Cathedral eDocument Portal – Demo of smart in-journey banners and smart Financial Stories

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**Demonstration Access:**

Web Location:

<https://wst.ccesvc.com/TrustedCU/>

Persona: Elisa

Login1: deeptarget pwd: d33pt@rg3t

Persona: Frank

Login2: member2 pwd: member2

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**Script: {Note – You have a coordinated hand-off from the Feb 4 Carolina Credit Union Launch Presentation … adjust to fit presentation plan}**

**Jacob:** Of course, Jill.

So, as you guys said, “Credit Unions need to tell stories also – and members crave them – both in person and digitally. Let’s take a look at Cathedral’s eStatement Portal for one of their members and how the DXP we’ve talked about today can provide unique engagement in action.

Our member is named Elisa has probably received an email or text notification that an electronic document – like a banking statement, tax document, or credit card statement – is available for her viewing. Elisa loves her paperless statements because it gives her more flexibility, lowers her risk of ID theft, and gives her account history.

So now let’s login as Elisa.

Persona: Elisa

Login1: deeptarget pwd: d33pt@rg3t

A little about Elisa - she has been a member at the credit union for 15 years now. Elisa has an open mortgage with the credit union that has accrued some equity. Because of the pandemic this year she is worried about her full financial picture. The Credit Union knows that Elisa has been attending some of the recent financial wellness opportunities they have been offering.

So – let’s do a quick tour of the surroundings … In Elisa’s Cathedral eDocument Portal, she has immediate access to all documents that she has opted in for electronic viewing. From here, she can view, print, save … and has ready access to electronic information from her credit union.

You will notice there are also messages – unique to Elisa – rotating on the site. These are the in-journey banners Jill talked about … where the DXP is presenting Elisa’s offers, appeals, and messages. Now – the things such as content, location, and rotation are all choices of the credit union – and the DXP makes it easy to manage. The DXP even manages your associated ADA compliance messaging – and even applies the targeting logic we discussed. Perhaps most importantly – the DXP measures Elisa’s interest and actions – and provides reports like you saw so Elisa’s engagements get smarter.

First, I’d like to draw attention to the in- journey banners …. In this example we see rotating messages at the top and side. These are impressions for Elisa that can re-direct her to your chosen URLs or even deeplink with-in your applications. Internal deeplinking can take her to places like in your apps like lending, bill-pay, or skip-a-pay. External deeplinking can re-direct her to your loan center and even have a pre-filled form ready for her {Show emphasis on Birthday Banner **ONLY IF PRESENT**}. **These impressions do not have to link either, as we see the impression being used here to wish Elisa a happy birthday like Jill had mentioned earlier.**

Now the really fun part – Nina and Jill have told us about to the power of smart, financial stories …. One location where Elisa can go and see everything that her credit union has for her … a story that is always fresh and relevant, always on, and in a reliable location that she can check out. Financial stories for your members are data-powered and may be loaded with all kinds of things – such as financial literacy and wellness coaching, rewards offers, surveys, need-matched offers, and yes … even things like Happy Birthday.

Stories may be discoverable – prompted by a pull-down menu, a button, or an in-journey banner. In this example, Elisa has a banner here that is showcasing “Her Financial Story”. Let’s pretend that I am Elisa and go ahead and check out her financial story:

**Jacob:** {Move into StoryTeller demo … }

Important Action: 3DST opens on launcher Campaign

Jacob performs the following quick actions … {SWIPE RIGHT TWICE … THEN SWIPES LEFT TWICE … and says:

**Jacob:** Right away we can see the similarity to Instagram in how you can interact with your financial story – you can swipe left, swipe right, and even swipe up – or click, to re-direct using one of the methods I mentioned earlier!

1. First campaign: *{Tax Survey Seminar; Jacob pauses)* **Jacob:** Her we have an example of the Credit Union performing smart member engagement. They saw Elisa attended the Tax seminar and decided to offer her the chance to provide feedback.
2. Second campaign: {*HELOC}* **Jacob**: - Here is an example of an offer for Elisa. You can see how it is tailored to her financial situation. She has a mortgage and has been building equity on it for over 15 years. This is a relevant offer and a much more meaningful impression.
3. Third campaign: {Skip-A-Pay} **Jacob:** An example of a holiday or seasonal offering that the credit union may be trying to promote. It can be personalized to Elisa using her name.
4. Fourth campaign: {Financial Wellness} **Jacob:** As I mentioned earlier the Credit Union has noticed Elisa’s recent attendance and interest in the financial wellness services so here, they chose to offer her the opportunity to schedule a check-up. Something like this could even be linked so that it sends a notification to the credit union when clicked.
5. Last Campaign: {End up on “loan consolidation” campaign): This is my favorite of all the frames. It shows the power of personalization in your offers. Here you have it personalized to show her name but also the number here, 375, is also personalized to Elisa. It’s an offer that speaks to her and is based on her financial situation.

Jacob: We can see from Elisa’s Financial Story that her product and service offers are based on her, containing a uniqueness that is specific to her financial situation. Now – just a quick emphasis on that thing Seth Godin mentions … Stories, thousands of them .. going on uniquely. Let’s login in as another Credit Union Member – Frank.

**{Login in as Frank … pull up story and do some quick swipes showing uniqueness. }**

Persona: Frank

Login2: member2 pwd: member2

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**Supporting Notes – Use for questions, summary, general information:**

So to close … quick summary …

* The way stories are presented to members is a choice of you the credit union. They include:

1 – called from a banner like you saw today

2 – an option in a pull-down menu … “My Financial Story”

3 – A button

I personally like a menu option or button – because I know how to always access my story.

4 – A interstitial page that appears when a choice is made

5 – An interstitial presentation that comes up automatically … like upon member login.

Bottom line – it’s about credit union choice on best use.

Also, the swipe up is the action place. 3 places members can go …

1 – website like your loan center

2 – internal application … like secure passage to your lending app

3 – external application … the member can be escorted to sign up for things like rewards, a community 5K, or seminar sign-up

Jacob: Now …Back to you Nina to talk about this same technology that powers smart banners and stories can also be used to manage smart messaging in the printed statement.

{Nina takes over}