CREDIT UNIONS · MEMBER GROWTH OPERATIONS

Financial advisory and cross-selling automation

This workflow automatically analyzes member financial data to identify cross-selling opportunities and delivers personalized product recommendations through multiple channels. It enhances member relationships while increasing product adoption and revenue per member.

01 WORKFLOW TRIGGER

Member logs into online banking or completes a significant financial transaction above threshold

BLUEPRINT OVERVIEW

What this workflow accomplishes

This workflow connects the core (CU*BASE, Episys, Galaxy, Sharetec, Corelation KeyStone, FLEX) to the advisory calendar and the member communication channels so that account, transaction, and loan data produce a scored product recommendation without a staff member pulling reports. Automation handles the profile build, eligibility scoring, content assembly, appointment booking, and outreach logging. Lending officers, the compliance officer, and the marketing manager retain authority over eligibility rules, offer terms, disclosure language, and any suppression of a member from outreach.

01

OUTPUTS

Personalized product offers to members, Booked advisory appointments, Tracked multi-channel outreach campaigns, Suppression and opt-out log

02

SUCCESS MEASURES

Product adoption rate, Revenue per member, Appointment conversion rate, Offer decline and opt-out rate

03

CORE SYSTEMS

CU*BASE, FLEX, Episys, Galaxy, Corelation KeyStone, Sharetec

HOW TO USE THIS BLUEPRINT

Business leaders: set the transaction threshold, member tiers, and which product lines are eligible for automated recommendation.

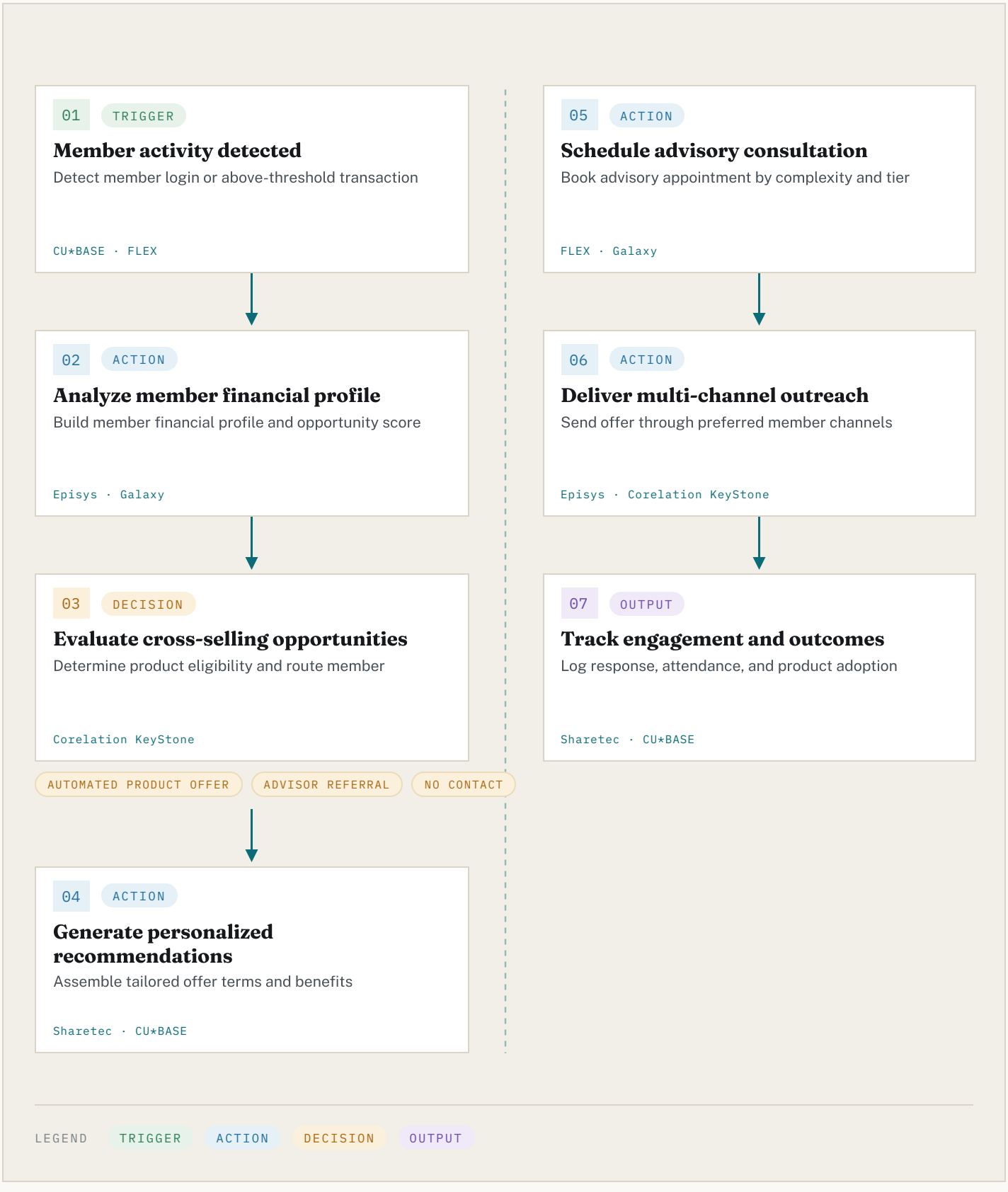
Compliance teams: approve disclosure and rate language before any offer template goes live, and confirm ECOA and UDAAP review of the scoring rules.

