

Another *MemberDirect* Success Story

## North Shore Credit Union

**How does a one-person online banking department with a limited budget have one of the top three online banking web sites as ranked by an independent research company? With the help of *MemberDirect* Services.**

## story at a glance

**SITUATION:** NSCU was missing an opportunity to market to and provide service to their members because:

- Members were only using the transactional banking site, missing key marketing messages and service opportunities on their public website. And NSCU had no means of identifying and marketing to those members coming to its public website, as they were anonymous users
- **With its head office in North Vancouver, NSCU has \$1.8 billion in assets under administration and 12 branches in communities from Burnaby and downtown Vancouver to Squamish, Whistler and Pemberton.**

**SOLUTION:** The *MemberDirect* Integrated solution features:

- Integrated login – merges online banking with the public marketing website to form one integrated website
- Pre-filled forms – speeds up online transactions and personalizes the experience for members by not requiring them to fill out information the credit union already has, such as their name and contact information
- Secure messaging tools – one-to-many or one-to-one messages securely delivered to the member
- Direct interface to multiple mission critical back office systems, such as CRM or LOS
- View of mutual fund transactions and balances.

**RESULTS:**

- NSCU site ranked third in Canada by an independent research company
- Improved communication and responsiveness to members using the secure messaging tool and integration into CRM
- Enhanced member experience – a more personalized service with members now using a single site for all their online banking and website needs
- Cost and resource savings
- Ease of website updates and changes using the content management system.
- Planning for the future – NSCU has chosen a solution that will grow with them as their needs expand.

## the full story

**SITUATION:** Like many other credit unions, North Shore Credit Union (NSCU) was facing a challenge with their web site—members were using the site for banking transactions but not to acquire products. As with many other online banking sites, the majority of members would immediately log in to online banking, a separate site from the public website, and bypass any key messages NSCU wanted to promote. Online banking was strictly transaction-focused with limited marketing capabilities.

NSCU wanted to interact with their members at a deeper level and advance its online member experience to much higher level of personalized service. Yet, like most credit unions, NSCU had limited human resources for such a large project implementation. How could NSCU achieve this with a one-person online banking department, and compete with bigger banks that have not only huge budgets, but also significant IT departments?

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## An Integrated Web Site

Marketing  
Web SiteOnline  
Banking Site

MemberDirect Integrated Services

***MemberDirect* Services  
is the only online  
marketing and IT vendor  
focused entirely on  
the online success of  
Canadian Credit Unions.**

## the full story *(cont.)*

**SOLUTION:** NSCU worked with *MemberDirect Services*, the only online marketing and IT vendor focused entirely on the online success of Canadian Credit Unions, to come up with a visionary solution: *MemberDirect Integrated Services*.

*MemberDirect Integrated Services* incorporates an integrated log-in, merging the online banking site with the product marketing site. This enables a credit union to identify and communicate with members as they log in to the site.

To bring a more personal member service to the online channel, online forms are “pre-populated” with members’ key information, relieving them of the need to re-enter it each time they log in. Now they need only confirm the information online before proceeding.

*MemberDirect Integrated Services* interfaces to multiple back office systems, which allows NSCU to better manage incoming form data and messages from the site. In the past, e-mail messages from members had the potential to get lost, or be sent to a general mailbox to languish before being read. And form data had to be manually input into their customer relationship management (CRM) system.

Now online forms and messages are routed via NSCU’s CRM system to the appropriate contact, with a “to-do” alert attached. Members are responded to promptly and by the person in the best position to react to their request.

And finally, the online experience does not stop with traditional on-book banking products, with the new ability to view mutual fund transactions and balances.

**RESULTS:** The *MemberDirect Integrated* solution enabled NSCU to revitalize its web presence, and in doing so, breathe new life into its member experience. So much so that an independent research company rated NSCU’s public web site as third in the country ranked among and above many established “big banks.” Impressive for a one-person department with a limited budget. Members have responded extremely positively to the site, and NSCU has seen a decrease in routing calls to its call centre. They plan to carry on with the personalized online experience, hoping to soon be able to send personalized messages to individual members.

Not only has NSCU made waves with its ranking, the adoption of *MemberDirect Integrated Services* was accomplished with significant cost savings advantages to building on their own, and enabled NSCU to save resources on website maintenance, hosting, disaster recovery, and operating costs.

Furthermore, the content management system provided with *MemberDirect Integrated Services* enables NSCU to keep their website up to date with fresh content, pages and images without using IT department resources.

And with *MemberDirect Integrated Services*, NSCU has chosen a solution that will grow with them in the future. The site is constantly evolving with the addition of new features and functionality.

To learn more about *MemberDirect Services* and its products, please visit us at [www.memberdirect.ca](http://www.memberdirect.ca) or call (604) 742-5252



“With *MemberDirect Integrated Services* we have been able to provide our members with a compelling and competitive online offering while reducing our staff, operating and capital costs. The secure data delivery web service has enabled us to process web forms directly into our CRM system, eliminating lost form submissions, speeding up response time and ensuring we have a complete picture of our members’ interactions regardless of the channel they use.”

Scott Baldwin, Manager, Web Services,  
North Shore Credit Union.

## what’s next for North Shore Credit Union?

This is just the starting point for NSCU – they plan to take advantage of the advanced capabilities *MemberDirect Integrated Services* offers through:

- Further CRM integration for more personalized service and communication with members
- Other back-office system integration, such as LOS, to increase efficiencies and improve responsiveness to members
- Channel transparency to enable members to choose their preferred method of interacting with NSCU.