



# Visa 2015 CSCU How Would You Spend It? Employee Promotion

**Employee Training and Acquisition  
Incentive Program**

**February 1st – March 30th, 2015**



# Notice of confidentiality

**Notice of Confidentiality:** This document is furnished to you solely in your capacity as a member of Visa and member of the Visa payments system. By accepting this document, you acknowledge that the information contained herein (the "Information") is confidential and subject to the confidentiality restrictions contained in Visa's operating regulations, which limit your use of the Information. You agree to keep the Information confidential and not to use the Information for any purpose other than in your capacity as a member of Visa or as a member of the Visa payments system. The Information may only be disseminated within your organization on a need-to-know basis to enable your participation in the Visa payments system. Please be advised that the Information may constitute material nonpublic information under US federal securities laws and that purchasing or selling securities of Visa Inc. while being aware of material nonpublic information would constitute a violation of applicable US federal securities laws.

**Notice of Responsibility:** Survey results, research, and best practice recommendations are provided for informational purposes only and should not be relied upon for marketing, legal, regulatory or other advice. Best practice recommendations should be independently evaluated in light of your specific business needs and any applicable laws and regulations. Visa is not responsible for your use of the survey results, research, best practice recommendations, or other information, including errors of any kind, or any assumptions or conclusions you might draw from their use.

# Agenda

- Retail Branch Opportunity
- Visa 2015 CSCU How Would You Spend It? Employee Promotion Overview
- Online Training
- In-Branch Acquisition Incentive
- Additional Information



# 2015 Retail Opportunity

## Why in-branch acquisition still works

Focusing marketing efforts on your credit union can be one of the most cost-effective, but often overlooked approaches to increasing portfolio revenue.

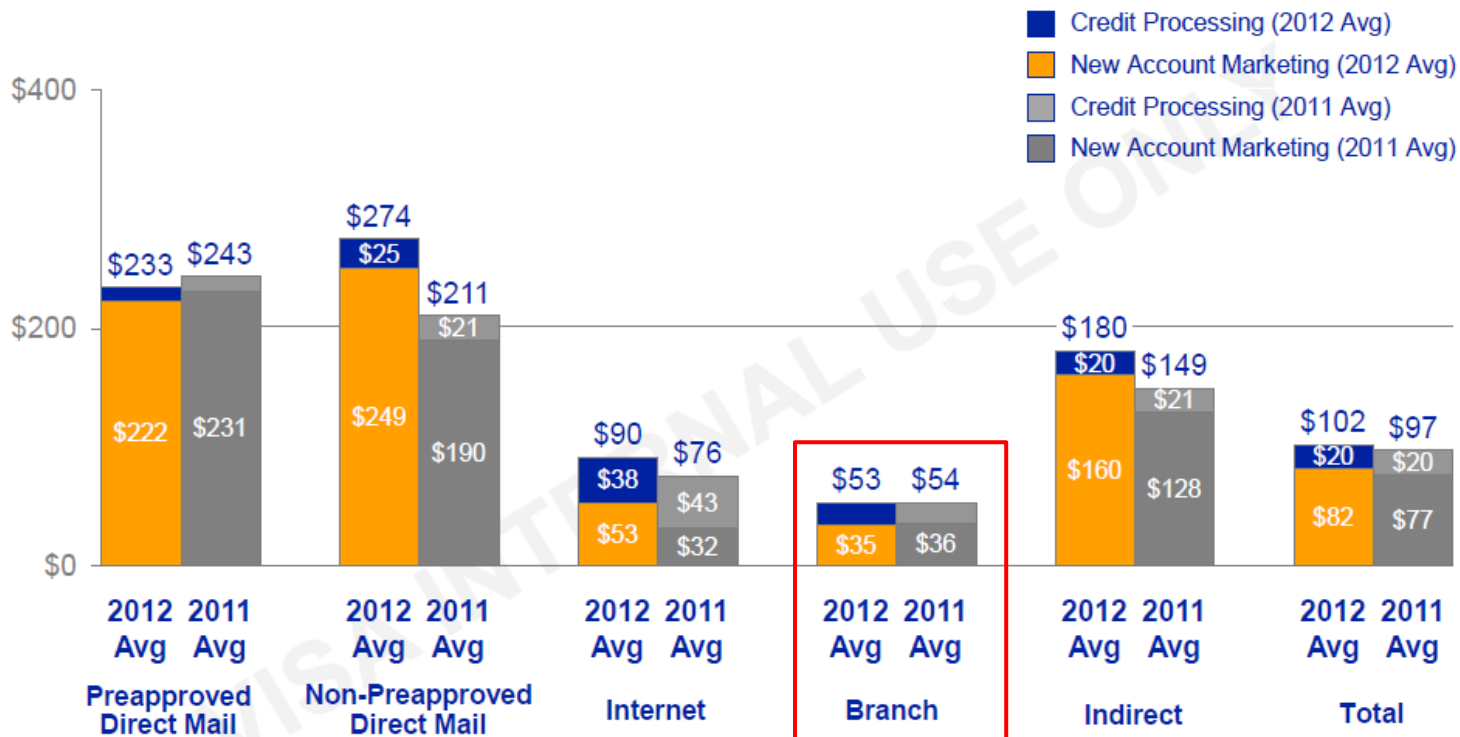
- Members coming into the credit unions are a captive audience, actively seeking information
- They are looking for product information, recommendations and expect interaction with branch employees; making frontline employees a powerful marketing tool.
- When used effectively, the retail branch can be an excellent approach for issuers of all sizes to grow acquisition and usage metrics.