Implementation teams: map core fields from each platform to the scoring model and confirm the opt-out flag suppresses outreach on every channel.

THE WORKFLOW

End-to-end stage map

Seven stages run from member activity in home banking to logged adoption results. The single decision point at stage three governs whether a member routes to a product offer, to an advisor conversation, or to no contact at all.



IMPLEMENTATION DETAIL

Stage-by-stage breakdown

Each stage states the operational intent, the human control point, and the systems likely to take part. System names are examples, not a required architecture.

01 TRIGGER

Member activity detected

System detects member login to online banking or processes a transaction exceeding predetermined threshold amount. Member data is pulled for analysis.

CONTROL POINT

The operations manager owns the transaction threshold and login trigger rules, and can pause the trigger during core conversions or month-end processing.

SYSTEMS CU*BASE FLEX

02 ACTION

Analyze member financial profile

AI system analyzes member's account balances, transaction history, loan portfolio, and demographic data to build comprehensive financial profile. Risk assessment and opportunity scoring are calculated.

CONTROL POINT

The lending officer reviews the scoring model inputs quarterly and can override any profile flagged by hardship, delinquency, or bankruptcy status.

SYSTEMS Episys Galaxy

03 DECISION

Evaluate cross-selling opportunities

Decision engine determines if member qualifies for specific products based on financial health, credit score, and existing relationships. Workflow branches based on identified opportunities.

CONTROL POINT

Human control: the compliance officer approves the eligibility criteria and any adverse-action-adjacent logic before the decision engine applies it to live members.

SYSTEMS Corelation KeyStone

04 ACTION

Generate personalized recommendations

AI creates tailored product recommendations with specific terms, rates, and benefits relevant to member's financial situation. Content is customized for delivery channel preferences.

CONTROL POINT

The marketing manager and compliance officer sign off on every template, and rates pull only from the board-approved rate sheet.

SYSTEMS Sharetec CU*BASE

COMPLETION AND MEASUREMENT

Closing stages and results

The final three stages carry the offer to the member, seat the advisory appointment, and record what the member actually did with it.

05 ACTION

Schedule advisory consultation

System automatically books appointment with appropriate financial advisor based on recommendation complexity and member tier. Calendar integration and member notification are handled automatically.

CONTROL POINT

The assigned financial advisor confirms or reassigns the appointment and can release the slot before the member notification sends.

SYSTEMS FLEX Galaxy

06 ACTION

Deliver multi-channel outreach

Personalized recommendations are delivered through member's preferred communication channels including in-app notifications, email, SMS, or direct mail. Follow-up sequences are scheduled automatically.

CONTROL POINT

The member services supervisor approves send volumes and follow-up cadence, and honors any member request to stop contact immediately.

SYSTEMS Episys Corelation KeyStone

07 OUTPUT

Track engagement and outcomes

System monitors member response rates, appointment attendance, and product adoption. Performance data is logged for continuous optimization of recommendation algorithms.

CONTROL POINT

The CFO and marketing manager review adoption and revenue results monthly and authorize any change to the recommendation model.

SYSTEMS Sharetec CU*BASE

DELIVERABLES

- Personalized product offers to members
- Booked advisory appointments
- Tracked multi-channel outreach campaigns
- Suppression and opt-out log

KEY METRICS

- Product adoption rate
- Revenue per member
- Appointment conversion rate
- Offer decline and opt-out rate

IMPLEMENTATION CHECKS

- Opt-out flag suppresses all channels
- Credit pull permissible purpose documented
- Offer terms locked to rate sheet
- Advisor calendar write permissions scoped
- Recommendation audit trail retained

NEXT STEP

Turn this blueprint into an implementation plan.

Map each stage to your own systems, permissions, and approval routing before selecting tools or building automation.

packfoundry.app/assessment

CREDIT UNIONS WORKFLOW PACKS AND A FREE ASSESSMENT