



Turn bills into rewards by using our Global Credit Card. You could win 1 million po...

\$1.5 Million Recurring Revenue in 15 Minutes

How Global Credit Union Personalized Their Credit Card Promotion with MX



Overview

Global Credit Union (GCU), formerly Alaska USA Federal Credit Union, is a member-owned financial cooperative with \$11.3 billion in assets and over 750,000 members worldwide. As one of the largest credit unions in the U.S., GCU sought to move beyond "blanket" marketing to drive deeper engagement with its credit card portfolio by leveraging actionable member data and targeted insights.

Partnering with MX and with a few hours of effort, they realized over \$1.5 million in annual recurring revenue and >1,700 new credit card accounts within ~4 months of their campaigns. By leveraging their efforts and the expertise and capacities of MX, they were able to drive real change incredibly quickly.

The Challenge

GCU wanted to maximize the impact of its annual "Million Miles" promotion - A high-stakes campaign where members could win one million travel reward points for using their GCU credit card. The goal was twofold:

- **Acquisition:** Convert non-cardholders into new cardholders.
- **Card Usage:** Encourage existing cardholders to switch their recurring bill payments to their GCU card.

Both of these feed into higher goals of increasing the number of products per member, using personalized messaging to decrease acquisition costs of new card holders, and increase in interchange revenue by pulling transactions from competitor cards.

The Solution

Using the MX platform, GCU shifted from a one-size-fits-all approach to hyper-targeted campaign segments. By utilizing the MX's platform for growth (Aggregation, Data Enhancement & Customer Analytics), GCU identified specific member behaviors to deliver personalized messaging directly within their mobile banking and PFM experience. They delivered 3 highly relevant, extremely targeted campaigns:

- **The "Bill Switch" Campaign:** Targeted existing cardholders, prompting them to "turn bills into rewards" by moving recurring payments to their GCU card.
- **The "Million Miles" Hook:** Targeted non-cardholders with aspirational messaging: "What would you do with 1,000,000 points? Tap to learn more."
- **The Competitive Rate Offer:** Targeted members without a GCU card by emphasizing a market-leading 1.9% APR introductory offer.

The Results

Leveraging the grow platform, GCU:

- **\$1,578,110.89 in estimated annual recurring interchange and interest revenue**
- **1,760 new credit card accounts opened**
 - Estimated revenue was calculated based on average days to first transaction, increased average daily spend, and higher average daily balances



With MX's customer analytics, we were able to identify members who would benefit most from benefits like our Million Miles promotion. And we are able to deliver the right offer at the right time all within the digital experience. Not only does this drive applications, but it genuinely provides an opportunity to make meaningful connections with our members, and directly improve their financial lives.

Olympia Machuga
Global Credit Union



The Takeaway

Relevance is powerful. By meeting consumers where they are with offers that actually fit their financial lives—whether that's a lower APR or a chance to win a dream vacation—GCU transformed a standard promotion into a massive engine for recurring interchange and interest income. All while keeping their members' financial health at the forefront of their mind.

Why MX?

The MX differentiator lies in the transition from data to growth. While most institutions have data, MX provides the tools to cleanse it, analyze it, and engage consumers with it in a single flow. This allows financial institutions to run personalized campaigns that convert at higher rates while providing direct attribution, giving leaders clear visibility into how every action impacts the bottom line.

