



CASE STUDY

OSG Boosts eAdoption

With the process to build and grow SCU's electronic services established, the team initiated a full-scale marketing blitz.

The Client

A few years ago, OSG was approached by one of our largest credit union customers, Smart Credit Union (SCU)*.

The Challenge

SCU needed to manage costs – like all credit unions – and found a way to do it by lowering paper and postage costs. **The problem was just five percent of SCU's 200,000 members were using electronic statement options.**

OSG recommended SCU aggressively stimulate electronic adoption while constantly striving to improve their electronic services product. SCU agreed

The Solution

Together, OSG and SCU established collaborative operating and governance committees made up of team members from both organizations. The committees would enable thoughtful reporting, analytics, and monitoring to guide joint operations review meetings with three primary objectives:

1. **Identify and prioritize improvement opportunities**
2. **Align resources and funding**
3. **Track and measure results**

With the process to build and grow SCU's electronic services established, the team initiated a full-scale marketing blitz. **The program expanded outward from an initial focus on home banking users by capitalizing on all trans-promotional marketing pieces, including statements, envelopes, and marketing inserts.** Online ads and emails to customers



Industry
Financial Services



Objective
To manage costs by lowering paper and postage costs



Solution
Launched a full-scale marketing and eAdoption program

were supported by special letters explaining the initiative and its importance in great detail. Several in-branch efforts rounded out the marketing effort, but one piece was crucial to its success: SCU was so committed to electronic adoption that they decided to start charging customers for paper statements.

Understanding the risk of what would be seen as a drastic measure, SCU decided it was best to give members 24 months' notice before the change took effect. **At the beginning of the initiative, just five percent of SCU's membership was using electronic statements. During the two-year notice period, 40 percent of members adopted e-services. But it wasn't enough.**

OSG and SCU knew great marketing pieces would only go so far, and a great product was the lynchpin for really driving adoption, so **SCU and OSG worked closely to continue developing a robust and functional e-services platform.** In addition to creating a seamless experience for members navigating between SCU and OSG interfaces, we developed custom interfaces and widgets that made e-services work on each individual member's terms.

The Results

Since SCU and OSG started focusing on increasing e-services adoption, SCU has seen membership usage grow from five percent to an impressive 70 percent.

Even with this success in e-services, we didn't stop there. **Our organizations continued working to improve our electronic services product offering and released a new eStatement interface in 2016.** This interface has been extremely well received by SCU's clients on both desktop and mobile and has seen an increase of over 60 percent in SCU's electronic adoption rates.

Both successes led OSG and SCU to partner together again in 2018, in the creation of web services in support of SCU's mobile solution. These web services integrate with the mobile solution, providing features such as the ability to display filtered lists of documents from the eStatement repository as well as stream and render documents.

** Name used solely for the purposes of this case study*

