



A New Approach to Component Banking & Administration

We call it “chapter banking” throughout this paper as a generic term because this banking solution was developed specifically for organizations with chapter, affiliate, or component networks — and it’s unique to the Billhighway platform.

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A New Approach to Component Banking & Administration

Got Chapters? Billhighway solves inherent operational and data complexities that impact component-based associations.

We unify data systems, simplify administrative processes and empower staff and volunteers, so you can focus more time and energy on your mission.



Cure For National & Chapter Headaches

Nora, Chief Financial Officer at the National Association of Tales & Legends (NATL), speaks with Hannah, NATL's Vice President of Membership as she looked over a report.

Hannah walked back to her office, checking in on Nate, the Chapter Relations Manager, on the way. He looked up, but was on the phone.



"We don't even know if these chapters are still solvent. Have they even filed their taxes? Hannah, I can't give this to the board. There's not enough here for them to make a decision."



"I know, can you give us another day to track down the missing numbers? Nate's making calls."



"Ok, but I can't support your leadership summit proposal or any budget increase without more data. We need a clear picture of what's going on with the chapters."



"Hi Chelsea. It's Nate at NATL. Sorry to bother you again, but we really need your April, May, and June reports for the board next week. Please call me when you get this and I'll walk you through them. Thanks. Bye."



"Any progress?"



"Not much, voicemails. I think they avoid my calls. For once, I'd love to talk with them about marketing or event programming. You know, something useful?"



"I know they're all independent, but there has to be some way we can help them better serve members and grow. Our chapter leaders shouldn't have to spend so much time on this administrative stuff."



"What alternative do we — or they — have? I know everyone hates it, but the administrative stuff has to get done," said Hannah. "How else can we do it?"



"I don't know, but this isn't it. After the board meeting, I'm finding a solution. I've had enough, and I know you and Nora are past exasperated."



A New Approach to Chapter Finances

If Nate looked over this way, he'd find a solution, a virtual banking solution. Here's how it works:

1

Master Bank Account

With a virtual banking solution, the National association creates one master bank account.

2

Virtual Sub-Accounts

That bank account is divided into distinct and separate virtual sub-accounts, at least one for each chapter.

3

Chapter Functionality

A chapter's virtual sub-account functions like (and can even replace) a standard, physical bank account, except with much greater capabilities.

4

Manage Separately

Individual chapters can view and manage their sub-accounts separately thanks to specialized software.

The Basics of Chapter Banking

Before we go into the many benefits of chapter banking, let's get technical for a minute and explain how chapter banking would work at NATL and its sixty chapters throughout the U.S.



01

NATL has an account it uses solely for chapter banking at Acme Bank.



02

Within that account are sixty virtual sub-accounts, one for each chapter.



03

These sub-accounts are virtual because they exist only within the Billhighway platform.



04

The sub-accounts were created by NATL and Billhighway, not by Acme Bank.



05

Billhighway acts as an agent for NATL's account at Acme Bank.



06

The Billhighway platform sits on top of the actual bank account — it's an interface between the bank and the financial ledger of each of NATL's chapters.



07

Billhighway updates each chapter's ledger as transactions are processed through the platform. Both account receivables and payables.



08

The software also takes care of administrative tasks like record-keeping, balancing accounts, automating financial statements, and generating reports.



chap•ter bank•ing

/ˈCHapter/ ˈbaNGkiNG/

noun

We call it “chapter banking” throughout this paper as a generic term because this banking solution was developed specifically for organizations with chapter, affiliate, or component networks — and it’s unique to the Billhighway platform.



THE VIRTUAL SOLUTION

This virtual solution is sometimes called “consolidated banking” because the sub-accounts of every chapter are consolidated under one larger bank account.

Consolidated banking is also called:

- ✓ Chapter banking
- ✓ Component banking
- ✓ Concentrated banking



How Chapter Banking Works for NATL & Its Chapters

Sounds intriguing, right? But how does chapter banking work for NATL and its sixty chapters? For NATL's chapters, it's business as usual.

