Opportunity Tab, KeyStone Training

Facilitator Guide

Park View Federal Credit Union

Instructional Goal:

After participating in the 360-Degree Member Profile training curriculum, retail employees at Park View Federal Credit Union (PVFCU) will learn how to analyze a member's financial profile; therein making appropriate product and service referrals across departments. The Opportunity Tab training outlined below is a portion of the larger 360-Degree curriculum, aimed at providing PVFCU employees with the technical and procedural foundation for entering accurate referrals.

Title: Opportunity Tab, KeyStone Training

Objectives:

Employees who participate in the Opportunity Tab, KeyStone Training session will learn how to navigate KeyStone's interface while accurately recording pertinent conversations onto the Opportunity tab; PVFCU's referral tracking module. Working first in a group, then with a partner, and finally independently, each participating employee will accurately record a minimum of five referrals onto the Opportunity tab.

Materials:

- **Facilitator Material**
  - **Laptop**
    - KeyStone Database loaded
      - *Provided in Harmony Square training room*
  - **Wireless Presenter Remote**
    - *Provided in Harmony Square training room*
  - **Projector, Screen. and Accessories** (HDMI cord and remote)
    - *Provided in Harmony Square training room*
  - **Trainer's Script**
    - *Provided Below*
  - **Trainer's PowerPoint**
    - *Attached Separately*
  - **Hand-Outs**
    - Referral Scenarios
      - 6 copies (6 groups comprised of 2 employees, 1 hand-out per group)
    - Opportunity Tab job aid
      - 12 copies (1 per participant)
    - Trainers Answer Key

      - *Handouts Attached Separately*
- **Trainee Material**
  - **Laptops – 6**
    - 2 trainees per laptop
    - KeyStone Database loaded
      - *Provided in Harmony Square training room*
  - **Hand-Outs from Facilitator**
    - *Attached Separately*

Trainer Script:

(PowerPoint open to Title Slide)

Good Morning, everyone! Please have a seat by one of the available laptops, two people per laptop. I need one person at each station to log into KeyStone. Once you have successfully logged in, let me know.

Three weeks ago, a member stopped into the credit union to refinance their Home Equity Line of Credit (HELOC). This refinance transaction was for approximately $7000. However, after talking with Wilson, our HELOC Specialist, it became clear that this member could benefit from other Park View Federal Credit Union products and services. Wilson referred the member to Shelia, one of our Member Advisors. Over the course of several on-going conversations, Shelia was able to open two new commercial accounts, two credit cards, three vehicle loan refinances, and another referral. This one member, who initially came in for a $7000 transaction, ended up producing $350,000 for the credit union!

(progress PowerPoint to Slide 2)

Referrals are a powerful resource for PVFCU employees, increasing wallet share, net income, and expanding our member base. You each make referrals every day, but up to this point, you have had no way to track them.

Today we are going to be discussing how to enter referrals into KeyStone's tracking module called the Opportunity tab.

(progress PowerPoint to Slide 3)

Up on the screen, you can see our objectives and agenda for today. The objectives for this training session are to help all of you efficiently navigate the KeyStone interface, so that you are able to accurately record your conversations and referrals onto the Opportunity tab.

(progress PowerPoint to Slide 4)

We will achieve each of these objectives by having each of you open up the Opportunity tab, and enter three practice examples together with the group. Following our group work, you and your partner will complete two more practice scenarios. As we go through this session, please ask questions along the way. If you are not able to duplicate what is on the screen, let me know.

Depending on how much time you have spent navigating KeyStone, you may have seen the Opportunity tab within the database. We converted our membership software to KeyStone just over nine months ago, summer 2017. Since conversion, I'm curious to know how you have been using KeyStone to record member referrals?

(*allow time for employees to respond*)

For some of our newer employees, how have you witnessed referrals? What have you heard coworkers say or enter into KeyStone?

(*allow time for employees to respond – when quiet, continue script*)

At the end of our first quarter this year, you each received a notification that your 2018 Production Goals have been assigned. Within those production goals, there is a 'Referral Goals' element. By the end of our time together this morning, you will know how to successfully enter your referrals onto the Opportunity tab, ensuring that you and your supervisor know how many referrals you are making each quarter, and how close you are to hitting your Production Goals.

(progress PowerPoint to Slide 5)

So, let's dive in! Up on the screen, you can read our first practice scenario. We are going to go through three examples together with the whole group, and then I am going to give you two additional practice scenarios for you and your partner to work on together.

