

## Setting Up The SMS Service

The **Sercle Platform** offers your credit union the ability to text your members balances direct to their mobile phones either as one off's or on a scheduled basis or as a result of report generation or as a response to an inbound request for balance information. In order to implement this feature you need to do so using these few steps.

**NB:** Without stating the obvious, the SMS messaging service requires an active internet connection in order to send the messages.

**You must first set up an account with Esendex in order to make use of this feature.**

Please contact Esendex (aka Commify) regarding text packages and prices as we do not provide this.

Mac Gamble

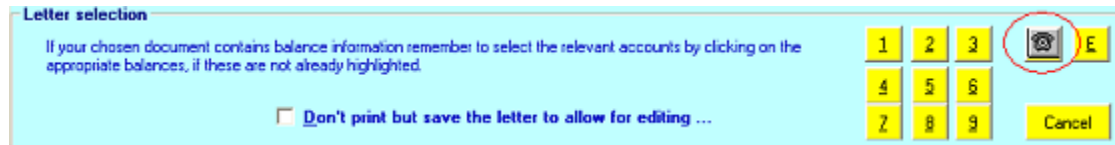
Account Manager

DD: 0115 989 5178

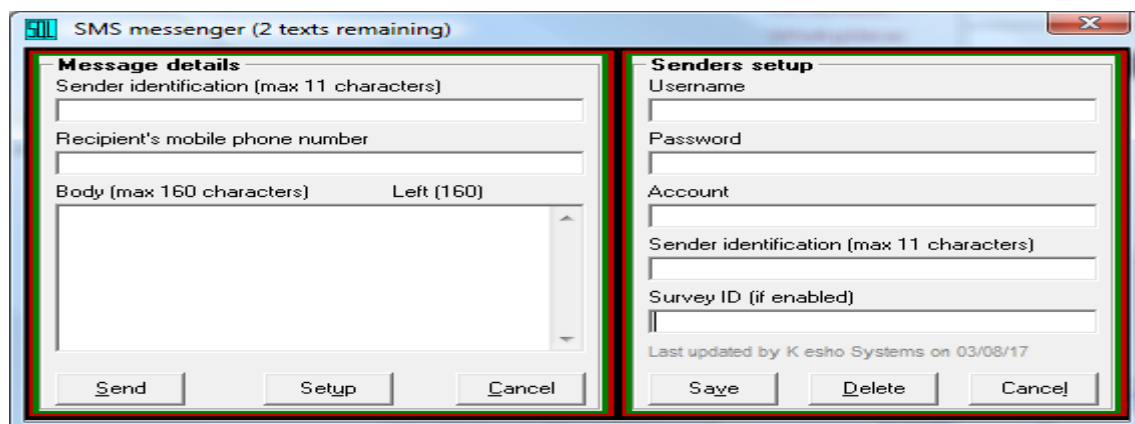
Email: [macaulay.gamble@commify.com](mailto:macaulay.gamble@commify.com)

Contact details correct as of June 2022.

**Set up your SMS User Credentials.** This is done through **Enquiry → Member → (enter any member number) → Standard Letters**. You will notice a box appears at the bottom of the Member Enquiry Screen. Click on the telephone symbol.



Click **OK** to the message telling you to “load your User Credentials now”. This will bring up the **SMS User Credentials** screen, in which you have to fill in your own details as specified by Esendex in the Senders setup area. Click the **Setup** button.



(ignore the box on the left for just now, it is used at a later stage)

**Username** – Provided By Esendex

**Password (or API key)** – Provided By Esendex.

**Account** – Provided By Esendex (Usually starts EX....)

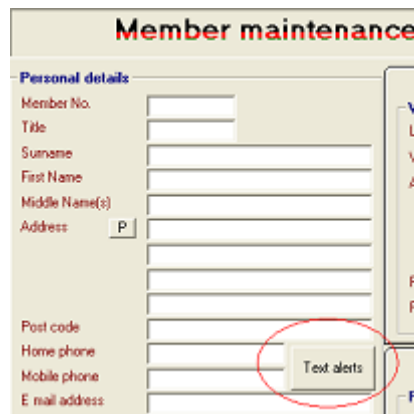
**Sender ID** – This field is User Defined. You may wish to use your Credit Union Name or an abbreviation thereof as there is a maximum length of 11 characters. NB A space counts as one character.