# 2015 Retail Opportunity

The branch is a very cost effective source of new accounts compared to other channels

Per Application Approved



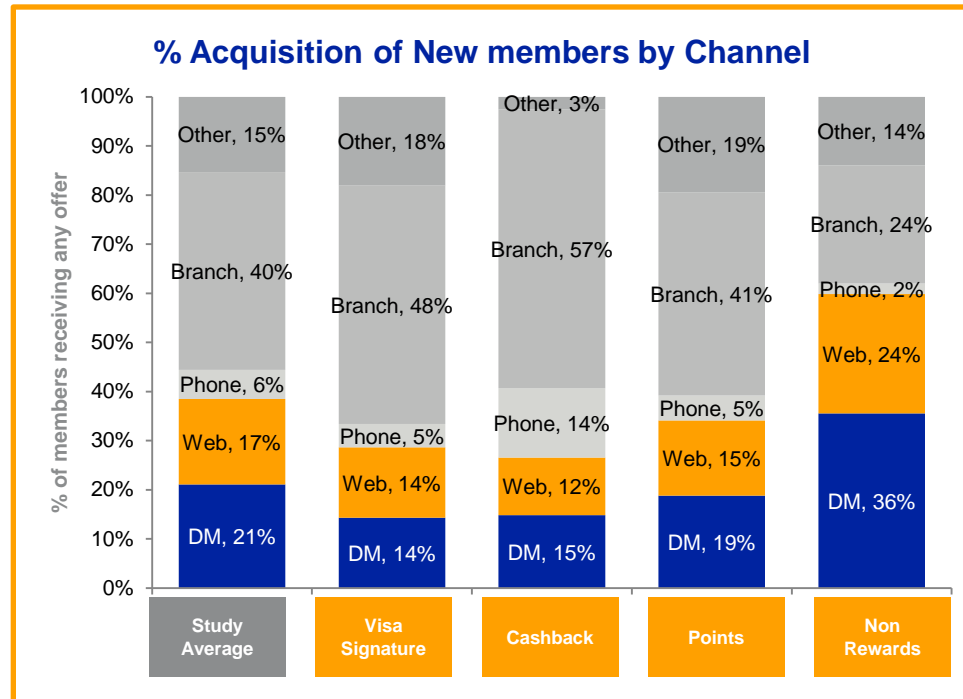
	2012 Avg	2011 Avg	2012 Avg	2011 Avg	2012 Avg	2011 Avg	2012 Avg	2011 Avg	2012 Avg	2011 Avg
1. Channel Mix	14.6%	15.3%	5.8%	7.1%	22.0%	16.4%	42.6%	47.7%	14.0%	12.5%
2. Cost per Piece	\$0.68	\$0.71	\$0.57	\$0.54	-	-	-	-	-	-
3. Response Rate	0.45%	0.46%	0.81%	0.86%	-	-	-	-	0.56%	0.57%
4. Approval Rate	79.5%	81.3%	38.9%	44.3%	27.4%	27.7%	48.6%	51.4%	44.0%	46.3%

\*Outbound Telemarketing channel was excluded from the chart due to insufficient data

Source: Visa 2012 Consumer Credit Card Issuer Benchmark Study

# 2015 Retail Opportunity

Branch is still the primary acquisition channel for Rewards based credit cards



- Branch is the primary acquisition channel for Rewards based credit products ranging from 41-57%. This suggests that Rewards products are better value proposition for a face-to-face acquisition opportunity

# 2015 Retail Opportunity

## Training can improve account performance



- Studies indicate cardholders acquired in branches that used employee training resources from Visa were more engaged than those acquired in branches that did not use training.
  - Cardholders were 2.5% more active within 60 days of opening their accounts<sup>1</sup>.
- Plus, employees in branches that used Visa training tools feel more confident when speaking to their members.

