

Tower Federal Credit Union Optimizes Referral-to-Reward and Sales Processes with KIVA's uSM Solution

Tower Federal Credit Union, located in Laurel, Maryland had a need to automate its existing manual referral, sales tracking and incentive procedures with a secure web-enabled application that met the following functional needs:

- *Integration to ADP Payroll for monthly payments.*
- *PathWays integration to Summit Spectrum® Core System for Member Profiles. Extract integration for data not processed on Summit Spectrum.*
- *Consolidate the real-time view of member relationship.*
- *Real-time referral information.*
- *Reduction of data entry and manual intervention.*
- *Ability to enforce a "referral review" Procedure.*
- *Streamline the referral entry process.*
- *Ability to manage referral work queues.*
- *Automated referral match for closed sales.*
- *Support more than 50 unique compensation plans.*
- *Provide executive and member service representative (MSR) dashboards.*

The KIVA Respect unified Sales Management (uSM) web application met and exceeded these initial requirements. Built on an open database structure and providing Tower with application source code, the robust development tool allows the credit union to take control of its application, and make custom changes, as well as build new applications.

KIVA Respect Sales & Incentive analytical tools allow Tower to create and manage sales and referral plans, choosing either to only track or track and provide incentives for activities. Respect Sales & Incentive produces detailed reports and tracks all product activity. The credit union took advantage of the ability to build a 5-level enterprise wide hierarchy and implement user group settings. More than 70 base reports were included with the installation. In addition, Tower has the ability to build customized reports as needed.

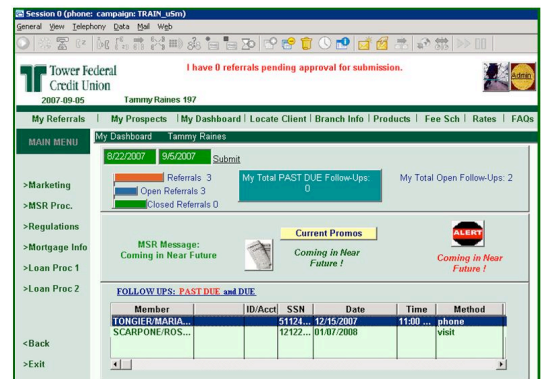
Client Snapshot



Tower FCU
Laurel, MD USA

Largest Federal Credit Union in the State,
Serving More Than 121,000 Members

www.towerfcu.org



MSR's Dashboard Screen

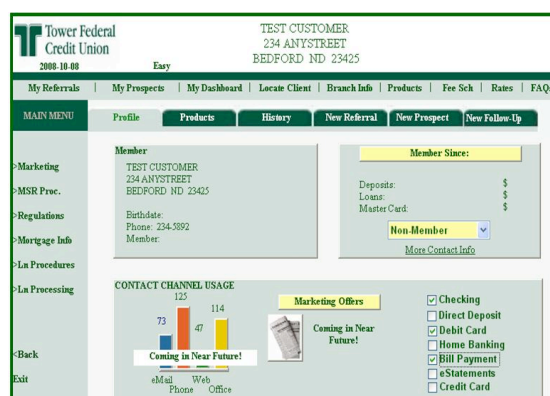
Upon accessing uSM, the MSR gains access to a dashboard view of their personal activity. The dashboard provides access to a variety of information including management and MSR views which can be modified by Tower as needed.

- **Referrals** – Total, open, closed, matched, and pending review MSRs can view totals based upon a timeframe they select.
- **Follow-up tasks** – Work queue; Past due.
- **MSR specific message** – Supervisors can send messages specific to their employees or departments; Marketing promotions; MSRs can view current promotions available within the organization. Images of the marketing literature may be viewed thru the application.
- **Alerts** – Global alerts inform MSRs of potential issues such as scams, threats, or events.
- **Quick Links** – Taking advantage of information currently available within Tower reduces system redundancy and capitalizes upon existing investments; Agents have access to product information, rate information, marketing information, FAQs, branch info, fee schedules, and various procedure manuals.

Member Profile

After identifying a member, the MSR is presented with a member profile containing information from both uSM and PathWays in real-time. The full profile contains:

- **General member information**
 - ❖ Name, address, birth date
 - ❖ Home, work and cell phone
- **Member relationship**
 - How long they have been a member
 - Total deposit relationship
 - Total loan relationship
 - Credit card account information
- **Consolidation of Summit Spectrum® flags** to produce a summary of products owned at Tower.
- **Employee relationship profiles have a privacy guard.**
- **Customized messages** based upon the MSRs relationship or other criteria.
- **Summary of contact channel usage** within the organization will be added in the near future.



- **Member profile screen** will also contain marketing promotions sent to this particular member MSR's and Tower management can view the member's historical interaction information along with historical referral information.
- **Referral history**
 - Closed, open, pending approval, denied approval
 - Agent referral activity for this member
 - Referral specific details
 - Description, MSR, amount, date submitted
- **Follow-up activity**
- **Transaction activity**
- **Contact activity**
- **Referral expiration status**

Date	Description	Amount	Comments	Agent
08/31/2004 12:00:00 AM	CD	250000.00		Tammy R...
08/02/2004 12:00:00 AM	ira	250000.00	would like to open as...	Tammy R...
09/06/2004 12:00:00 AM	Savings	1500.00		Tammy R...
09/06/2004 12:00:00 AM	CD	250000.00		Tammy R...
02/24/2006 12:00:00 AM	stocks	150000.00	supp	Tammy R...

The amount of data captured and stored within KIVA Respect uSM is limited only by the size of the hardware supporting the application. Tower may choose to capture and retain additional data as needed. Ad Hoc reporting is supported via tools such as Crystal Reports® or another reporting tool supporting ODBC databases.

