



## CASE STUDY

### Results, Quick & Easy

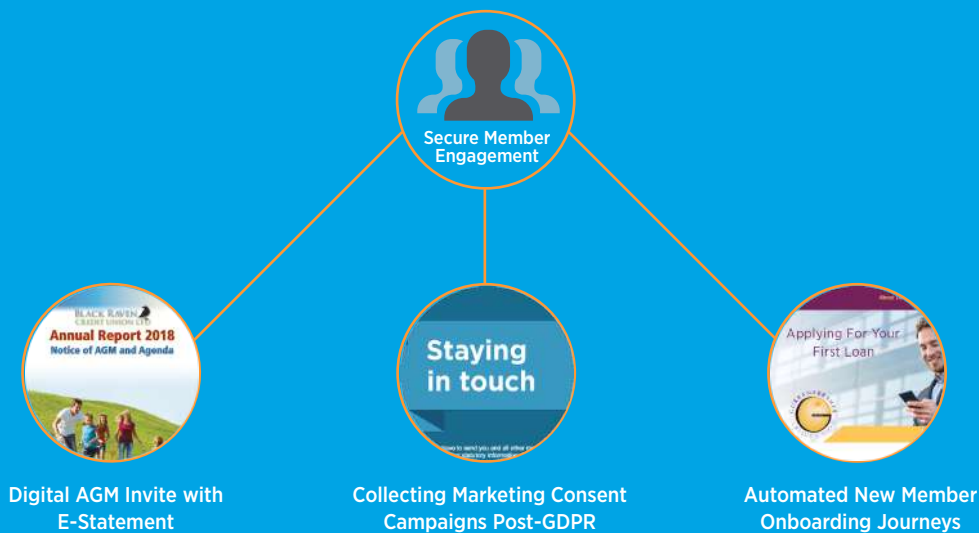
How Credit Unions are driving engagement with thousands of Members across:

- ✓ Digital AGM Invitations with E-Statement
- ✓ New Member Onboarding Journeys
- ✓ Marketing Consent Collection Campaigns (GDPR)



# Driving Digital Transformation

The rising expectations of digital-savvy Members, growing competition and regulatory requirements from the Central Bank have forced Credit Unions to explore new and innovative ways to attract new Members, while maintaining engagement across their current Member base. We understand these challenges and have been helping Credit Unions deliver personalised digital Member journeys for over ten years.



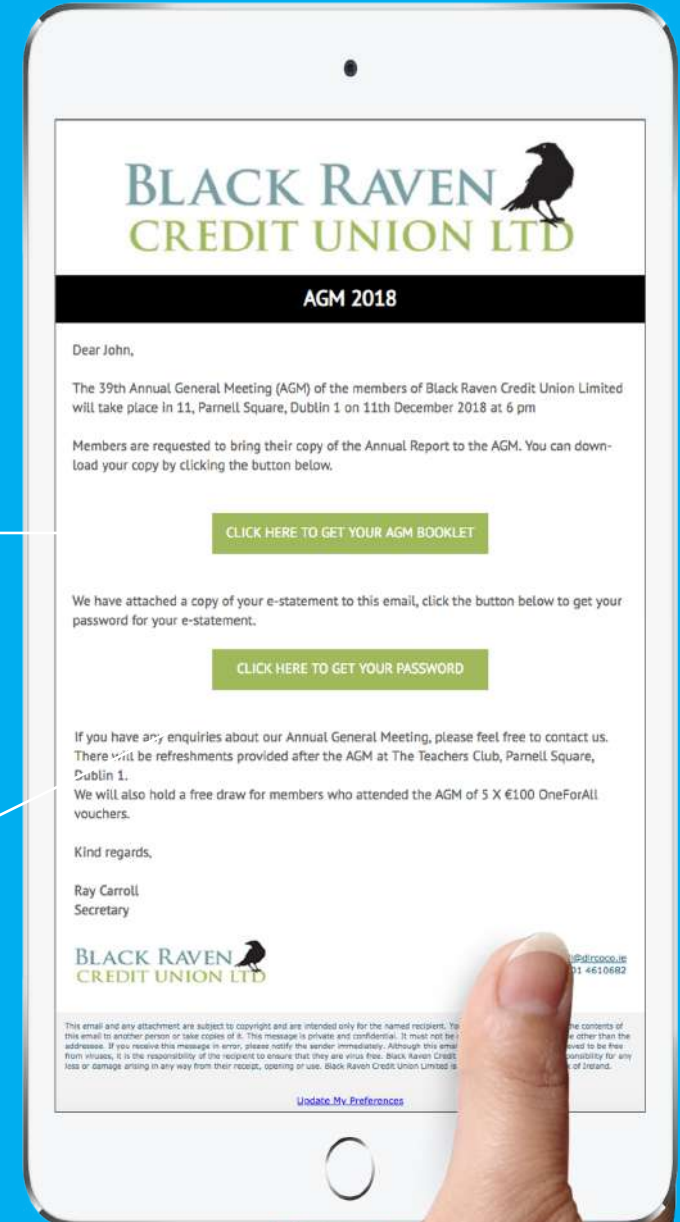
Our digital communication platform, Which50, enables Credit Unions to leverage Member data and create personalised digital journeys across marketing, billing and service communications - all from one centralised platform. The following case studies highlight various business challenges presented by our Credit Union clients and demonstrate how we collaborated together to provide customer-centric and digitally driven solutions.