Make & Receive Payments As Usual



How Chapters Pay

When a chapter wants to pay an invoice, they use the system's online bill pay functionality (just like they would with a Chase, Wells Fargo, or any other bank account). They can also cut a physical check from the system or use a prepaid card. Billhighway has an ingenious way of making sure accounts can never be overdrawn, and uses efficient workflows that make fraud nearly impossible.



How Members Pay

Revenue flows in as normal thanks to Billhighway integrations. A member goes to the chapter's office or website to register for an event that costs \$45. They pay for the registration with their credit card or a bank debit (via Automated Clearing House — ACH) through the usual e-commerce built into the chapter's membership or association management system (AMS) or event management software. If the member pays by check, the chapter uses the Billhighway system's remote deposit capture functionality to deposit the check remotely.

Automatically Split/Send Dues & Other Payments

For more complicated transactions, like splitting dues between the chapter and NATL, auto-routing functionality comes into play. During the Billhighway platform implementation, accounting rules are established. Revenue line items, like dues payments or foundation contributions, are tied to a particular sub-account line.

When a payment is applied against that account, those funds are automatically routed to the appropriate sub-account, as established during implementation. All the general ledger journal entries are posted and the funds are reconciled against the invoice to make sure the proper amount was received and deposited.



How Payments Are Reconciled

The system transmits the credit card payment, ACH file, or remote deposit to the bank. The member's record in the AMS, as well as the chapter's financial ledger, get updated with the \$45 transaction. The chapter no longer has to worry about this accounting reconciliation or any other — it's all handled by Billhighway. Plus, all these individual transactions are aggregated into automated income statements and financial reports.

AUTO-ROUTING BENEFITS

NATL members pay their National and chapter dues at the chapter level. When a new member pays \$300 dues to the chapter, \$200 is routed automatically to NATL's sub-account and \$100 stays in the chapter's sub-account.

Here's a few benefits of auto-routing for your organization:

- ✓ Eliminates the manual calculation of funds to be split between National and its components
- ✓ Removes the need for cutting corresponding checks
- ✓ Saves everyone a lot of time and manual effort
- ✓ Allows members to join anywhere

DIFFICULT CHAPTERS

Hannah, NATL's Vice President of Membership, asks Nora, Chief Financial Officer, for a meeting to discuss a problem with their chapter.



"Thanks for fitting us in, Nora, we've got a big problem with one of the chapters."



"Nate, can you fill her in?"

Nate told the CFO about a call he had with Sean who recently took over as president at one of NATL's "difficult" chapters.



"The former president made excuses and said everything was on the way — a few months ago. Then, out of the blue, he resigned. Emails to him are now bouncing back and his phone is disconnected."



"Sean is freaking out about unpaid vendors and an overdrawn and inaccessible bank account. He's inherited a mess, possibly even fraud."

Nora's team is quite familiar with Sean's chapter — they're way behind on submitting reports and dues checks.



"Ok, keep this quiet for now, I'll handle it from here."

"The chapter banking model has worked really well in the fraternal market. Now we're offering it to the association and union community as well."

Troy Schryer, Director of Finance and Accounting, Billhighway



A Better Banking Model For All Types of Components

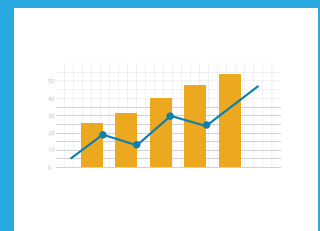
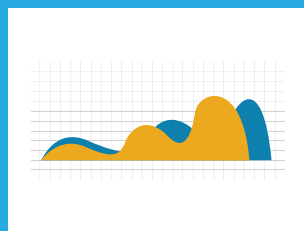
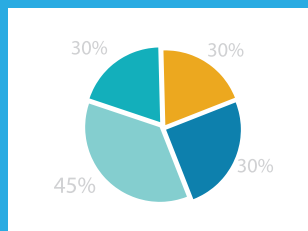
Improved oversight and transparency are just two benefits of the chapter banking model — we'll get into additional benefits in the sections below. This new approach to chapter finances is ideal for associations with subsidiary chapters that run their own bank accounts and do their own bookkeeping, but may not always perform these tasks efficiently.

