



## CASE STUDY

ONE OF THE NATION'S TOP CREDIT UNIONS REDEFINES THE WAY IT INTERACTS WITH MEMBERS USING ADOBE EXPERIENCE CLOUD



### THE CLIENT:

America First Credit Union  
[www.americafirst.com](http://www.americafirst.com)

America First Credit Union (AFCU) is among the largest credit unions in the nation, with over 120 branch locations, 868,000 members, and \$8.9 billion in assets. In business for over 70 years, AFCU is a member-owned, not-for-profit cooperative financial institution.

### THE CHALLENGE:

AFCU was using marketing software that was so out of date it was becoming increasingly difficult for its marketing team to do its job. Many tasks had to be performed manually, some processes failed to complete over nights and weekends, and eventually some emails couldn't be sent without intervention from a software vendor. What's more, there were limited built-in analytics capabilities, so AFCU did not have a comprehensive way to determine the effectiveness of emails or campaigns to improve or eliminate them.

### THE SOLUTION:

Implementing a Adobe Experience Cloud-based marketing solution guided by FIVEOUT, a Sirius agency, has enabled AFCU to transform its entire marketing platform with an integrated solution that automates processes, allows advanced analytics, and provides highly targeted marketing services to members.



In late 2015, AFCU was using a marketing platform that was a decade old. Though it had been customized, the platform relied on many manual steps to perform even simple operations such as email campaigns, and automated processes often failed before execution. "There were lots of crashes, and eventually all our original software was out of support. At one point, we were without our email platform for over a week," said AFCU Director of Digital Marketing Doug Bailey.

Email lists had to be sent to the vendor's email servers for distribution. The system was so arcane that, at one point, the team produced an 88-page document of just one process flow chart.

None of this was acceptable for an organization that prides itself on using current technologies to improve member services and operational efficiency. So, the search was on for a new marketing platform that could turn AFCU's digital marketing efforts into a streamlined, efficient operation that could accurately identify and respond to its members' needs.

The AFCU Digital Marketing Team saw an opportunity to replace an aging and inefficient system and improve targeted marketing efforts, member experience and analytics. And the credit union's senior management was enthusiastically supportive of their efforts.

Prior to engaging Sirius in May 2016, AFCU had already been discussing their needs with four major marketing solution providers. Bringing Sirius into the process provided a vendor-agnostic approach. Due to security concerns about their members' data, AFCU required a solution where all person-identifiable information could be safely stored behind a firewall in its data center. But simplicity and efficiency pointed to application functions that could be executed in the cloud.

After exploratory assessments with the AFCU Marketing team, Sirius recommend Adobe Experience Cloud. Sirius senior digital platform leader Sohil Banerjee, a Sirius project manager, explained the process: "AFCU did the right thing. They took a step back and focused on their business needs and what they wanted to accomplish with the new platform, rather than jumping on a solution based on what their previous expectations and experiences had been. And once they did that, it was clear that Adobe was the best fit."

Phase I of the project focused on replacing AFCU's core application, which essentially meant removing entire backbone of the existing marketing suite and starting over. It also included transitioning the AFCU Web site to Adobe Experience Manager, which was completed in September 2017. Bailey recalled, "It was a bit-for-bit replacement for our existing site, so a successful deployment would mean that nobody—not our staff, or our executives or our members—would notice any change at all."

Phase II included the addition of new personalization features such as ultra-targeted marketing campaigns, using the Adobe tools to get as close as possible to true, one-to-one communication with members. The way it's been architected, the entire Adobe Experience Cloud suite will be implemented in very short order, even though it represents a complete overhaul of AFCU's software suite. According to Bailey, the integration of the different components of the suite is allowing for full implementation in only a year. "We're really talking about a very short timeframe, certainly not the five- or 10-year plan that such an ambitious project might have required in the past. We'll definitely be fully implemented sometime in 2018."

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"Things have been going well enough in the implementation that we've already been able to sneak a few of the exciting, sexy pieces into Phase I. So that's another kind of bonus that's been awesome."

Doug Bailey  
Director of Digital Marketing  
America First Credit Union

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## THE RESULTS:

You can't improve what you can't measure so attribution—knowing which emails or campaigns are getting a better response than others—is essential. Bailey sees a transformative difference between Adobe Experience Cloud and AFCU's old platform. "One of the struggles we had before was attribution," he said. "We would send out ads and emails, and do marketing campaigns over digital channels but with very little feedback in terms of what was working. Our ability to really track them and see what is effective is going to be huge for us."

The new analytics focus at AFCU is allowing the team to replicate productive marketing efforts, and perfect or eliminate less productive ones.

Within days of rolling out elements of Adobe Experience Cloud, AFCU had already launched targeted campaigns directly from their marketing email specialist rather than the old method of sending through a third party. Campaigns have been launched on all triggered emails; for example if someone changes their address on the online banking app, the change is automatically updated in the system and an acknowledgement is sent to the member, along with updated offers. And AFCU is already doing A/B testing on outbound marketing, which is driving greater segmentation than they've been capable of before.

## THE BENEFITS:

Most clients tackle the elements of complex projects like these one at a time, waiting until one implementation is tested and deployed before proceeding to the next. But with Adobe Experience Cloud, AFCU saw an opportunity to tackle a number of the elements concurrently to accelerate the timeline and get more features online faster. "A big advantage of rolling out different programs concurrently was that we could get key people from all the different project teams on a call and work through a solution that would work well for all the business units, and then implement it all at once," Banerjee said.

Implementing the new platform has provided opportunities that extend beyond the Digital Marketing group at AFCU. For example, a new data warehouse project was being launched at the same time as the Adobe Experience Cloud project. Since AFCU is building its AEC solution to mine and analyze data throughout the organization, the Digital Marketing group has been able to play a role in data architecting for that project as well.

According to the delivery director for Sirius' Digital Strategy & Design practice, "Now the digital marketing team at AFCU has a platform that uses one source of data to go out and drive the rest of their marketing efforts, whether through the Web site, the mobile app, email, or other marketing channels like push notification, ads on Google or other third-party sites, social network apps and more. The key is having an analytics engine that can be used to understand each member and drive other interactions."