# Black Raven Credit Union

## Digital AGM Invite with E-Statement

Transforming AGM packs from outdated letters to personalised and secure digital experiences





## Challenges

- Printing and posting AGM packs with limited budget and tight timelines
- Maintaining compliance with Central Bank regulations while improving the digital experience for members
- Delivering financial statements electronically and in a secure manner
- Increasing visibility of member engagement



## Solution

- A digital Member journey incorporating a personalised email with links to view the Annual Report online and a password protected e-statement
- Password protected e-statement accessed securely via two-factor authentication
- Unique authorisation code is generated & sent to each Member via SMS



## Results

- Digitising the AGM pack saved money and reduced the time it historically has taken to produce the paper equivalent
- Delivering a digital, personalised, multi-channel journey provided a superior digital experience to members
- Tracking every element of the digital journey provided important visibility and insights into member engagement with the AGM pack

## Black Raven Credit Union - Digital AGM Pack with E-Statement

When BRCU began planning for their Annual AGM in 2018, one of their key priorities was to go paperless with their AGM pack.

By issuing service communications such as AGM invites digitally, BRCU would achieve two major goals - to provide a member experience that meets growing digital expectations in order to future-proof their organisation, and also, to significantly reduce postage and printing costs by replacing letters with emails.

Black Raven Credit Union knew that issuing digital AGM packs would present a number of challenges. A key factor was to ensure that the solution would deliver the AGM invite and financial e-statement conveniently while remaining secure and compliant with Central Bank standards.

Black Raven Credit Union and CustomerMinds collaborated together to bring this idea to life and designed a solution that would ensure a successful delivery.

A personalised end-to-end journey incorporating two-factor authentication was created. Using Which50, an AGM invite email was issued to members. This email included a link to the Annual AGM Report, and a button to request a unique password to be sent by SMS to the member's mobile device. This password could then be used to access the E-statement.

Having successfully delivered the AGM pack to Members electronically, Black Raven Credit Union will continue to focus on replacing letters with digital journeys that their Members love.