**Survey ID** – If you have enabled the additional service to send survey invites to your members, record your survey GUID in here as provided by Esendex. (\* additional costs apply)

These details are provided by **Esendex** when you set up an account with them. You will only have to set up the **Senders setup** once, although if you are a user of the survey feature, you may need to record new survey ID's if you create new survey questions. Remember, if you update this on the Esendex site, you must update Curtains too.

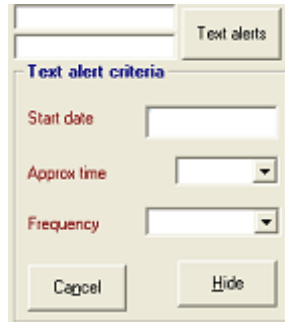
After your **Sender Setup** details have been entered and saved the next time you visit Member Maintenance a new box will appear allowing you to define the parameters of the regularity of text message that will be sent to the member. Logically this box appears beside the mobile telephone number field.

**(Maintenance → Member → Member Maintenance → Type in the member number)**



The image shows a screenshot of a web form titled "Member maintenance". The form is divided into sections. The "Personal details" section includes fields for Member No., Title, Surname, First Name, Middle Name(s), Address, Post code, Home phone, Mobile phone, and E mail address. A "Text alerts" button is located to the right of the Mobile phone field and is circled in red. On the right side of the form, there are several vertical tabs labeled with letters: W, Lo, W, Ac, Pc, Pr, and Pa.

Click on the **Text Alerts** button and you will be presented with these options:



Here you can dictate the **start date** of the message sending to this member, roughly at **what time of day** (in 15 minute intervals) the message will be sent to the member and also the **frequency** of message sending (e.g. Weekly, Fortnightly).

**Note: there is an option in the frequency box to cancel message sending to this member.**

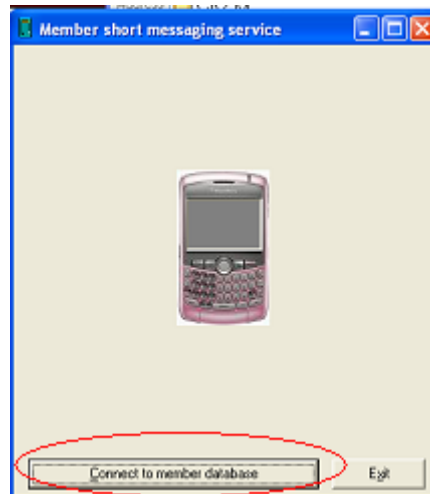
Once you have set up your parameters click **Hide**.

Click **Save** at the bottom right of Member Maintenance to save the changes to the members record.

Load the external **SMS.EXE** program which will have been provided by us or you have downloaded from our website <https://www.sercle.global/Files/sms.exe> . There is also a version of the application that runs without any user interaction and can also be configured to run as a service. This is SMSNoPRM.exe available <https://www.sercle.global/Files/SMSNoPrm.exe>.

Ideally, this program will be loaded onto your file server, as you want this service running 24/7 just like your server.

You will be presented with this screen:



Click the **Connect to Database** button which will connect to your current data and hopefully present you with a positive connection message.



## Sending Bulk Messages

Click the phone itself on the SMS program. This will trawl through the database and send messages to anyone due at that particular time. The system interrogates the database every 3 minutes. The caption at the top of the form will refresh every 15 seconds and this is represented by a series of full stops so that progress is viewable.