(pass out Referral Scenarios hand-out and Opportunity Tab job aid)

(minimize PowerPoint, open up KeyStone)

You each have two handouts now, one with the scenarios we will be going through this morning, and one with step-by-step instructions for entering referrals onto the Opportunity tab. I am going to begin with Referral Scenario #1 listed on your handout. For this first example, please watch me enter the referral on the large screen, while following along with the job aid hand-out.
(talk through steps outlined on the Job Aid)

Scenario #1

Eddie Wentz, Member 00001, stopped in to discuss the possibility of refinancing his auto loan. Near the end of the conversation, he casually mentions that his daughter is turning 16 in a month and he is thinking about having her apply for a PVFCU credit card. However, he is not sure if she is old enough or ready for the responsibility. After all, he can hardly believe she is about to get her driver's license! What referral opportunity do you recommend?

Eddie Wentz is the perfect example of a member who may be interested in PVFCU's Teen ChargeSMART credit card education program and application. We can enter this in as a referral for the Consumer Loans department following these steps.

Open a **Transaction** work area.
- Search for practice member **'00001'**.
- In the "Account Summary" panel, click on the chevron to the far right to open the **Interactions panel.**
- Add the opportunity by check marking the **Opportunity Options** box.
- The **Default** and **Type** fields will populate.
- In the **Description** field, enter a brief description of this interaction.
  For this example, I will type: **'Teen ChargeSMART Credit Card'.**
- In the **Work Queue** field, select the desired destination queue.
  In our scenario, we would like the Consumer Loans department to receive this referral; therefore, I will type: **'Consumer Loans'.**
- If desired, the **User** field is used to identify a specific user to which the opportunity should be sent.
  Currently, all credit card applications are approved by Franklin, so I will find **'Franklin Pran'**s username in the system.
- If desired, the **Description** field can be used to further define the opportunity being queued.
  I will type: **'Eddie Wentz, member 00001, is considering a credit card for his daughter. Would recommend setting her up for the ChargeSMART credit card education program and application'**
- If desired, the **Priority** field can be used to identify the opportunity's priority.
  - This is a number from -100 to +100.
- All other fields are optional.
- Click **Insert** to insert the opportunity.

The newly created opportunity will immediately display in the **Interactions** panel with an "Open Book" icon.

Do you have any questions about how I entered this referral onto the Opportunity tab?
(allow time for any questions – when quiet proceed)

Now, we will move onto Scenario #2 on your hand-out. This time, I will be going through the steps on the screen, and I would like you to follow along by completing the steps on your own computer. Choose which partner will do Scenario #2, and who will complete Scenario #3. Is everyone open to the Transaction work area now?

(wait for confirmation from employees)

Remember, if you have any questions as we move along, please don't hesitate to ask out loud.

Scenario #2

Cleo Ganner, Member 00002, was finishing up her weekly church deposit when she made a comment about needing to draft a last will. She believes that she needs to hire an attorney to help her, but she doesn't know who she should go to or can trust. She saw a commercial on TV with a handsome lawyer with an office downtown, but it will cost $100.00 just to make an appointment. What referral opportunity do you recommend for Cleo?

Cleo Ganner would benefit greatly from PVFUC's Financial Advisory services. Not only do we already know Cleo, and her financial profile, our certified financial advisors do not charge anything to set-up an appointment to draft a will. We can enter this in as a referral for the Investment and Financial Advisory department following these steps.

Open a **Transaction** work area.
- Search for practice member **'00002'**.
- In the "Account Summary" panel, click on the chevron to the far right to open the **Interactions panel.**
- Add the opportunity by check marking the **Opportunity Options** box.
- The **Default** and **Type** fields will populate.
- In the **Description** field, enter a brief description of this interaction.
  For this example, I will type: **'Will Prep'.**
- In the **Work Queue** field, select the desired destination queue.
  In our scenario, we would like the Investment and Financial Advisory department to receive this referral; therefore, I will type: **'Investment Advisory'.**
- If desired, the **User** field is used to identify a specific user to which the opportunity should be sent.
  Marcy is the administrative assistant for the Investment and Financial Advisory department, and receives all referrals. I will find **'Marcy Canret's** username in the system.
- If desired, the **Description** field can be used to further define the opportunity being queued.
  I will type: **'Cleo Ganner, member 00002, is interested in setting up a will, and would like to meet with a licensed financial advisor'.**
  If desired, the **Priority** field can be used to identify the opportunity's priority.
    o   This is a number from -100 to +100.
- All other fields are optional.
- Click **Insert** to insert the opportunity.

If anyone has a different screen than I do, it is possible that the Default View tab has not been set to display open opportunities. To change this, simple click on the **Current View** tab and in the **Mode** field, press the down arrow on the keyboard to select *Interaction and Opportunity*.
- Click **OK**.