# Agenda

- Retail Branch Opportunity
- Visa 2015 CSCU How Would You Spend It? Employee Promotion Overview
- Online Training
- In-Branch Acquisition Incentive
- Additional Information





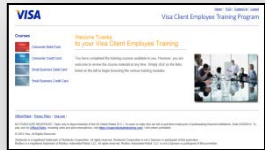


# Visa 2015 CSCU How Would You Spend It? Employee Promotion

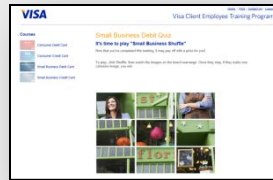
## Overview- How It Works

### TRAINING

#### Online Training



#### Online Training Game



- Educate employees about Visa products
- Provide tools to sell Visa products
- Test employee knowledge
- Reward employees for their efforts

### ACQUISITION INCENTIVES

#### Application Submission



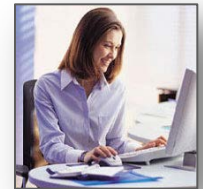
- Employees help members acquire a Visa Debit, Visa Credit, Visa small business Debit or Credit card
- Employees tell their manager about the acquisition

#### Employee Scratch Off Game



- Employees get a scratch off game card with every application or referral submitted

#### Claim the Prize & Enter the Drawing



- All employees will be directed to a secure external website to complete the prize redemption process and enter for a chance to win a first or grand prize

# Agenda

- Retail Branch Opportunity
- Visa 2015 CSCU How Would You Spend It? Employee Promotion Overview
- Online Training
- In-Branch Acquisition Incentive
- Additional Information



# Online Training

## Signing up is easy!

1. Simply go to [www.visatrainingonline.com](http://www.visatrainingonline.com) (live Jan 26<sup>th</sup> for testing/viewing, Feb 1<sup>st</sup> for employees)
2. Click on “Register Here”

FAQ | Contact Us

### Visa Client Employee Training Program

---

## Your window into the world of Visa

**Learn all you need to know about Visa cards and sell more!**

The training you're about to begin will help you communicate the features and benefits of Visa Debit, Visa Credit and Visa Small Business Debit and Credit cards. You'll also get selling tips and answers to frequently asked questions that will help you better engage and assist your customers or members.

After you've completed the training module you'll have the opportunity to play a game for a chance to win a \$5 or \$100 Visa gift card.

Sign-in to get started.

Email Address\*

Password\* [\(Forgot Password?\)](#)

**Submit**

New to the training program? [Register Here](#)



Sign in to see the modules available to you



---

[Official Rules](#) | [Privacy Policy](#) | [Visa.com](#)

NO PURCHASE NECESSARY. Open only to legal residents of the 50 United States (D.C.) 18 years or older who are full or part time employees of participating financial institutions. Ends 6/30/2014. To play and for [Official Rules](#), including odds and prize descriptions, visit <https://visaproductsalestraining.com/>. Void where prohibited.

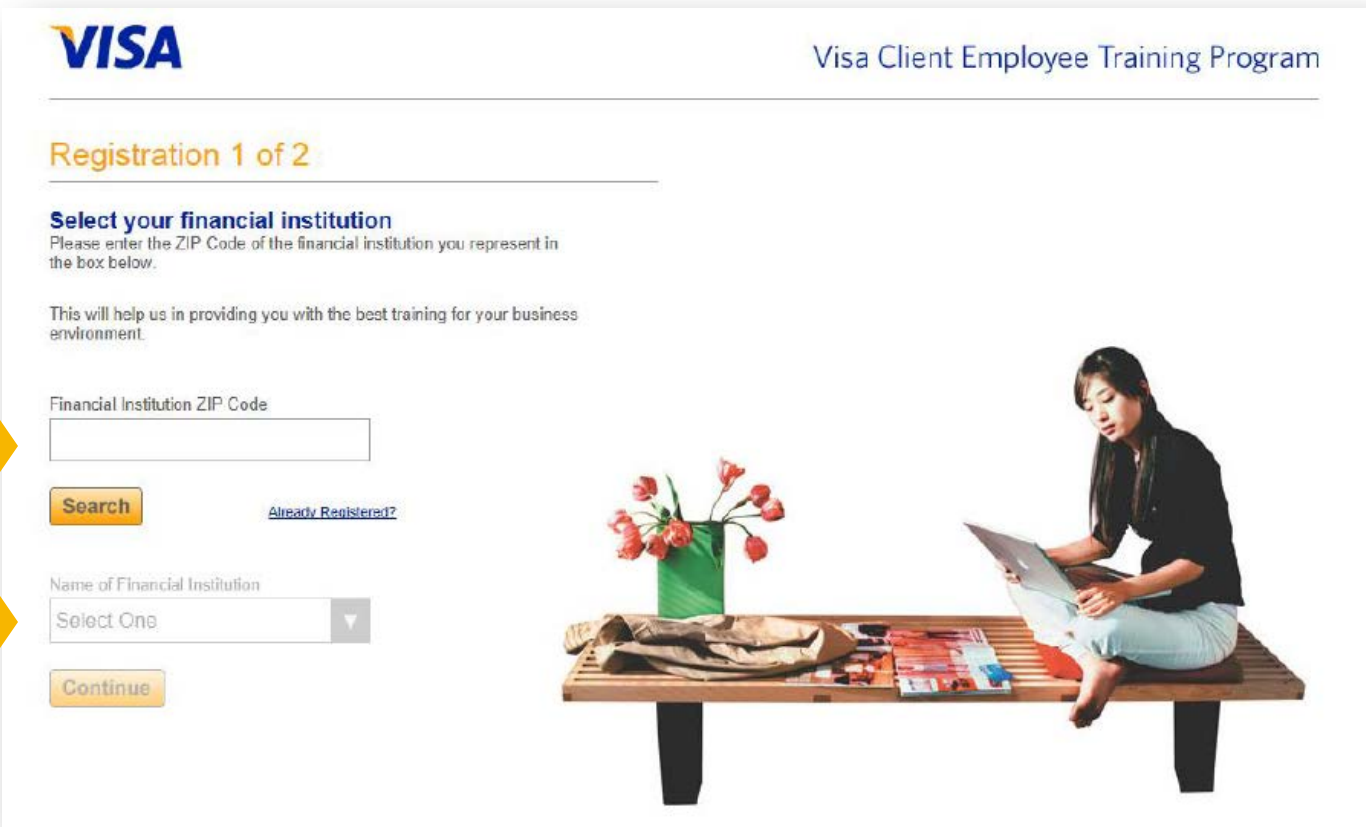
© 2014 Visa. All Rights Reserved.