Referral Management

KIVA Respect uSM provides MSR's with an easy-to use referral entry screen that ensures data is captured correctly and completely. All known information is automatically pre-filled, reducing data entry wherever possible. Any field may be set to be required. For security purposes, the SSN has been masked; however, MSR's may view by selecting the "view SSN" option provided.

The credit union's defined product groups and sub-products are tightly integrated with the Respect Sales & Incentive analytical tool. Any changes made in the administration application are immediately reflected on the MSR's screen.

Referrals may be routed to departments or individuals as defined. Contact information and comments are automatically captured and available through referral history. Emails can be sent and work queues are populated for follow-up. An open window of time is user controlled for referral "expiration". Tower defines different windows of time to distinguish the time needed to close a loan referral versus closing a deposit product referral. uSM time stamps a referral and automatically tracks the referral life per Tower business rules.

TEST MEMBER
234 ANY STREET
HARDING MD 32342

2008-10-08 Easy

My Referrals | My Prospects | My Dashboard | Locate Client | Branch Info | Products | Fee Sch | Rates | FAQs

MAIN MENU: Profile | Products | History | New Referral | New Prospect | New Follow-Up

Marketing: Name TEST MEMBER, Home Phone, Member Type Personal

MSR Proc.: Address 234 ANY STREET, City, State, Zip HARDING MD 32342, Cell Phone, Status Existing

Regulations: SSN ***** View SSN

Mortgage Info: Product Information

La Procedures: Product Group Bonus Checking, Product Selected CK, Checking Accounts

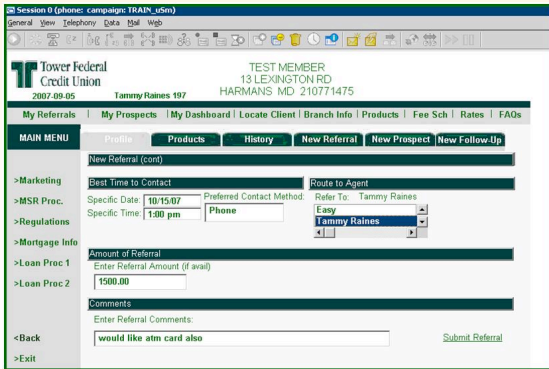
La Processing: Certificates of Deposit, NOW Checking, Regular Checking, Super NOW Checking, Checking Accounts

Submit

MSR's have access to all referrals they have entered via the "My Referrals" link. MSR's may view their referrals by status, "Entered by Me", and "Assigned to Me". MSR's can access each referral's history.

Customer Case Study

KIVA Respect™ 7 unified Sales Management (uSM)

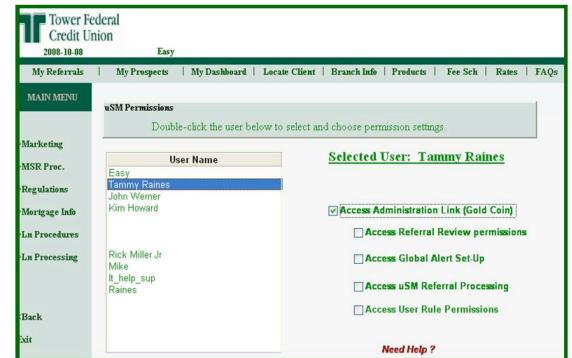


Automatic Referral Review

KIVA Respect uSM provides Tower with the ability to utilize browser-based “referral review” to force all referrals to be reviewed by a supervisor prior to submission to work queues and the analytical engine. Tower may disable or enable this process at anytime, and the change occurs real-time. This process ensures that valid, qualified referrals are submitted.

Automatic Referral Match

Tower no longer has to manually match approved referrals to business opportunities when they are closed. In Tower’s case, the match is accomplished through extracts from several data sources that are processed daily by Tower including credit card data, mortgage data and Summit Spectrum® core information. Once a referral is matched then the employee and management receive proper incentive credit and a payout amount for the referral is calculated and totals accumulated. Automatic roll up of uSM data is enabled across the Tower defined hierarchical business units.



User Permissions

Since different users require different access, Tower can easily change specific user permissions at anytime. Changes are reflected real-time. Additional or customized permissions may be defined and added to the system.

Integration to ADP – Payroll System

Prior to KIVA Respect uSM, the credit union manually inputted each individual incentive payout directly into ADP. This was a time-consuming process. uSM met Tower’s requirements for automatically loading incentive payout data into ADP. The process now takes seconds.

Integration to Summit Spectrum® – Core Host System

Data displayed to the MSRs is obtained from multiple sources, including Summit. The integration to Summit Spectrum® consists of both real-time (via Summit PathWays XML messaging) and the import of data files. The Respect core is automatically updated to provide MSRs with the most current information.

Growth Enablement via unified Multi-channel Workflow

KIVA Respect's technology architecture gives Tower the ability to grow and leverage its infrastructure investment to all member service delivery channels. KIVA Respect Suite enables organizations to access data from their current systems including CIF, MCIF, Core, Legacy and 3rd party applications, apply functionality and rules, such as personalization, and deliver sales and service to all member interaction channels.



About KIVA Group

KIVA Group is a global provider of unified customer interaction and experience management software that helps financial institutions to integrate and optimize their multiple delivery channels to achieve sales success through exceptional service. Respect™ 7, the company's technology platform and suite of applications, is enabling banks and credit unions worldwide to connect the customer, product and services information they need to create a more satisfying experience with each interaction. These teller, branch, internet, call center, IVR, marketing and sales software products can be implemented as point solutions or as part of a strategic initiative to completely unify the enterprise.

