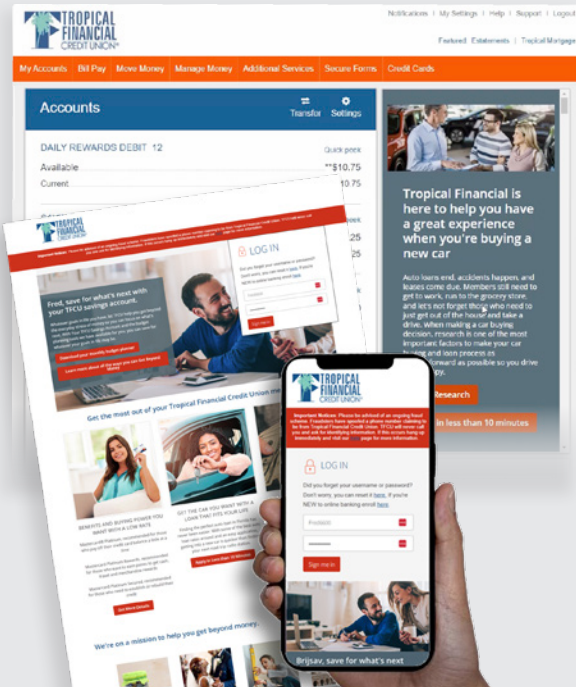




- \$1 Billion in Assets
- Members 77,662

Opened 88 years ago in 1935, TROPICAL FINANCIAL CREDIT UNION (TFCU) has 8 branch locations in Florida. We want you to feel good about banking. Because it is scientifically proven that when you feel good about banking you are more healthy and happy. Earn the trust and respect of more than 77,000 of your friends and family who we continue to help save over \$9.6 million last year.



CASE STUDY

Tropical Financial Credit Union

SSO Integration + Personalization with Criteria-Based Data Pts.

PROGRESSION

With any personalization program, member experience is essential to help people get beyond money matters. Tropicals next evolution to the existing OneClick Financial program was integrating personal pages through a Single Sign On (SSO) integration within the TFCU NCR Mobile App and Online banking platform. The second evolution was new individual pages for existing members around new criteria-based data touch points. OneClick Financial delivers contextually relevant information based on life stages, member actions, personas, to predict member behaviors and needs that generate leads for various products, services, and promotions based upon secure daily data feed.

BUSINESS OBJECTIVES

- Provide through SSO the personal page embedded in their login page, online, and mobile banking app.
- Deliver an individual banking experience across all channels.
- Use data insights for contextually relevant content and offers.
- Boost effectiveness to find more qualified leads – and give TFCU a heads-up on the sales process and funnel.
- Hyper-personalized experience that improves TFCU trust, loyalty, and brand value.

SOLUTION

ChannelNet worked with Tropical to provide new ways to enhance the personal member experience by integrating personal web pages into the Tropical's mobile app and online banking platforms behind the firewall. While also working to provide additional content triggered by different levels in which OneClick executes personalization: **reactive, selected member, and proactive**. Reactive, based on members' behaviors and actions taken with selected members through data segmentation and specific targeting criteria, zip code, branch location, or channel. Proactive, using propensity, next-best product, or persona.

Along with levels OneClick deploys two critical methods of personalization. Criteria-based personalization allows institutional financial marketers to deliver experiences to individuals and segments of people based on the **creation of business rules** or **AI/machine-learning personalization**, which employs algorithms and predictive analytics to present the most relevant experience for each visitor dynamically.

OneClick's personalization platform promotes choice by putting the member at the center of the process, identifying their needs, and making insightful choices about how and when we communicate to support money management life events, goals, and needs. Personalizing content through OneClick Financial data-driven platform helped Tropical to capture members' attention, generate leads and quickly build a trusted relationship.

WHEN THEY INTERACT

OneClick, through its unique member ID experience, sees a member engage and act. The automated platform provides the Tropical teams and CRM with the KPI actions. Using members' unique IDs, TFCU can easily communicate with a member, knowing precisely what help, product, or service the member is asking for, allowing TFCU to provide the right resources individually.

90-DAY COMPARISON AFTER SSO INTEGRATION

DEC 2022 - FEB 2023 vs. AUG 2022 - OCT 2022

● **1356.5%** Qualified Lead Increase

Dec 2022-Feb 2023

228 Leads December

219 Leads January

223 Leads February

Aug 2022-Oct 2022

12 Leads August

18 Leads September

16 Leads October

● **405%** increase in member engagement with personal web page

1,011,077 visits Dec 2022 - Feb 2023

● **34%** increase in Unique Visitors

77,072 unique visitors Dec 2022 - Feb 2023

● **119%** increase in components viewed

605,130 components Dec 2022 - Feb 2023

● **74%** of unique member engagement came through SSO (APP + Online Banking)

57,062 of the 77,072 Dec 2022 - Feb 2023

● **161.6%** increase in emails sent to existing members

190,300 emails Dec 2022 - Feb 2023

● **55%** email open rate remains consistent Year-Over-Year



CHANNELNET™
The Customer Experience. **Reinvented.**

Contact us now and find out how we can help you.

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