Associations with components that are independent legal entities will also appreciate the efficiencies provided by chapter banking. If there's any doubt, the Billhighway adoption team can help you explain chapter banking's value proposition for independent local and state affiliates.



Benefits of Chapter Banking For National Associations

“A big benefit of chapter banking for associations is fraud prevention because **fraud controls are built into the platform.**” - Troy Schryer, Director of Finance and Accounting, Billhighway



“From a **risk management** perspective, you can see if there’s something weird going on. You can say, hey, there’s some money going sideways here, in this particular place, and **you can act on it.**” - Peter Houstle, CEO/COO from Mariner Management & Marketing LLC



#1 Minimize Risk & Prevent Fraud

Banking and bookkeeping is done in a closed circuit loop following pre-defined best practices and procedures. Compliance is the only option.

Mitigates Fraud

Staff and volunteer leaders at National and chapters don’t have to spend time and energy trying to prevent or investigate possible fraud. Fraud is mitigated through processes and workflows.

Allows National Access to Help

If a chapter leader leaves, there’s no need to worry about transferring check signatories (signers) for the chapter’s sub-account or dealing with inaccessible physical bank accounts. National can step in and quickly provide access to the next chapter leader.

Maintains Chapter Banking Controls

Chapters still maintain complete control over the management of their bank account. But, if the association wants, National staff can view account activity and pull the reports they need without having to ask chapters for them.



#2 Risk Management

The rights and permissions that determine what people can see and do are set up during implementation. For example, chapter president Sean only sees what he needs to see: his chapter’s sub-account. Nate at NATL has permission to view and pull data from Sean’s sub-account and all the other chapter sub-accounts. For associations where this transparency wouldn’t be appropriate, visibility is completely scalable from full to none.

#3 Spend Less Time On Chapter Administration

Chapter leaders no longer have to spend hours putting together financial reports for National. Even better, National staff doesn't have to nag chapters for those reports — they can access everything they need to know.

Focus on Strategic Initiatives

Instead of playing the role of compliance officer, National staff can focus on strategic concerns, like providing chapter management coaching and strengthening chapter-National relationships.

Never Wait For Chapter Payments and Paperwork

For bottom-up organizations, National accounting staff never have to wait for chapters to send payments and paperwork. National's share of the dues payment is delivered automatically. Accounting staff can carry on with reconciliation and reporting because everything they need is on the screen in front of them.



Auto-routing & Real-time Access For Chapters

For associations where members join and renew at National, and funds are rebated to chapters, the rebate can be auto-routed to chapters. Chapters have full real-time access to the records of their chapter members.



#4 Have Chapter Data At Your Fingertips

The lack of data-sharing and member engagement visibility is one of the biggest frustrations that National staff have with chapters. "Inconsistent and inadequate chapter data is an ongoing problem for associations," said Peter.

Share & Access Member Engagement Data

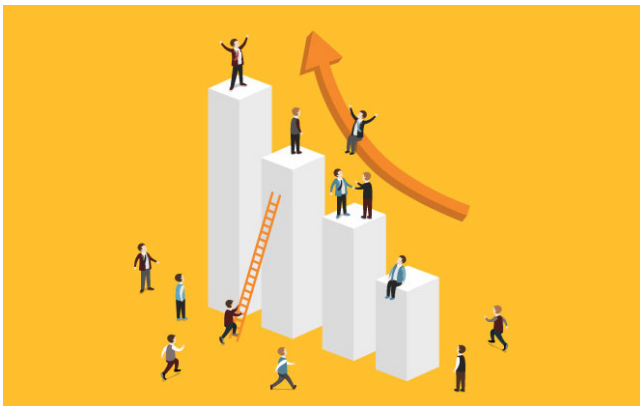
With chapter banking, that's a problem of the past because the Billhighway platform integrates with the National AMS and chapter databases. National staff can see financial data (if the association sets it up that way) along with all of its related member engagement data.

