of Online Banking will be listed.

If the member does not qualify (last Online Banking login date equal to 0), then the **first/original** email exception will be listed on the PCMSG report.

Report Example

1/25/12 7:03:48		CREDIT UNION
Member Reach Message Log		
Message Sent: AE Subject: Having a Checking Is Easy		File used: PMBRFAE2 Corp ID: 0
Account	Name	Delivery Channels
4	GEORGE F	Exception - No E-mail address
4	BETHANY A	E-mail
	209@hotmail.com	
4	ERIC D	E-mail
	7@AIM.COM	
4	RUTH	E-mail
	@tds.net	
4	LESLEY C	E-mail
	2@charter.net	
4	STEVEN R	Exception - No E-mail address
4	ROGER B	Online Banking
4	ESTHER L	Exception - No E-mail address
4	KYLE D	Exception - No E-mail address
4	JEAN C	Exception - No E-mail address
4	MARIE	Exception - No E-mail address
4	JULIE A	E-mail
	71@aol.com	

End of Report - Totals

Total # of records in file	:	26
Total # of e-mails sent	:	15
Total # of OnLine Banking sent:	:	1
Total # of exceptions	:	10
# with no MASTER record	:	
# with no PCMBRCFG record	:	
# with bad email address	:	
# with duplicate email address	:	
# with no email address	:	10
# with no Home Banking login date:	:	

*** END OF REPORT ***

REPORTING MESSAGING EXPLANATIONS

The following will provide more explanation of the Exception meanings. There are 3 examples for each Exception, one for each send type: Priority, Email, and Online Banking.

"No Master Record"

- **Priority, Email, and Online Banking**

This should only show on the PCMMMSG report if there is some kind of major issue and the Master record got deleted for a member. Or, there may have been an error when creating a member file for a Member Connect message.

ACCOUNT NUMBERS MUST ALWAYS BE LISTED FIRST in the Member Connect file. For example, the PCMBRCFG file is used to collect members and a database file is created. Viewing the PCMBRCFG file in its original format, the PCSTAT is first. This can be the letter A. If the order of the information is not changed before sending, the PCMMMSG report will read “Exception – No Master Record.” This is because the program is reading the letter A, not an account number. ACCOUNT NUMBERS MUST ALWAYS BE LISTED FIRST in the Member Connect file.

“No PCMBRCFG Record”

- **Priority, Email, and Online Banking**

This should only show on the PCMMMSG report if there is some kind of major issue and the Master record got deleted for a member.

“Bad Email Address”

- **Priority**

John Smith’s account number is in the member file for a Member Connect message. The program scans his account. John does have an email address, but it has been flagged as invalid in CU*BASE. John’s account is marked with the “Bad Email Address” exception and the program moves on.

As stated before, an initial email exception doesn’t stop the program from attempting to send an Online Banking message.

So, the program is ready to send Online Banking messages and scans John’s account again. John has never logged into Online Banking, giving him a last login date equal to 0 (zero). He does not qualify for the Online Banking form of delivery. The program sticks with its **first/original** exception and the delivery method will read “Exception-Bad Email Address” next to John’s account on the PCMMMSG report.

NOTE: If John did have a valid Online Banking login date (not equal to 0), then the program would send him an Online Banking message. On the PCMMMSG report, the delivery method would read “Online Banking.”

- **Email**

John Smith’s account number is in the member file for a Member Connect message. The program scans his account. There is an email address, but it has been flagged as invalid in CU*BASE. John’s account is marked with the “Bad Email Address” exception and the program moves on completely.

On the PCMMMSG report, the delivery method will read “Exception-Bad Email Address” next to John’s account.

- **Online Banking**

The Online Banking send type is only looking for last Online Banking login date not equal to 0 (zero).

The check for the “Bad Email Address” exception would not run because the Online Banking send type is not looking at email addresses.

“Duplicate Email Address”

- **Priority and Email**

Patty Jones is a credit union member along with her husband. She sets up both accounts with her personal email address.

Patty and her husband are both in the member file for a Member Connect message. The program scans Patty’s account, finds a valid email address and sends her an email.

The program moves on and scans the husband’s account, finds an email address it already successfully sent a message to, marks this account as “Duplicate Email Address” and moves on completely.

The husband’s account is not checked a second time because the program assumes same email, same person, same member, etc.

On the PCMMMSG report, the husband’s delivery method would read “Exception – Duplicate Email Address.”

- **Online Banking**

The Online Banking send type is only looking for last Online Banking login date not equal to 0 (zero).

The check for the “Duplicate Email Address” exception would not run because the Online Banking send type is not looking at email addresses.

“No Email Address”

- **Priority**

Jane Member’s account number is in the member file for a Member Connect message. The program scans her account and reads that Jane does not have an email address in CU*BASE. Her account is flagged with “No Email Address” and the program moves on. It’s time for Online Banking messages and the program scans her account again. Jane has chosen not to use Online Banking, giving her a last login date equal to 0 (zero). The program sticks with its **first/original** exception and lists “Exception-No Email Address” next to Jane’s account on the PCMMMSG report.

NOTE: If Jane did have a valid Online Banking login date (not equal to 0), then the program would send her an Online Banking message. On the PCMMMSG report, the delivery method would read “Online Banking.”

- **Email**

Jane Member’s account number is in the member file for a Member Connect message. The program scans her account and reads that Jane does not have an email address in CU*BASE. Her account is flagged with “No Email Address” and the program moves on completely.

On the PCMMMSG report, the delivery method will read “Exception-No Email Address” next to Jane’s account.

- **Online Banking**

The Online Banking send type is only looking for last Online Banking login date not equal to 0 (zero).

The check for the “No Email Address” exception would not run because the Online Banking send type is not looking at email addresses.

“No Online Banking Login Date”

- **Only valid for the Online Banking send type**

Since Online Banking login dates are checked last, and the program sticks with its **first/original** exception, you will not see this listed on your PCMMMSG report when using the Priority or Email send types. The sender of the message must have chosen the Online Banking send type to have any exceptions with this description.

Julie Johnson’s account number is in the file for the Member Connect message. The program scans her account and reads that Julie does not use Online Banking, giving her a last login date equal to 0 (zero). Her account is flagged with “No Online Banking Login Date” and the program moves on completely.

On the PCMMMSG report, the delivery method will read “Exception-No Online Banking Login Date” next to Julie’s account.

- NOTE: If Julie did have a valid Online Banking login date (not equal to 0), then the program would send her an Online Banking message. On the PCMMMSG report, the delivery method would read “Online Banking.”