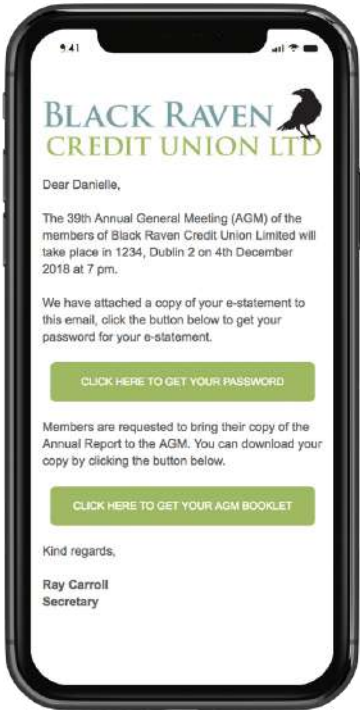


CustomerMinds innovative approach to sending out our AGM pack electronically was brilliant! The journey allowed Members to receive everything digitally while remaining compliant to Central Bank regulations. Their team worked closely with us throughout the whole process from beginning to end and we are delighted with the results.

— Susan Lynch (CEO)

# Digital AGM Invite with E-Statement

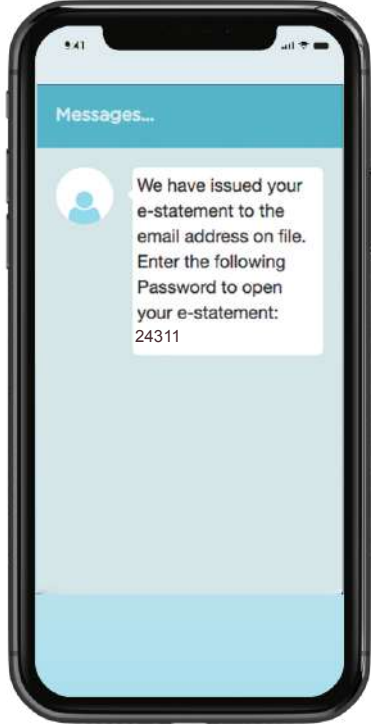
Step 1.  
Initial Email



AGM Invite

Members receive the AGM invitation email with a link to view the Annual Report online and a button to trigger a password via SMS.

Step 2.  
Send SMS



Receive Unique Password

Members will receive an SMS containing a unique authentication code.

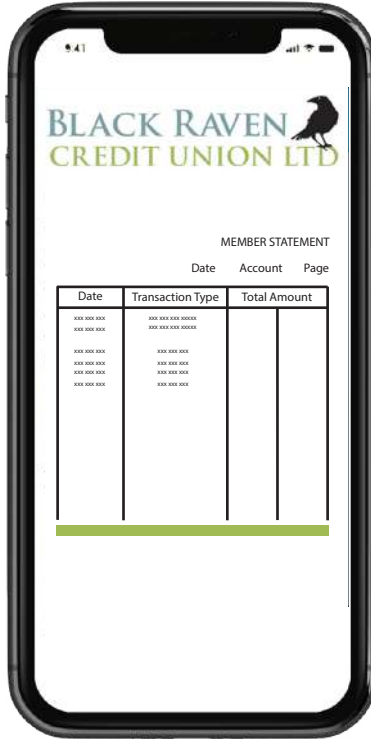
Step 3.  
Password Protected Gate



Enter Code To Access E-Statement

Members are brought to a password protected landing page hosting the Member's e-statement.