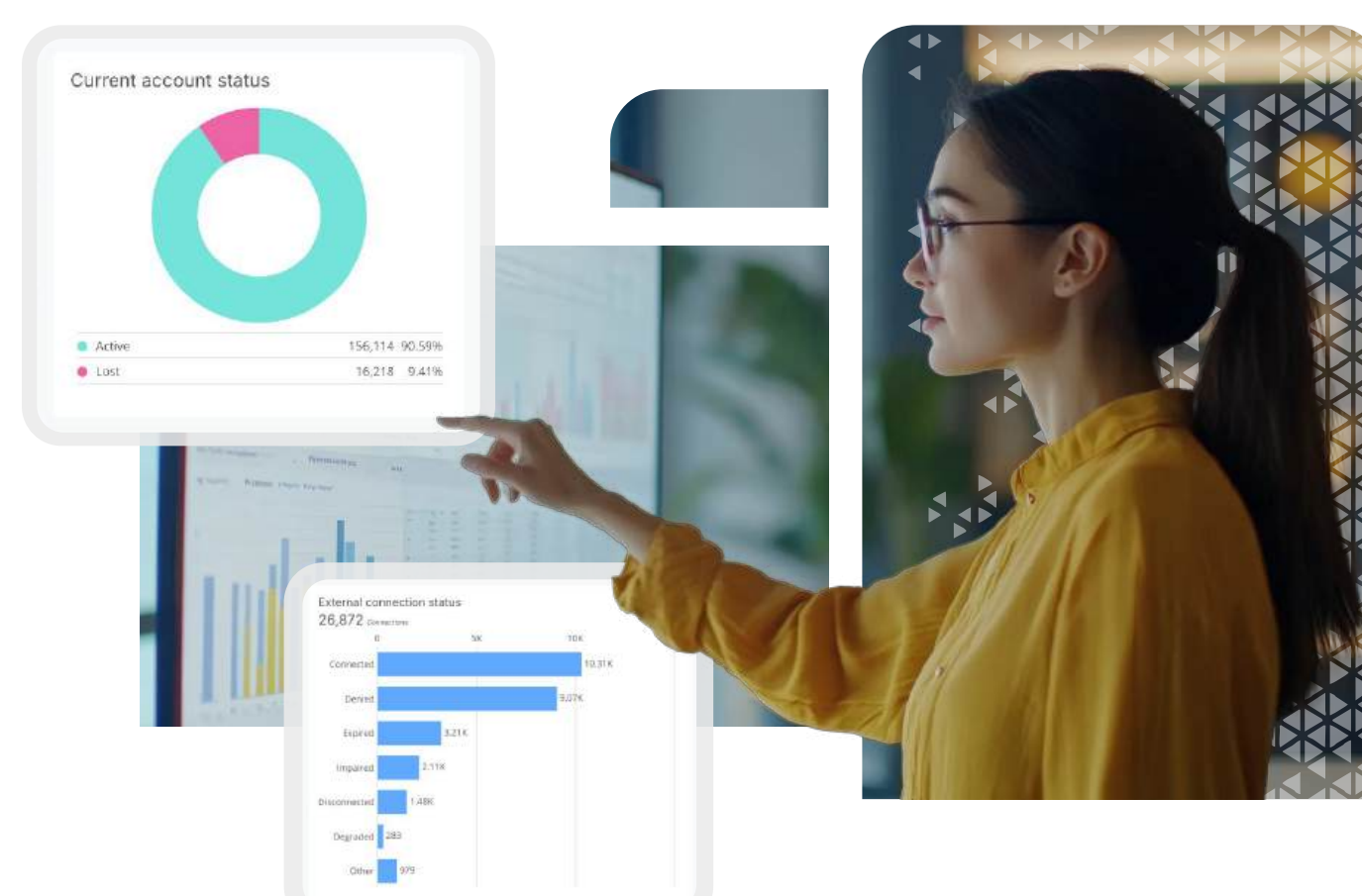
The Platform

The success of this initiative was powered by a direct deposit switching solution and the following MX solutions:

Customer Analytics

MX's Customer Analytics combines aggregated, discovered, and enhanced transaction data in a single place with pre-built dashboards to provide actionable insights and segmentation.

[Learn More >](#)



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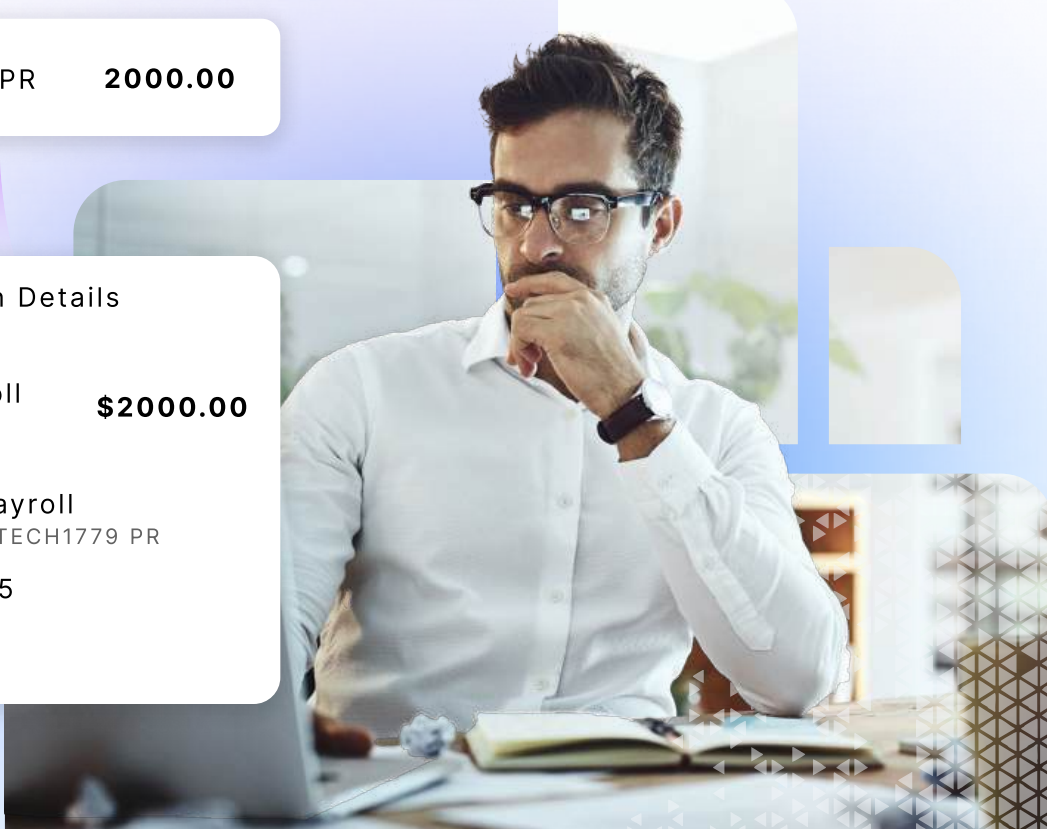
Transaction Details