Note: Training materials and best practice recommendations are provided for informational purposes only and should not be relied upon for marketing, legal, regulatory or other advice. Recommended training materials should be independently evaluated in light of your specific business needs and any applicable laws and regulations. Visa is not responsible for your use of the training materials, best practice recommendations, or other information, including errors of any kind, contained in this document.

# Online Training

## Enter Your Credit Union's Information

- Enter your credit union's main Zip Code and click "search"
- Select your credit union from the drop down list and click "continue"



**VISA** Visa Client Employee Training Program

**Registration 1 of 2**

**Select your financial institution**  
Please enter the ZIP Code of the financial institution you represent in the box below.

This will help us in providing you with the best training for your business environment.

Financial Institution ZIP Code

**Search** [Already Registered?](#)

Name of Financial Institution

Select One

**Continue**

# Online Training

## Enter Employee Information

- Enter your name and employer information
- Enter your email address and create a password
  - You will use this email address and password when you login in the future
- Click “Register”

**Registration 2 of 2**

**Complete your registration**  
We need just a bit more information before we begin. Please fill out this form, then click Register.

**Your Financial Institution**

Financial Institution: oPrize

**Employee Information**  
\*Required

First Name\*      Initial      Last Name\*

Job Title

**Your Branch Information**

Your Branch Name      Address\*

City\*      State\*      ZIP Code\*

**Log in Information**

Email Address\*      Confirm Email Address\*

Password\*      Confirm Password\*  
[\(Password requirements\)](#)

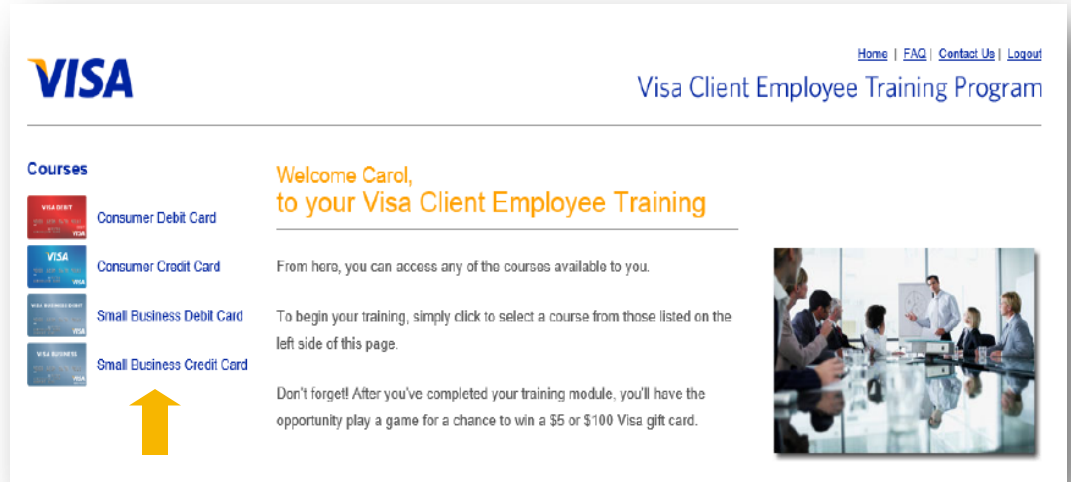
**Back**      **Register**

Yellow arrows point to the First Name, City, and Password fields.