National & Chapter Membership Visibility

For example, associations with separate National and chapter memberships can immediately identify prospects — chapter members who are not yet National members and vice versa. Chapter performance data is right in front of you — National staff are no longer reliant on what chapters decide to send them.

#5 Benchmark Chapter Performance

Chapter banking gives you the ability to develop benchmarking or comparative reports. “It becomes a lot easier for National staff to create a consolidated view of chapter health and performance,” said Troy. “Imagine looking at dozens of different spreadsheets and trying to create a meaningful report out of all that. Those days are over. Now you can actually see what’s going on with one chapter or every chapter in real time.”



See High-Performing & Under-Performing Chapters

The National association can see in detail and in aggregate how chapters are performing. You see where income comes from and where it goes. You can find out what high-performing chapters are doing differently than under-performing chapters. What best practices can you share with other chapters? Which chapters require additional coaching or resources?

Peter Houstle, CEO/COO from Mariner Management & Marketing LLC said,

“You can look across the entire chapter network and see how it’s doing.”

Return on Investment (ROI)

“What’s our profit and loss overall? What’s the return on investment from our component system both individually and in aggregate? How are events and sponsorship programs doing across the country?” This information helps National make better decisions about resource allocation.

Benefits of This New Banking Model For Chapters

Just imagine, if NATL offered chapter banking, Chelsea and Chuck wouldn't be burdened by the administrative tasks outlined below.

The Burden of Administrative Tasks



Leadership Expectations

Chelsea is a rising star at work and at her chapter. She's treasurer this year — but the way officers have been burning out and dropping out, she'll be president in no time. As it is, she's already taken on many of the vice-president's responsibilities. Chuck, the chapter president, mentioned the monthly reports to her, but not how much time they'd take. This is not the leadership experience she expected.



Manual Entries & Reconciling

At least once a week, Chelsea's up late making ledger entries and reconciling accounts and statements. To identify members who are at risk for not renewing, she has to compare the roster to registration lists to see who hasn't been attending events in the last six months. Then, she calls them, or finds someone else to call them so they can talk these members into giving the chapter another chance.

Volunteer Leaders Spend Time Where They Should

Instead of reconciling accounts, filling in spreadsheets, and completing reports for National, time-squeezed chapter leaders can focus on providing more value to members. Behind the scenes, the Billhighway team is updating the financial ledger, balancing all the books, generating financial reports, and acting like an outsourced financial team.



Disconnected from National

Chuck is also struggling. He's troubled by declining event attendance and member retention, but he's not comfortable reaching out to NATL for help. He doesn't believe someone halfway across the country can help in any tangible way over the phone.

IF NATL OFFERED CHAPTER BANKING...

Just imagine, if NATL offered chapter banking, Chelsea and Chuck wouldn't be burdened by administrative tasks.

Instead, they could focus on the reason they got involved in the first place — delivering value to members and serving their professional community as leaders, not bookkeepers.

Their relationship with NATL wouldn't be so disconnected — they might actually seek Nate's counsel and collaborate on projects together so their association and chapter can grow and thrive.



AUTOMATING BUSINESS AS USUAL

"With chapter banking, the chapter admin or volunteer doesn't have to keep the bank account and the financial system in sync, whether it's in Excel or QuickBooks," said Troy. "All of that goes away for the administrator or treasurer because it's done automatically as transactions flow through the Billhighway platform."

"Billhighway's validation and approval process is much smoother and more efficient than the traditional chapter practice," said Peter. "Chapters aren't writing checks and sending them off to the treasurer for a signature, and then again to someone else if it's a double-signed check."

Eliminating the reporting burden

Whenever National needs to review chapter performance or membership engagement at the local level, they can do it without pestering chapter leaders. "Many National associations layer all kinds of reporting requirements on their chapters. Now, those requirements go away," said Peter. "That's a big relief from an administrative perspective, particularly when dealing with volunteer-run organizations. Volunteers are not interested in the reporting conversation, not one teeny tiny bit."

