

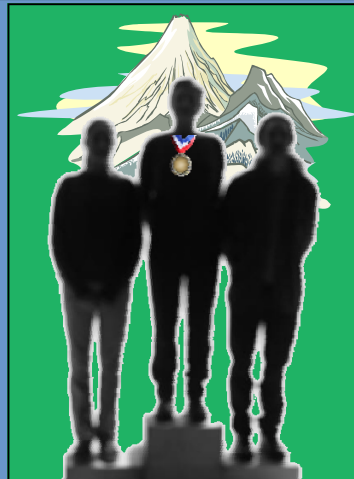
## Are You a Service Champion?

As you are receiving this edition of the ACE Insider Canada will soon be hosting the 2010 Winter Olympic Games in Vancouver, BC. Canadians are expecting to hear our national anthem played many times as our athletes accept their gold medals and accept their position as true champions in their fields.

Credit Unions are champions in their own right. For the fifth year in a row, an independent survey shows credit unions lead in many service categories among all financial institutions in Canada. In fact, credit unions were tops in the areas of overall 'customer service excellence', 'valued their members business' and 'branch service excellence'.

As credit unions continue to grow and merge into larger organizations processes often become more sophisticated and serving members effectively and efficiently becomes more and more challenging.

To address one these challenges, Meridian Credit Union which was created from the 2005 merger of HEPSCO & Niagara Credit Union's had developed a Member Concern Program. Meridian recognized that when it came to member issues that there was rarely a neutral outcome, it was either positive or negative. They knew that in order to maintain their service championship status they would have to look to technology to assist them with their process. Meridian turned to Neocog to help manage this process through ACE. This edition of the ACE Insider outlines the Member Concern Process as it is currently used in ACE.



Let ACE help you become a Service Champion!

You've received this communication because you're a leader at a credit union that is part of the family of users of Neocog software, especially ACE. Over the past few years, many new features have been added to ACE. We want to tell you about them if you haven't heard, remind you if you've forgotten, and clarify what you may have been left uncertain about. If there are other staff at your credit union who could benefit from this publication as a means of keeping up to date, please send an email addressed to [info@neocog.com](mailto:info@neocog.com).

## Entering a Member Concern in ACE

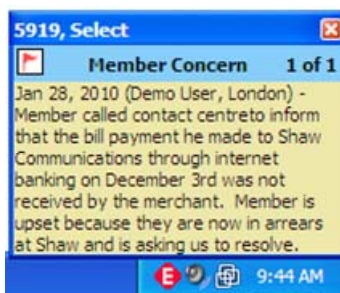
For the purpose of demonstrating the Member Concerns functionality in ACE we will be using an example of an upset member calling the contact centre to let the credit union know that a merchant that they do business with did not receive their online payment they made a week ago. Obviously this needs to be investigated.

After speaking with the member, the staff person will want to create a new contact in ACE so that other staff can be made aware of the issue. Having searched the member in ACE and opened the "Add Contact" window, they will select the "Member Concern" type of contact and then select from the "Sub-Type" drop-down menu. As you can see by this example "Bill Payment Error" has been selected (this list is customizable).

Because this issue is being recorded for the first time and has not been resolved, the user will select the "Open" option from the "Issue Status" drop down list as shown right.

The user will then add any pertinent comments and either deal with the concern themselves or in the case of assigning it to someone else send a notification.

If the staff member determined that the member was quite upset they may wish to turn on the EMMA prompt so that staff who are working with the member record in banking will be notified of the situation so they can deal with the member accordingly.