# Online Training

## Select a Training Class

- Select one of the Visa product training modules to begin.
  - Consumer Debit, Consumer Credit, Small Business Debit & Small Business Credit
    - Available training may vary based on the credit union
- If you don't complete the training the first time through, you can log back in and revisit any time



The screenshot shows the Visa Client Employee Training Program interface. At the top left is the Visa logo. At the top right are links for Home, FAQ, Contact Us, and Logout, followed by the text "Visa Client Employee Training Program". Below the logo is a "Courses" section with four options: "Consumer Debit Card", "Consumer Credit Card", "Small Business Debit Card", and "Small Business Credit Card". A yellow arrow points to the "Small Business Credit Card" option. To the right of the courses is a welcome message: "Welcome Carol, to your Visa Client Employee Training". Below this is a horizontal line, followed by the text: "From here, you can access any of the courses available to you." and "To begin your training, simply click to select a course from those listed on the left side of this page." Below that is another line of text: "Don't forget! After you've completed your training module, you'll have the opportunity play a game for a chance to win a \$5 or \$100 Visa gift card." On the far right is a photograph of a group of people in a meeting.

# Online Training Content

- Content includes:
  - Highlights of key product benefits and features
  - Employee sales training
    - Selling Tips
    - Overcoming sales objections
  - Brief quizzes to reinforce key selling points

**VISA** Home | FAQ | Contact Us | Logout  
Visa Client Employee Training Program

**Courses**

- Consumer Debit Card
- Consumer Credit Card**
  - Welcome and Objectives
  - Main Benefits
  - More Benefits
  - Glossary
  - Selling Tips**
  - How to Respond to Customer Declines
  - Review
- Small Business Debit Card
- Small Business Credit Card

**Consumer Credit Card Training**

**\$ Selling Tips**

Here are some suggestions for turning prospects into cardholders:

**1. Emphasize that Visa Credit cards provide a safe, convenient way to pay.**

Learn all about Visa's advantages and you'll find it's easier to convince customers to apply. You can:

- Review this online training.
- Ask your manager for the rates, fees, rewards program and special offers of your financial institution's Visa Credit card.
- Learn more about Visa Credit cards at [visa.com](http://visa.com).

**2. Identify key prospects for a Visa Credit card.**

Look for customers who:

- Open a new checking or savings account. They may also need a new credit card.
- Transfer money between accounts. They may be making a big purchase and a credit card could be a better option than cash.
- Apply for a loan or make a loan payment. Credit cards provide a ready source of funds with greater flexibility.
- Get a cash advance using a competitor's credit card. Your financial institution's card may offer a better rate.

Back Next



# Training Quiz and Interactive Game

After reviewing each class (training content) employees take a quiz to test their knowledge.



If they get only 2 or fewer questions wrong on the quiz, participants can play an interactive game for a chance to win prizes!\* Plus, completing the training will earn the employee one entry for the chance to win a first prize and the grand prize\*\*

The screenshot shows the 'Visa Credit Card Quiz' page. At the top is the Visa logo and a navigation menu with links: Training Classes, Official Rules, See The Winners, Contact Us, My Profile, Log Out, and Home. The main heading is 'Visa Credit Card Quiz'. Below it, a sub-heading says 'Complete your training and play for a chance to win one of thousands of great prizes. No Purchase Necessary to Enter or Win. [Click here](#) for the Employee Instant Win Game Official Rules.' There are three questions visible, each with radio button options for True or False.

**Question 1**  
Visa credit cards cannot be used at ATMs to get cash.  
 True  
 False

**Question 2**  
Visa offers multiple layers of security to members who shop online or by phone or mail.  
 True  
 False

**Question 3**  
Which card benefits should you point out to members?  
 Payment flexibility  
 Worldwide acceptance  
 Safety and security  
 Easy record keeping  
 All of the above

The screenshot shows the 'Consumer Credit Quiz' game interface. At the top right is the Visa logo and navigation links: Home, FAQ, Contact Us, Logout. The main heading is 'Consumer Credit Quiz' with the sub-heading 'It's Time to Play "I've Got This"'. Below this, text says 'Now that you've completed this training, it may pay off with a prize for you!' and 'All you have to do is click on Next and your wallet will open, and your results will be revealed.' There is a large image of an open black wallet with a Visa credit card inside. Below the wallet, the text says 'Sorry You don't have a Visa Credit card in your wallet. No prize this time.' and a 'Next' button.