Step 4.  
E-Statement



Access & Download E-Statement

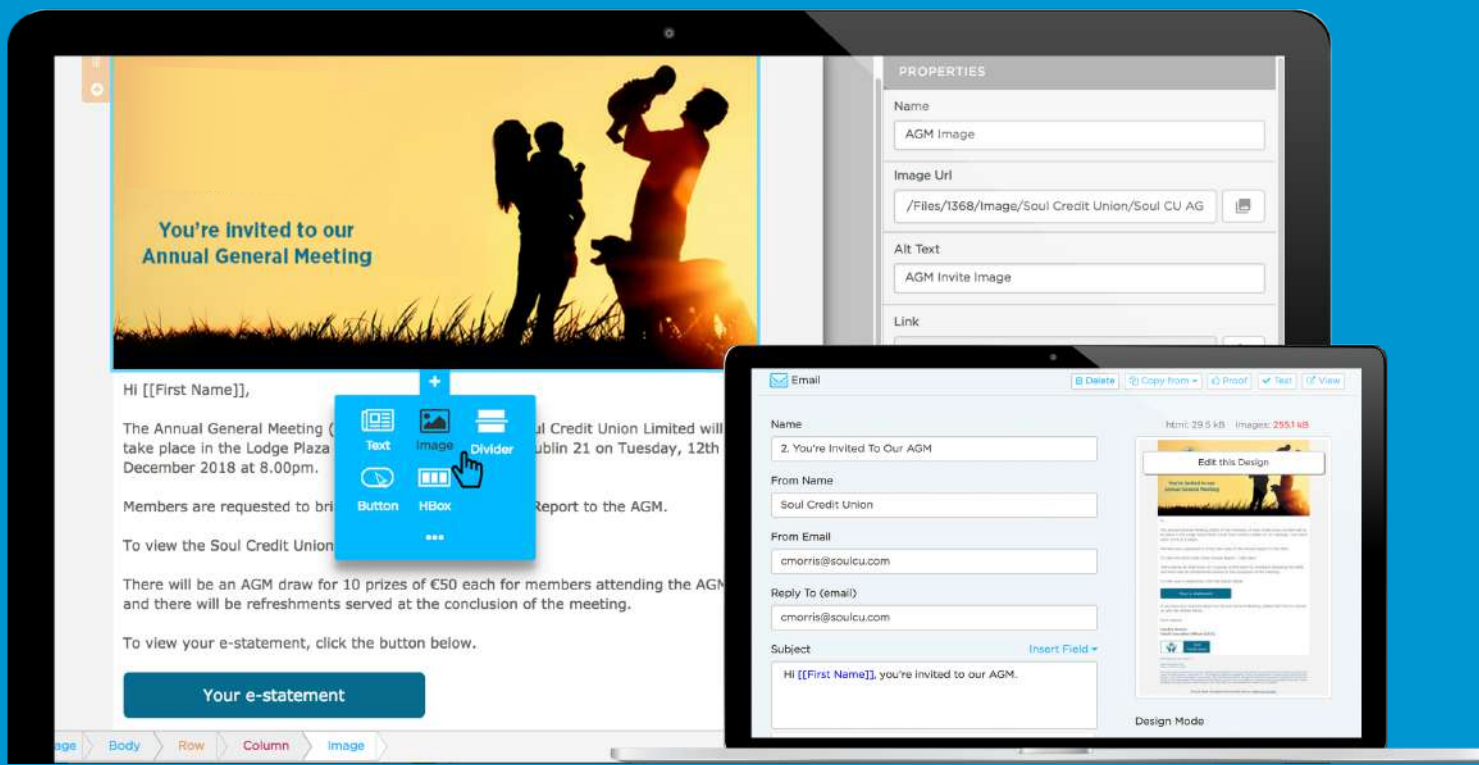
Members enter their password allowing them to view their e-statement online.

## Create Digital Journeys That Members Love

Our digital communication solution, Which50, enables Credit Unions to connect with their Members across personalised emails, SMS and web pages. Through the power of Which50, Credit Unions have easily created omnichannel digital journeys that drive Member engagement while saving their organisation substantial time and money.

### Interested In Learning More?

Thank you for reading our case studies. If you are interested in learning more please contact us at [sroberts@customer minds.com](mailto:sroberts@customer minds.com) or visit our website at [www.customer minds.com](http://www.customer minds.com) for more information.





Member Communication  
Member Engagement  
Member Experience

Head Office (Ireland)

Hermitage House, 7-9 Sandford Road, Ranelagh, Dublin 6, D06 E2H7

Email: [info@customer minds.com](mailto:info@customer minds.com) Call: +353 (01) 513 2620

Head Office (UK)

CityPoint, Temple Gate, Bristol, BS1 6PL

Email: [info@customer minds.com](mailto:info@customer minds.com) Call: + 44 (0) 118 925 5089