The phone display will also show the member numbers of those who have been sent a message. It is important to periodically review the reports as these will show any failures i.e. where you have an invalid mobile number. The whole process can be paused by pressing the **Pause** button that becomes visible once you start the process. This may be essential, should you wish to do a system backup or restart your server. The process can be resumed at any time either by restarting the application or clicking the **Resume** button if paused.

## Amending the structure of the message

The format of the message is wholly controllable by the user and comprises 3 segments. There is a header text. Within in you can either include or exclude the member number. Then arrears text (if applicable) and then a footer text. To amend any of these areas click Amend text.

**Header** – This box allows you to dictate the standard text that will be present in the text message. This Header will be made the default message by clicking the box **Make it permanent**.  
**(Include/Exclude Member No** – This option will either include or exclude the member number in the text message.)

**Arrears** – This box allows for adding the arrears to a text message. This Arrears message will be made the default message by clicking the box **Make it permanent**. The arrears section of the text message will only be added to those members with an outstanding value on their loan.

**Footer** – Here you can add additional text other than the balance/arrears of the persons account. (e.g. the name of your Credit Union). This Footer message will be made the default message by clicking the box **Make it permanent**.

## Reports

The SMS system keeps a log of every text message sent. The report offers two permutations either all text messages sent within a date range or text messages for a particular user within a date range. The reports are produced as Excel worksheets, therefore Excel must be installed on the PC running the SMS program.

## Short code service/Virtual mobile number

Esendex also offer a keyworded short code or virtual mobile telephone number with your account. The benefit of this being that your member's can send a text to this number. Naturally, a short code is easier to remember and easier to use than a conventional 11 digit mobile number. Our automated SMS system "listens" for incoming requests and responds to them. At present, this will only be in the form of balance information. We hope this will cut down on the number of telephone calls you receive into your office relating to balance enquiries. Therefore, at any time of day a member can send a text to the credit union asking for their current balances. Our application matches the mobile number of the inbound request with a record held on Curtains. Provided there is an exact match, the member will receive a response.

A short code is a five digit number, of which there are limited permutations, which is why the keyword is so critical. Many businesses will share the same short code, but messages will be directed to their Esendex mailbox based on the keyword.

If CU1 opt for keyword BALANCE on short code 81234. CU2 cannot have BALANCE as their short code on 81234. However, CU2 could opt for MYBALANCE o 81234 for example. If you decide upon a short code and keyword, then only when a text message is sent to your short code with that specific keyword an entry will appear in your mailbox.

If you decide on a virtual mobile number, that is specific to you, then CU1 and CU2 can both say to their member's to text BALANCE to their unique eleven digit virtual mobile number. Any text message sent to your virtual mobile number, will be received in your Esendex mailbox.

Our SMS system will know to send a balance request text message that has been received in your short code inbox and where the word BALANCE appears in the message to the virtual mobile number.

Your inbox looks like the following:

**esendex.**

Signed in as **support@kesho.co.uk** Web SMS | Premium SMS | Sign Out English

**Messenger > EX0008635 (447537410401) > Inbox**

Accounts | **Inbox** | Compose | Template | Contacts | Groups | Sent Messages | Options | Buy Credits

Delete Download

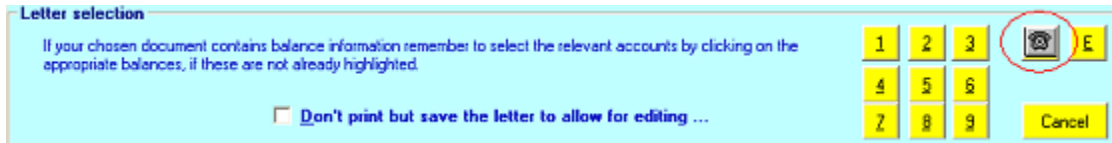
<input type="checkbox"/>	From	Message Summary	Received At
<input type="checkbox"/>	447706859690	Hi	21/09/2011 15:19:02