**Courses**

- Consumer Debit Card
- Consumer Credit Card
- Small Business Debit Card
- Small Business Credit Card

**Sorry**  
You don't have a Visa Credit card in your wallet. No prize this time.

Next

\*Training game prize pool is funded by the Visa product teams

\*\* Although the training modules are available starting Jan 26th, only the recorded completions on or after Feb 1st, 2015 are counted towards as an entry in to the first and grand prize drawings

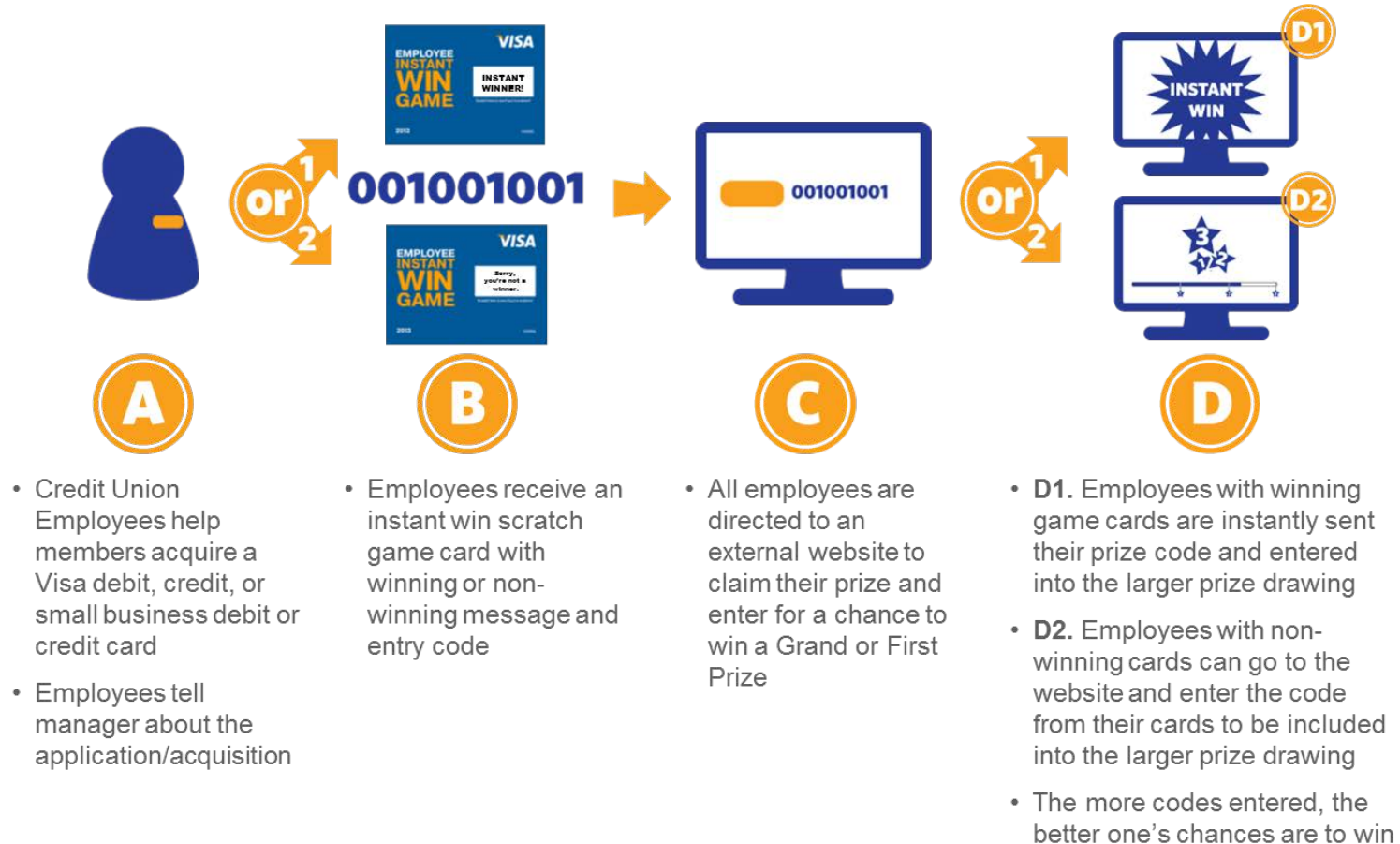
# Agenda

- Retail Branch Opportunity
- Visa 2015 CSCU How Would You Spend It? Employee Promotion Overview
- Online Training
- In-Branch Acquisition Incentive
- Additional Information



# Visa 2015 CSCU How Would You Spend It? Employee Promotion- Acquisition Incentives

## How It Works



**Completion of online training = 1 entry into the contest**

\* Although the training modules are available for viewing starting Jan 26<sup>th</sup>, only the recorded completions on or after Feb 1<sup>st</sup>, 2015 are counted towards as an entry in to the first and grand prize drawings

# 2015 Prize Structure

## Employees are eligible for a game card each time they:

1. Submit a Visa Credit card application from a member
2. Open an account featuring a Visa Debit card
3. Make a member referral that leads to a Visa card application

