



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

\$1.5 Million Recurring Revenue:

How Global Credit Union Used MX to
Personalize the Mobile Channel of
Their Credit Card Promotion



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.

GCU partnered with MX for the notifications and insights portion of their multi-dimensional, cross channel marketing strategy. **Over a ~4 month campaign, they realized over \$1.5 million in annual recurring revenue and >1,700 new credit card accounts.** By leveraging their efforts and the capacities of MX, they were able to drive real attributable change incredibly quickly for a portion of their wide reaching campaign.

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 for a portion of their promotional efforts, 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 several 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:

- **>\$1.5M 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

\$1.5M

in estimated annual
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and interest revenue

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 campaign 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.

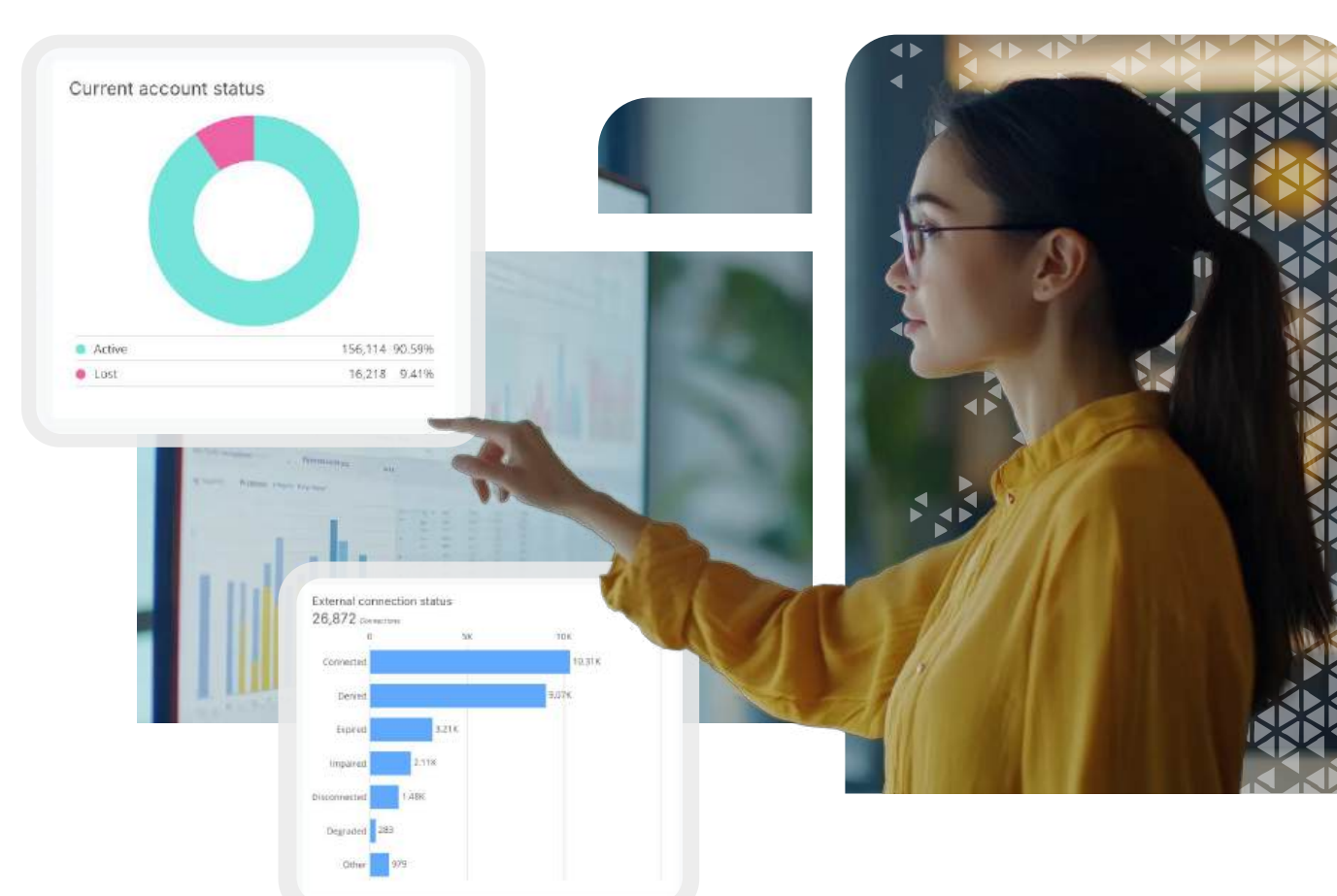
The Platform

The success of these campaigns was powered by the following MX solutions:

