



Transforming Client Engagement and Payment Collection for A Credit Union based in Central USA with 360 SMS

In This Case Study

- Automated Messages
- Bulk Messaging
- One-on-One Conversatio
- Automated SMS Alerts
- iText Surveys
- On-brand payment URLs
- Automated Drip Campaigns for Follow-ups
- Automated Drip Campaigns for Driving Responses from Non-responsive Prospects
- Increased Engagement and Payment Clearance

About the Client

Services Offered & Target Demographic

The Credit Union was established to serve the financial needs of the community and is based in Central USA. They provide their members with a wide range of financial services, including loans and mortgages.

What Drew the Client to 360 SMS

The Client sought a solution that would enable them to engage with their clients more efficiently, especially in loan processing and pending payment collection cases. Traditional communication channels were falling short in terms of responsiveness, leading them to explore SMS as a viable alternative.



Challenges & Desirables

Pre-existing Systems & Challenges

Before implementing 360 SMS, the client relied on phone calls and emails for customer communication and payment follow-ups. These traditional channels often resulted in delayed responses, missed opportunities, and limited engagement,

Desirables

The client wanted to:

01

Improve customer engagement through faster, more responsive communication

02

Streamline the payment collection process to reduce pending payments

03

Automate notifications across key stages of the loan lifecycle

04

Collect customer feedback efficiently to improve service quality

Solutions Implemented

● 1. Automated Messages for Loan Updates

The client implemented the 360 SMS solution to streamline their communication processes. They started using automated messages to provide timely updates to clients at various stages of the loan process.

This included notifications for updates such as an application received, pending documents, and the application under review. This proactive approach improved client communication and transparency and reduced uncertainty in the loan application process.

● 3. One-On-One Conversations for Resolving Clients' Issues Faster

In addition to automated and bulk messaging, the client leveraged 360 SMS to engage in one-on-one conversations with clients.

This personalized approach helped address individual client concerns, answer questions promptly, and resolve issues in real time.

● 5. Payment URLs for Simplified Payment Process

The client also used text messaging to simplify the payment process by reducing navigation. They started sending on-brand payment URLs in follow-up messages to add convenience to customers and support quick payments.

● 7. Automated SMS Alerts

Automated SMS alerts were set up to notify clients about various stages of their loan life cycle, enhancing transparency and client communication.

● 2. Bulk Messaging for Establishing Quick Connection At Scale

With 360 SMS, the client gained the capability to send bulk messages to their client base.

This feature allowed them to efficiently reach out to a large number of clients simultaneously, making announcements, promotions, or disseminating important finance-related information quickly and effectively.

● 4. Automated Drip Campaigns for Consistent Payment Follow-Ups

The client created an automated Drip Campaign, configuring a series of follow-up messages at different intervals. This helped them follow up for payment with an SMS when the "Payment Status" remained "Unpaid" after 3 days, 7 days, 15 days, and 30 days from the due payment date. This automated process significantly improved payment collection Efficiency.

● 6. SMS Drips to Drive Responses from Non-responsive Prospects

The client utilized SMS drips to connect and re-engage consistently with non-responsive prospects, ensuring that they didn't miss out on potential opportunities.

● 8. Text Surveys

The client implemented iText surveys through 360 SMS post disbursement of loans to gather valuable feedback from clients. This helped them refine their services and enhance customer experiences.

Reported Outcomes

Up to **30%**
improvement in client
responsiveness

Adopting SMS as the primary communication channel led to significantly higher client engagement compared to previous methods.

Automated SMS follow-ups improved the clearance of pending payments, resulting in better cash flow and financial stability.

Up to **20%**
increase in timely
payment settlements

Up to **40%**
reduction in time and
resources

Automated messaging and drip campaigns streamlined payment collection and client communication, significantly reducing manual effort.

iText surveys enabled the client to gather valuable insights, supporting service improvements and higher customer satisfaction.

90%
of loan recipients shared
their Feedback

Conclusion

By adopting 360 SMS, CUTX transformed its client communication and payment collection processes. Automated notifications, targeted messaging, and intelligent follow-ups enabled stronger client engagement, faster payment clearances, and improved operational efficiency. The solution empowered the team to stay connected at every stage of the loan lifecycle—driving better outcomes, healthier cash flow, and a more streamlined client experience with minimal manual effort.

About Us

360 Degree Cloud, a Salesforce Summit Partner with 13+ years of experience and 3,000+ projects delivered across 30+ industries. As an ISV, PDO, and Managed Service Provider, we deliver end-to-end Salesforce services and build AI-powered, agentic CRM solutions that help businesses elevate their digital engagement and communication strategies.

Certifications



Awards



4.9/5.0 ★★★★★
Rated on AppExchange

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