} General Consumer or  
Small Business

- Instant Win: Gift card codes

- \$10 iTunes
- \$5 Amazon



Cards Per Kit: 50  
Prizing: 3 \$10 iTunes Codes &  
10 \$5 Amazon Gift Codes



All participating CSCU member credit union employees will compete for the first prizes and grand prize

- Ten (10) First Prizes: \$500 Visa gift cards
    - Ten (10) random drawings throughout the promotion/claim period
    - All entries received prior to the drawing will be included\*
      - Limit one (1) First Prize per person and per mailing address
- ↓
- \$5,000 to be awarded in the form of a check
    - One (1) random drawing at the end of the claim period in May 2015
    - All entries received 2/1/15 through 4/30/15 will be included in the Grand Prize drawing\*
      - Instant winners and First Prize winners will be included in the Grand Prize drawing

\* Although the training modules are available for viewing starting Jan 26<sup>th</sup>, only the recorded completions on or after Feb 1<sup>st</sup>, 2015 are counted towards as an entry in to the first and grand prize drawings

# Getting Started

**1**

Receiving Your Kits

**2**

Train the Front-Line

**3**

Display Employee Facing Materials

# Sample Creative

Your credit union will receive a kit with the following contents

- WHEN: Your kits should have arrived by Jan 26th
- WHAT: Your credit union should receive a kit with the following contents:

Bring buzz to your break room with the Visa® 2015 CSU How Would You Spend It? Employee Promotion.

**ONLINE EMPLOYEE TRAINING**

With their online training, employees are given the tools they need to engage members and generate revenue from Visa® credit cards — all with a fun online game that rewards employee learning.

**How Your Credit Union Wins**

- Increases employee selling and cross-selling efforts
- Helps employees become more knowledgeable and confident
- Builds a higher level of member service
- Creates stronger member relationships
- Retains employees

**HOW IT WORKS**

**What Employers Do**

**GO ONLINE**  
Employees visit [www.visa.com/csucard](http://www.visa.com/csucard) to register and log in to online training course.

**COMPLETE THE COURSE**  
Employees are required to read and pass a branch in promoting their Visa® Credit Card, their Business Credit Card and their Business Debit Card.

**MEET A GOAL**  
Once they've completed the course, employees then branch office to receive a cash prize. Cash prizes are awarded based on the number of employees who pass the course. This incentive will also be given to the branch's Visa® Card sales team (the 10 best sales).

**WHAT YOU DO**

**ENCOURAGE EMPLOYEES**  
Share employees from the online training works and schedule to highlight the prizes. Encourage employees to complete the training by showcasing to other employees their wins.

**COMPLETE THE CARD**  
Highlight a card feature of the day and educate employees on Visa® Card Sales.

**Simple Steps To Get Started**

Setting up the promotion and tracking the results of the promotion.

**FOR PROMOTIONAL USE ONLY**

- Coordinate with your marketing team
- Print and distribute cards to each branch office
- Coordinate with your Visa® Card sales team
- Coordinate with your Visa® Card sales team
- Coordinate with your Visa® Card sales team

**2 Visa® 2015 CSU IN-BRANCH EMPLOYEE PROMOTION – SALES INCENTIVE GAME CARD**

Employees receive a scratch-off game card every time they sign up to receive a new Visa® Card. Each card comes with a chance to instantly win prizes like \$10, \$25, \$50, \$100 and up to \$5,000! Each card also comes with a chance to win the grand prize of \$5,000 cash prize.

**How Your Credit Union Wins**

- Helps employees generate sales and cross sell
- Increases employees with rewards and recognition
- Increases member engagement
- Boosts Visa® Card sales

**HOW IT WORKS**

**What Employers Do**

**SELL VISA**  
Employees are encouraged to sell and cross-sell their Visa® Card and credit card products.

**SHARE A GAME CARD**  
Employees are to track who gets each card each time they:

- Sell a new Visa® Credit Card application
- Open a new Business Visa® Credit Card
- Make a referral for Business Visa® Card application

**SEE IF YOU'VE WON**  
Once a sale is verified, employees will receive a scratch-off game card to play and see if they've won. Each employee will receive a scratch-off game card to play and see if they've won. Employees will receive a scratch-off game card to play and see if they've won. Employees will receive a scratch-off game card to play and see if they've won.

**WHAT YOU DO**

**ENCOURAGE EMPLOYEES**  
Get your employees excited about winning.

- Share a game card with all your employees
- Create a fun, contest like atmosphere among employees
- Set achievable goals that will help staff increase sales
- Coordinate with other participating branches to coordinate sales

**VERIFY APPLICATIONS**  
Verify each new Visa® Card application and determine game cards.

Contact us at [ccsmarketing@csu.net](mailto:ccsmarketing@csu.net) for more info or to request additional kits.