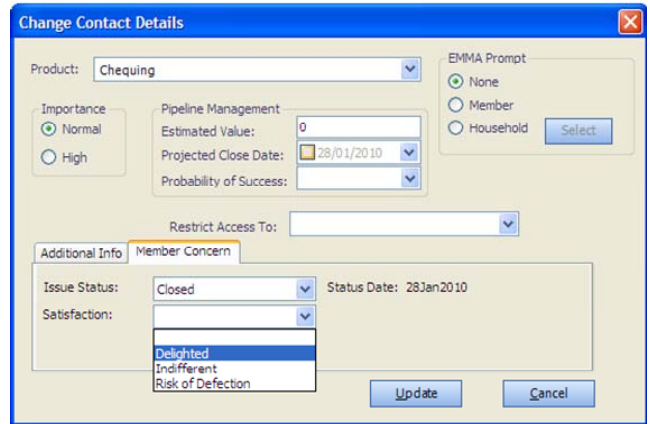
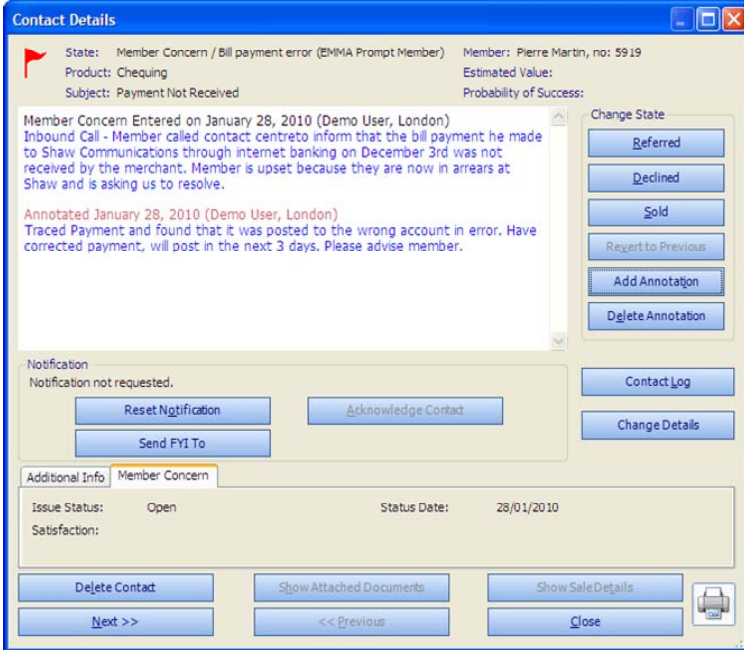


## Closing a Member Concern

The “Red Flag” contact icon identifies an open Member Concern contact type in ACE. This is how an open Member Concern contact appears in the “Contacts” tab and the “Contact Details” form (shown below). In this example the staff member had the person responsible for bill payments do a trace on the payment.



They found that there was an error in processing and then fixed it. The issue was handled in a timely and courteous manner and the member is quite satisfied. On the “Change Contact Details” form the user would change the “Issue Status” to Closed and then indicate the member’s satisfaction level. In this example they will select “Delighted”. If the EMMA prompting was enabled and since this issue is resolved the user may want to turn the EMMA prompt off by selecting “None” as shown below:



## Member Concern Icons

	<b>Open Member Concern Contact</b> – this red symbol denotes that there is an open member concern
	<b>Closed Member Concern Delighted</b> – this green symbol denotes that there was a member concern that is closed and the member is delighted with the outcome
	<b>Closed Member Concern Indifferent</b> – this blue symbol denotes that there was a member concern that is closed and the member is neither delighted or not satisfied with the outcome
	<b>Closed Member Concern Risk of Defection</b> – this yellow symbol denotes that there was a member concern that is closed and the member is not satisfied with the outcome and they are a risk to defect to another Financial Institution

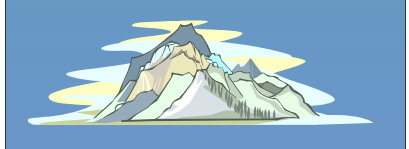
## Member Concerns Report

This report is available in ACE to allow staff and managers to track the progress of outstanding Member Concern Issues. This report also allows users to look for possible trends, gauge member satisfaction level and evaluate the speed of resolution at the consolidated or branch levels.

## EMMA Prompt Priority

As a result of the Member Concerns process, in ACE 5.0 EMMA (Electronic Member Messaging Assistant) was introduced as a replacement for the “Sales Assistant”. Originally designed to prompt on sales opportunities only, it was determined that this mechanism would prove useful for communicating member concern issues to the front-lines.

Because more than one prompt can be set in ACE, your organization has the ability to set “Member Concerns” to a higher priority. As of ACE 5.1 if more than one EMMA prompt exists for members then the “Member Concern” prompt can appear first. Organizations have the ability to customize the EMMA prompt priority.



Credit Union Name



Member Concerns Refresh Report

From 3/14/2008 To 4/15/2010 Branch All Status All

Member	Created By	Concern	On	Subject	Status	Date	Satisfaction
<b>Branch: Caldnia</b>							
<a href="#">Cassandra Smith</a>	Demo User	Courtesy of staff	27Jan2010	Upset over Delinquency	Closed	27Jan2010	Delighted
<b>Branch: London</b>							
<a href="#">Thomas Woods</a>	Demo User	Generic	27Jan2010	Payment Not Received	Open	27Jan2010	
<a href="#">Shannon Smith</a>	Demo User	Competitor product	14Apr2009	Mortgage Unsatisfactory	Closed	14Apr2009	Indifferent
<b>Branch: Sasktn</b>							
<a href="#">Pierre Martin</a>	Demo User	ABM card issue	27Jan2009	Card not working	Closed	27Jan2009	Risk of Defection
<a href="#">Pierre Martin</a>	Demo User	Bill payment error	28Jan2010	Payment Not Received	Closed	28Jan2010	Delighted