

UNIFY Financial Credit Union: Enhances Member Experience with Q2 Discover and Q2 SMART



About UNIFY Financial Credit Union

Founded: 1948

Headquarters: Torrance, CA

Current Market: Over 250,000 members with branches nationwide.

Assets: ~\$3 billion

Key Challenges

With more than a quarter million members across the United States, and approximately 176,000 active digital banking users per month, UNIFY Financial Credit Union (UNIFY) sought to gain better visibility into their members' user experience. "We wanted to reduce friction, ideally before our members ever experienced it," said UNIFY Digital Operations Manager Jenny Wrobbel. "Once we saw the capabilities of Q2 Discover, we were sold." UNIFY became early adopters of Q2 Discover in June 2020.



“For us, our true ROI is the member experience. Now, we can immediately address issues bubbling up from the Contact Center – and deploy guides in advance of the issue to keep members happy.”

Within 10 minutes of an idea, we have the control and ownership to place this into our users' hands. We can schedule (the guides) in advance.

Jenny Wrobbel

Digital Operations Manager at
UNIFY Financial Credit Union

Q2

Results

Reduced time spent from several days to less than **10 minutes to deploy customized in-app banners** (called “guides”) to answer common questions or help navigate users to a separate page

In the first 60 days, achieved **35% conversion rate to eStatements** with enrollments increasing every month

Significantly **reduced call center volume to almost zero** for questions about available versus current balances

Saw **more than 18,000 unique member views of current versus available balance** (nearly 10% of the total digital banking user base) in the first year

Solutions

A longtime Q2 digital banking customer, UNIFY has harnessed the innovation power of many Q2 solutions, most recently adding **Q2 Discover**. The credit union has seen particular value in Q2 Discover’s analytics and in-app messages, or “guides,” which complement Q2 SMART’s ability to harness the power of account holder data. This combination **provides UNIFY with actionable insights that can be addressed in less than 10 minutes**. “We want to reduce friction,” said Wrobbel. “For us, our true ROI is the member experience.”

These solutions **provide rich data** to enable UNIFY to **better understand exactly how members navigate their digital banking tools and services as well as foreseeing** – and addressing – **member needs before they even arise**. Q2 Discover works in tandem with Q2 SMART to tailor marketing messages about new services or updates with a specific list of members who would likely use the service. “When we launch a new service in Q2’S Digital Banking platform, we’re able to tag that in Q2 Discover and see how many unique individuals – not just the total number of clicks – the page received,” said Wrobbel. “We did this recently for MemberPass, a digital biometric authentication, which allowed us to show members a badge about the new service without interrupting their session.”

Using Q2 Discover, UNIFY can deploy customized badges on pages precisely where users tend to have questions. “When we post the guides, they look native to our site and not like add-ons,” she said. “Our branding and voice is clear.”

With 31 active guides (and counting) in service, UNIFY can easily design and manage campaigns with messaging authentic to their brands and pre-scheduled start and stop dates.

Before using Q2 Discover, a common incoming request to UNIFY’S Contact Center team was to explain the difference between members’ current and available balances. “We designed an instructional guide on the account balance page where members click to quickly get this answer,” Wrobbel said. “This was the first guide we deployed, and it continues to get a lot of views,” she noted. Unique views in the first year were more than 18,000 and call volume on the topic is now very minimal.

“We also designed a simple fix for principle-only, or interest-only, loan payments. Additionally, a behavioral guide has been included to the Fund Transfer page, where members typically go out of habit. The Q2 Discover guide was invaluable in helping us quickly update a loan page where members can alter their regular payments and see multiple options. Members are clearly using and benefitting from the guide,” said Wrobbel.

“Members are happier and more satisfied,” she added. **Using Q2 Discover in tandem with Q2 SMART, UNIFY more easily anticipates and enriches the member experience with each interaction**. “What used to take several days, we can now do with the snap of a finger,” Wrobbel said. “We deploy a guide, and it just works.”

For more information go to [Q2.com](https://www.Q2.com) or call (833) 444-3469.