As you entered this referral onto the Opportunity tab, did any questions arise?
(allow time for any questions – when quiet proceed)

For this final example that we will do together, I would like you to switch partners. Again, please let me know if any questions arise.

Scenario #3

Parker Pelton, Member 00003, and his friend Mark stopped in to ask if Park View Federal Credit Union would consider sponsoring their 5K race next month. The race is to raise money and awareness for Parkinson's Disease, and is being organized by their high school cross-country team. How would you direct Parker and Mark's request?

Parker and Mark's request needs to be referred to our Marketing department, as all sponsorship funds full under the Marketing budget. We can enter this referral following these steps.

Open a **Transaction** work area.
- Search for practice member **'00003'**.
- In the "Account Summary" panel, click on the chevron to the far right to open the **Interactions panel.**
- Add the opportunity by check marking the **Opportunity Options** box.
- The **Default** and **Type** fields will populate.
- In the **Description** field, enter a brief description of this interaction.
  For this example, I will type: **'Event Sponsorship'.**
- In the **Work Queue** field, select the desired destination queue.
  In our scenario, PVFCU's Marketing Manager should review this referral; therefore, I will type: **'Marketing'.**
- If desired, the **User** field is used to identify a specific user to which the opportunity should be sent.
  All event sponsorship questions should be directed to our Marketing Manager, Cassidy, so I will find **'Cassidy Nelson's** person in the system.
- If desired, the **Description** field can be used to further define the opportunity being queued.
  I will type: **'Parker Pelton, member 00003, stopped in to ask if PVFCU would consider sponsoring their community 5K next month. More info about the event is on their website: www.5kallday.com'.**
- If desired, the **Priority** field can be used to identify the opportunity's priority.
  - This is a number from -100 to +100.
- All other fields are optional.
- Click **Insert** to insert the opportunity.

As you entered this referral onto the Opportunity tab, did any questions arise?
(allow time for any questions – when quiet proceed)

For the next 10 minutes, I would like you to work with your partner to complete the final two scenarios listed on your hand-out. I will be available to answer questions if any come up. However, I encourage you to talk with your partner and with those around you as you input the referral opportunity.

After 10 minutes, I will display a correct answer on the projected PowerPoint.

(Set timer for 10 minutes – walk around to each group, answering any questions)
(At 8 minutes, let employees know they have 2 minutes remaining)

Hopefully, you each had an opportunity to enter one of the practice scenarios onto the Opportunity tab with your partner. Let's look at the first partner example, with Member 00004, Henry Ander. Who has a recommendation for the type of referral you would enter in this situation?
(allow time for feedback/suggestions – when quiet proceed)
(minimize KeyStone, open up PowerPoint to Slide 6)

Up on the screen, you will see a completed example of how to enter this referral. Henry Ander would benefit greatly from meeting with our **Financial Literacy Specialist**, and enrolling in **automatic payments** for his utility bills. You can see, I have entered **Rachel Fiens** name in the User field, as she is our Financial Literacy Specialist, and has the best resources available to assist Mr. Ander.

Now, in the second example with Patricia Kniff, Member 00005, how did you enter her comments in as an Opportunity referral?
(allow time for feedback/suggestions – when quiet proceed)
(progress PowerPoint to Slide 7

For this scenario, I have directed Patricia's comments to our **Mortgage Department** in the Work Que field. From her comments, Patricia is under the assumption that **mortgage rates** are incredibly high; however, rates are at a historical low. Working with one of our Mortgage Loan Advisors, Patricia's monthly payment may be significantly lower than she is anticipating, making the idea of owning her own home a reality. In the User field, I enter **Brad Krisen's** name, as he serves as the primary Lending Assistant for all Mortgage Loan Advisors (MLAs), and can direct Patricia's referral to an MLA with available capacity.

(progress PowerPoint to Slide 8)

Before we conclude our training session this morning, does anyone have their own story or experience with a member referral? Or perhaps a question you received, but did not know which department to direct it to?
(allow time for sharing and questions – when quiet proceed)

On the back of your scenario hand-out, you will see three additional practice examples. These scenarios are for you to complete on your own over the next two weeks in KeyStone. Take your Opportunity Tab job aid with you. If you have any questions while entering each onto the Opportunity tab, please do not hesitate to send me an email or give me a phone call. I will be checking each practice referral as it comes into the database, and will provide you with feedback.

Remember to revisit your 'Referrals' target within your 2018 Production Goals. The Opportunity tab provides you with the ability to track your referrals throughout the year, and to give the best service to our members across the organization.

Please take your hand-outs with you, and log-off of your computer before you leave.
(progress PowerPoint to Slide 9)

Thank-You!
(clean up any remaining papers, turn off projector, and log-off of computer)