1 items

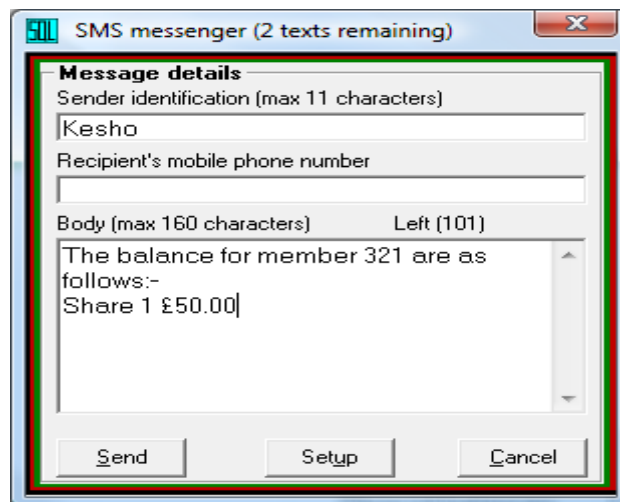
Once the SMS system has replied to an incoming message, the message itself will be removed from your inbox. Therefore, if you have a virtual mobile number, other incoming messages without the word BALANCE will be left in your inbox, for you to act on accordingly.

## Sending a one off message

**Enquiry → Member → (enter the Member Number you wish to send the text to) → Standard Letters.** You will notice a box appears at the bottom of the Member Enquiry Screen. Click on the telephone symbol.



The SMS message box will appear:



**Sender Identification** – This field will be automatically filled in as dictated by your **Sender setup** details. It can be edited if you wish to do so.

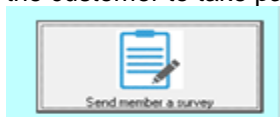
**Recipient's Mobile Phone Number** – The member's mobile phone number will be automatically filled in. It can be edited if you wish to do so.

**Body** – In this field the message being sent is entered. This is usually completed with details of the member and their balances. Simply amend as necessary and click Send.

Note at the top of this window is an indicator of the number of texts you have available to send.

### **Initiating a survey**

If you have the survey service enabled, you must also activate Enquiry statistics from the Extras tab within Credit Union maintenance, if this is not already activated. After completing an enquiry **Enquiry → Member** a pop up will appear where you can specify the reason for the enquiry (for useful MI) or click the miscellaneous option. However, at the foot of the pop is the button to invite the customer to take part in a customer satisfaction survey.



## **Sending a text message relating to the progress of a loan application**

**Enquiry → Member → (enter the Member Number you wish to send the text to)**

When a loan application is recorded within member Enquiry → Loan calculator, a flag appears on screen saying 'Loan application on file'. Clicking this flag will avail the loan status screen. From this screen you can configure up to eight different stages that a loan application may take, within your credit union.

Each stage comprises a caption and brief text message. (You can use this feature to record the loan application stage without the text service by checking the box beside 'Update loan status without text')

Simply click on the telephone icon beside the relevant stage. If requested, this will instruct Curtains to send the appropriate text message to the member. The application flag will also reflect the selected stage, so at a glance any user, will know the current position of an application.


The captions and accompanying text are easily configured by clicking [Amend] and then selecting the stage to be configured, by clicking on the stage number [1] to [8].




