

Deseret First Credit Union

# Members Increase Online Debit Card Spend by 40%



## Background

Deseret First Credit Union (DFCU) noticed that some members were not using their debit cards online as much as the credit union expected. It wanted to incentivize using its debit cards for online purchases.



## Campaign Goals

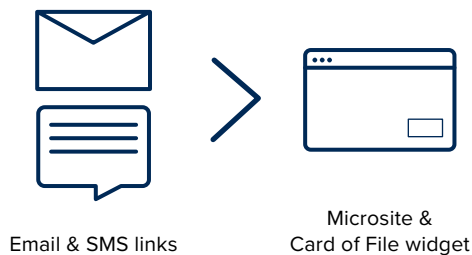
- Increase total transactions and spend on DFCU debit cards and make them top-of-wallet



## Campaign Tactics

Using the Digital Onboarding engagement platform, DFCU sent members five emails and five SMS text messages over 60 days. Each message directed members to a personalized Digital Onboarding microsite that included the innovative Card on File widget. The widget allows members to switch their default payment method at 60+ online shopping or service providers simultaneously in just a few easy steps.

The campaign was designed to remove friction from the card updating process. Each microsite included clear instructions on how to use the widget. To motivate action, DFCU offered an up to \$100 incentive to members that updated their default payment method at five or more merchants.



Schedule:

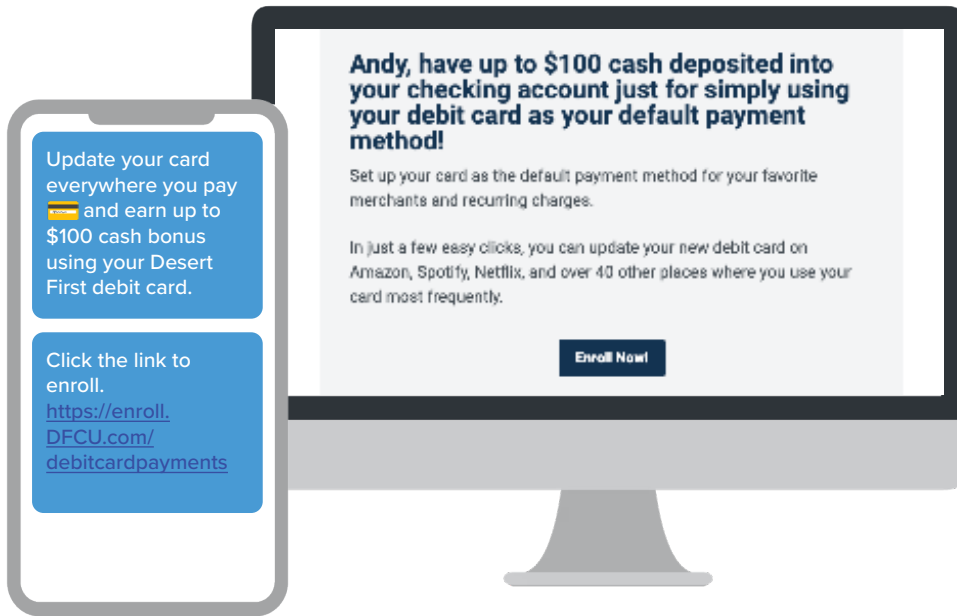


### About Deseret First Credit Union

Deseret First Credit Union exists to support and promote the financial self-reliance of each individual member of their community. It serves more than 74,000 members and operates 12 Utah branch locations. The credit union offers the very best in financial products and services and consistently adopts technological tools to make members' experiences efficient and enjoyable. For information, visit <https://www.dfcu.com>.



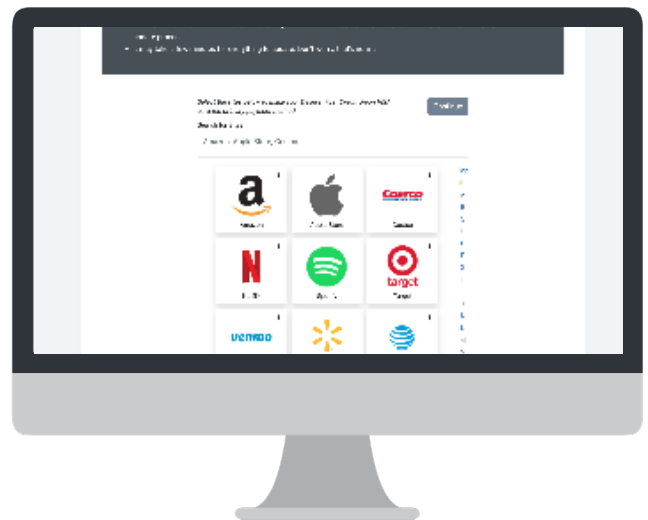
# Campaign Tactics Visualized



Email & SMS messages



Personalized microsites



Card on File widget



## Campaign Results

The campaign successfully drove behavioral change and increased spending. **40% of those that engaged with the offer had a sustained increase in DFCU debit card transactions. Spending was up 900%** at merchants where users made a switch, and **total overall spend from these members was up by 40%** compared to their pre-campaign spend.

*“Being top-of-wallet is key for achieving primary financial institution status. With the Digital Onboarding engagement platform, we motivated members to make our debit card the default payment method. For most, it’s a set-it-and-forget-it activity so we know that we’ll reap the benefits for years to come!”*

- Steven Wade  
Assistant VP, Strategic Initiatives

DESERET FIRST CREDIT UNION

**USE DFCU DEBIT CARD  
GET FREE MONEY!**

It is as simple as that.

Update and pay 1 merchant: **\$10**

Update and pay 2 merchants: **\$25**

Update and pay 3 merchants: **\$50**

Update and pay 5 merchants: **\$100**

**Andy, have up to \$100 cash deposited into your checking account just for simply using your debit card as your default payment method!**

Set up your card as the default payment method for your favorite

### About Digital Onboarding

The Digital Onboarding engagement platform helps banks and credit unions turn account holders into engaged and profitable relationships. Email and text messages link customers and members to their personalized microsites. Self-service tools help them enroll in direct deposit in seconds, update default payment methods at places like Amazon and Venmo, adopt digital banking, and more.

Connect with us



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