Manager's Guide (1)

**\$5,000!**  
HOW WOULD YOU SPEND IT?

**Sign members up for Visa® cards for a chance to win \$5,000.**

When you play the Visa® 2015 CSU's How Would You Spend It? Employee Promotion, you'll have a chance to win major prizes that you have never before. Every time you sign up for a new Visa® Card you have the chance to win prizes from \$10 and up to \$5,000! Plus, you'll be entered for the chance to win a Visa® Card and more a cash prize of \$5,000.

**HOW TO WIN \$5,000!**

Employees receive a scratch-off game card every time they sign up to receive a new Visa® Card. Each card comes with a chance to instantly win prizes like \$10, \$25, \$50, \$100 and up to \$5,000! Each card also comes with a chance to win the grand prize of \$5,000 cash prize.

**How Your Credit Union Wins**

- Helps employees generate sales and cross sell
- Increases employees with rewards and recognition
- Increases member engagement
- Boosts Visa® Card sales

**HOW IT WORKS**

**What Employers Do**

**ENCOURAGE EMPLOYEES**  
Get your employees excited about winning.

- Share a game card with all your employees
- Create a fun, contest like atmosphere among employees
- Set achievable goals that will help staff increase sales
- Coordinate with other participating branches to coordinate sales

**VERIFY APPLICATIONS**  
Verify each new Visa® Card application and determine game cards.

Contact us at [ccsmarketing@csu.net](mailto:ccsmarketing@csu.net) for more info or to request additional kits.

CSU | VISA

Poster (1)

**SIGN MEMBERS UP FOR VISA® CARDS FOR THE CHANCE TO WIN \$5,000**

**Visa® Credit Card ACQUISITION TIPS**

**REWARD** members that Visa® Credit cards provide a safe, convenient way to pay.

**SEND OUT** any prospects for a Visa® Credit card.

**PROMOTE** Visa® Credit cards to all of your members.

**KNOW** how to respond when someone declines.

**CSU | VISA**

Employee Quick Reference Cards (5)

**CSU VISA**

**HOW WOULD YOU SPEND IT? EMPLOYEE PROMOTION**

Scratch here to see if you've won!

2015 12/4/16

Scratch-off Game Cards (50)

# Online Prize Redemption Steps

1. If the scratch card reveals a winning message, go to [www.HowWouldYouSpendIt.com](http://www.HowWouldYouSpendIt.com) and redeem the instant prize as well as enter for the chance to win the first prize of a \$500 Visa Gift Card and the \$5,000 cash grand prize
2. Simply enter the employee's name including the 8- digit claim code on the scratch card and the correct email address the prize code should be emailed to
3. An email will be sent to the address provided with the prize code within 24 hours
4. ***If the employee is not an instant winner, they should still go to the same website and enter for the chance to win the first prize of a \$500 Visa Gift Card and the \$5,000 cash grand prize***

# Determination Of Sweepstakes Winners

A random drawing will be conducted on or about the dates specified in the Entry Chart below from among all eligible entries received in order to award the Grand Prize and First Prizes

<b>Drawing</b>	<b>Number of Prizes Awarded</b>	<b>Entries must be received between 12:00:00 AM PT and 11:59:59 PM PT from:</b>	<b>Random Drawing Conducted (on or about):</b>	<b>Winner Notification (on or about):</b>
1	(3) First Prizes	2/1/15-2/28/15	3/16/15	3/18/15
2	(3) First Prizes	2/1/15-3/15/15	4/1/15	4/3/15
3	(4) First Prizes	2/1/15-3/31/15	4/15/15	4/17/15
4	(1) Grand Prize	2/1/15-4/30/15	5/4/15	5/6/15



# Getting Started

1

Receive Your Kits

2

Train the Front-Line

3

Display Employee Facing Materials

# Getting Started

## Train the Front-Line

### **WHEN**

February 1<sup>st</sup>, 2015

### **HOW**

- Internal kick-off between retail branch managers and employees
- Communicate employee incentives
- Demonstrate online training
- Schedule employee training sessions

# Getting Started

1

Receive Your Kits

2

Train the Front-Line

3

Display Employee Facing Materials

# Getting Started

## Display Materials

### **WHEN**

February 1<sup>st</sup>, 2015

### **HOW**

- ❑ Place poster in an employee break room or other employee facing location
- ❑ Distribute employee quick reference cards to member Service Reps for behind the counter use

# Agenda

- ✓  Retail Branch Opportunity
- ✓  Visa 2015 CSCU How Would You Spend It? Employee Promotion Overview
- ✓  Online Training
- ✓  In-Branch Acquisition Incentive
- ✓  Additional Information



# Additional Information

- If you have any questions or would like to request additional kits, contact CSCU at [cscumarketing@cscu.net](mailto:cscumarketing@cscu.net)