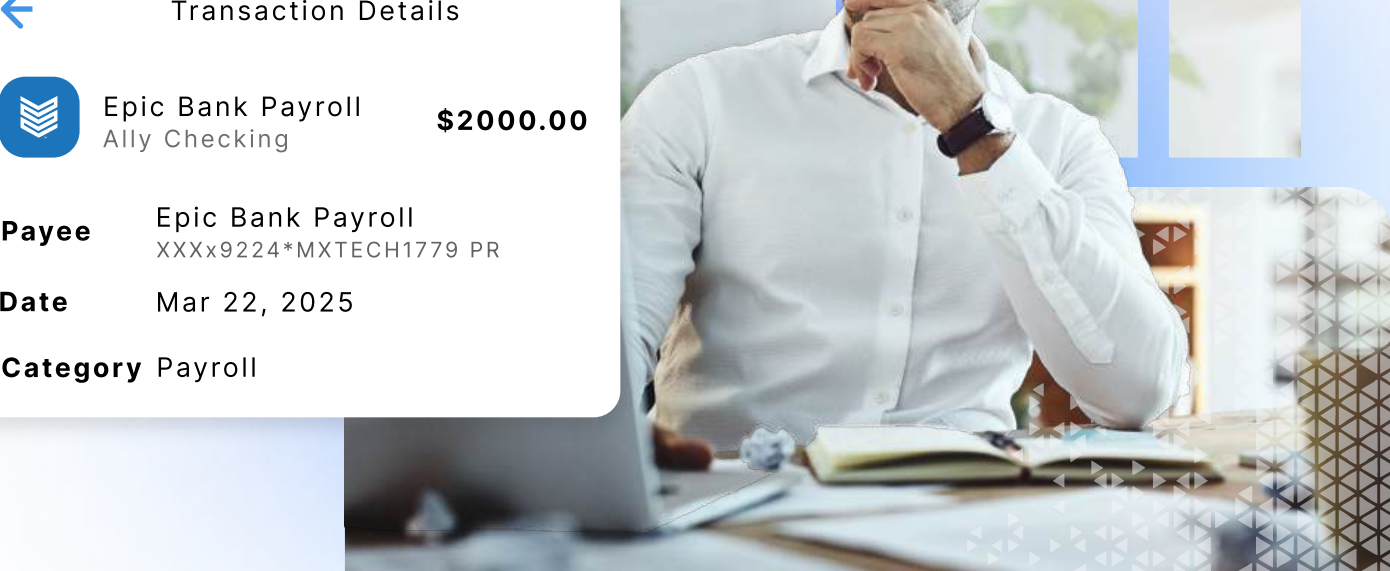
Customer Analytics

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 >](#)



Data Enhancement



Transaction Details	
	Epic Bank Payroll Ally Checking \$2000.00
Payee	Epic Bank Payroll XXX9224*MXTECH1779-PR
Date	Mar 22, 2025
Category	Payroll

Data Enhancement

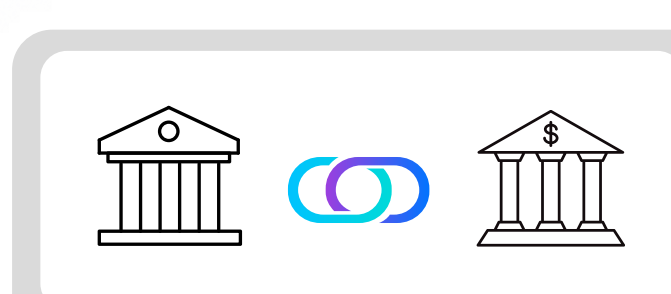
MX's Data Enhancement is a comprehensive suite of services that delivers enhanced, verified financial data to drive new growth opportunities, improve money experiences, enhance decision making and make better use of time and resources.

[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](#)