Loan application on file

Update loan status without text


---

Loans Received 


---

Under Scrutiny 


---




---




---




---



---



---



---

Amend
Close

Loan application on file

SMS amend

12345678

Current caption

Loans Received

Revised caption

Loans Received

Current message

Revised message

Your loan paperwork has been received and will be passed to our underwriters

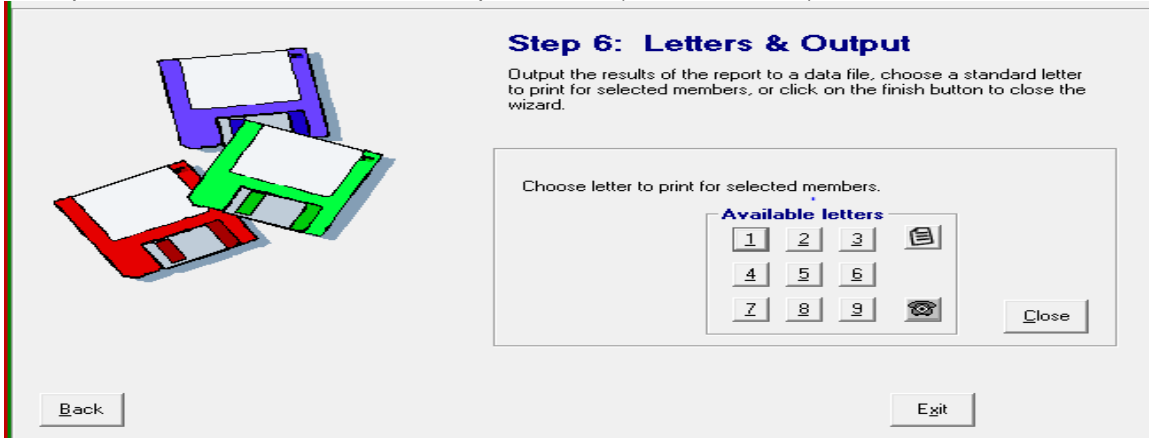
Save
Close

## Sending a text message to members via the exception report

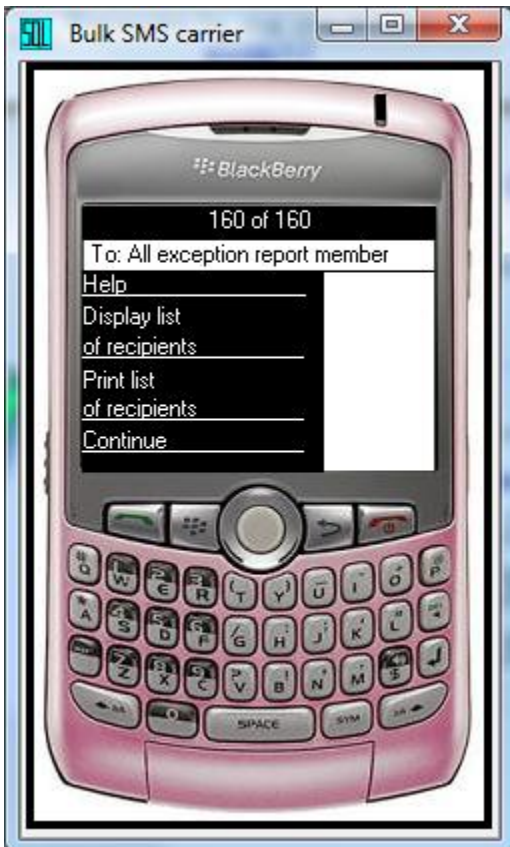
### Reports → Member Reports → Exception Reports → Advanced version

When you produce an exception report there are a number of options available to you with the results. One of those is being able to send each member itemized on the report a text message, perhaps for marketing purposes. NB You don't need to have picked up mobile number as one of the selected fields on the report, Curtains will find this automatically.

At step 6 , click Letters and then the telephone icon (beside button 9).



This launches the bulk SMS module.



You can click Display or Print a list of recipients to double check the intended audience or click Continue to proceed to the SMS message creation screen



Type your message within the cyan pane. The message is limited to 160 characters.

You can use the insert function to insert merge fields.

These are Forename or Title & Surname

This means that your text can be personalized rather than opting for something generic like 'Hi member'. Click Back to close the Insert options menu.

Once you have completed your message, simply click Send.

Subject to available text credits, your texts will be sent.

There are other programs within the Curtains platform that also allow access to the bulk messenger service and as the application develops more programs will talk to the service in the future. At time of writing, Credit Control and Dormancy Report can all trigger bulk texts too.