Epic Bank Payroll Ally Checking \$2000.00

Payee Epic Bank Payroll
XXX9224*MXTECH1779 PR

Date Mar 22, 2025

Category Payroll



Data Enhancement

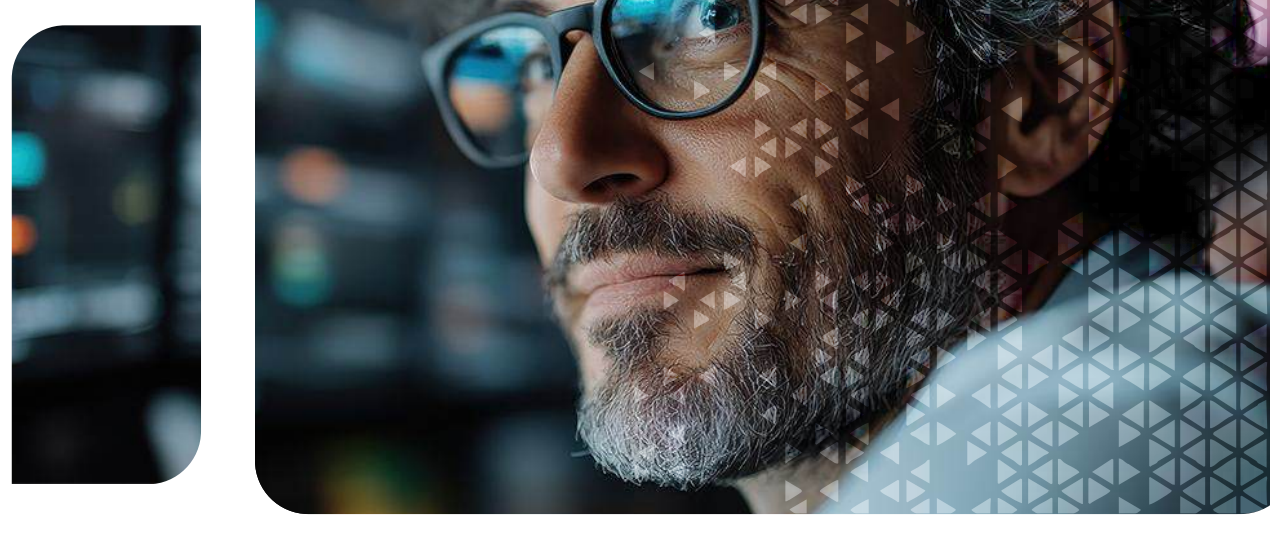
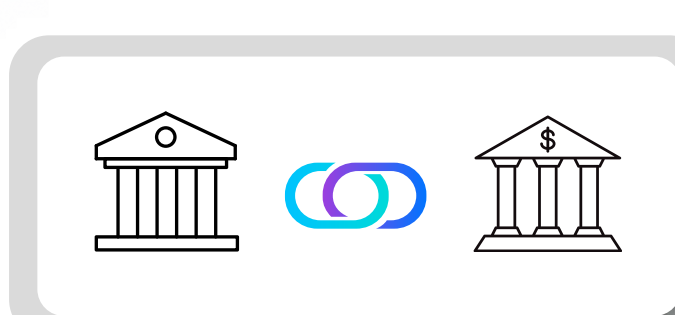
MX's Data Enhancement is a comprehensive suite of services that delivers enhanced, verified financial data to drive new growth opportunities, improve money experiences, enhance decision making and make better use of time and resources.

[Learn More >](#)

Aggregation

Securely connects external accounts, giving consumers a unified view of their finances and financial institutions full visibility into externally held accounts and transactions.

[Learn More >](#)



Ready to Turn Data into Growth?

Learn how MX helps financial institutions bring clarity and consistency to investment data.

[Let's Talk](#)