"The fact that they have to spend hours trying to **reconfigure their records** to match up with National's, so they can send reports to National, **makes them go crazy.**"



Smoother Chapter Leadership Transitions

“I have a hard time imagining where this process is not going to be beneficial, where it’s not going to be a vast improvement over the status quo,” said Peter. “Chapter banking provides financial benefits, data benefits, and process benefits, which all support a key member benefit: you’re lessening the load for volunteer leaders and making their experience more rewarding.”

When you take away the administrative burdens of chapter leadership, the job becomes more alluring. It’s easier to recruit and keep chapter officers. Onboarding new leadership is easier too since less administrative training is required and all records are online and easily accessible to new officers. If a leadership change

occurs unexpectedly, bills still get paid and payments still get deposited — chapter business doesn’t suffer.

Peace of Mind Thanks to Built-in Controls

“Since we started out in the fraternal market 20 years ago, where 19 and 20 year olds are running chapters, our chapter banking system is heavy on controls,” said Troy. For example, it’s impossible for a chapter to overdraw an account because they can’t make a payment for anything above and beyond what’s in their cash ledger.

Besides physical checks, chapters have access to prepaid cards that work similarly to debit cards, but with spending limits. Funds are loaded onto the card from the chapter’s account and transactions, including the vendor, amount, and date are all tracked automatically in the system. All of the appropriate journal entries are automatically posted to the general ledger.

“The card has controls in place as well, such as an approval protocol for outgoing funds,” said Troy. “We also configure which sub-accounts can be spent by whom, and ensure they can only spend what’s in their sub-account.”





Handy Reports Lead to Better Decision-Making

Chapter leaders no longer have to rely on educated guesses and assumptions. The chapter banking system provides a slew of meaningful and accurate reports that can be consulted before making decisions — such as...

- ✓ Balance sheets
- ✓ Income statements
- ✓ Expense reports

For example, expenses and revenue can be tagged, so chapters can see how much they've actually earned on events in the past year.

Chapter boards can review financial reports and performance, while National can provide benchmark reports that help chapters compare their operational expenses against each other.

“What’s of value from the chapter perspective is benchmarking our performance against other chapters.”

“Now, I can look at a set of data points, compare our performance, and confirm we’re going in the right direction — and understand how to improve our operations if “we’re not,” said Peter.

How to Overcome Possible Resistance to Chapter Banking

Despite the obvious benefits of this new approach to banking for chapters, let's face it, chapter leaders don't always react positively to all of your great ideas. There's something about the National/chapter relationship that makes some chapters act occasionally like rebellious teenagers.

Anticipate their objections — we'll share a few common ones below — and acknowledge their concerns. Let them know you take them seriously, but be ready to show them a different perspective.





Understand Their “Control” Issue

Many National/chapter relationships are strained because of institutional ego. A chapter’s sense of control is threatened by requests or demands from National. When the institutional ego feels threatened, the fences start going up. If the relationship was already leaning toward adversarial, chapters are even less likely to cede any additional transparency to National. “It’s the chapter’s territorial imperative,” said Peter.

“The minute a chapter opens up a bank account, they become possessive. They draw a line around it.”

And now, your association comes along and wants them to change how they run their finances. You want them to do business your way — and to let you be in on it. Logically, it all makes sense. But since when does logic rule decisions? Researchers tell us that emotions play a huge role in decision-making. You need to stroke that institutional ego and appeal to both the emotions and the logic of chapter decision-makers.

Learn about their real fears and concerns. Ask questions that demonstrate your empathy. Alleviate their worries. Treat them as equals.

For example, make sure the boundaries are clearly defined and communicated as to what your association can and can’t do without a chapter’s consent. Don’t discount the control issue. All it takes is one chapter board member to raise it and the rest of the board may close ranks around their colleague.

MUTUAL GOALS BETWEEN NATIONAL & CHAPTERS

Frame discussions by acknowledging mutual goals, for example:

- ✓ Lessening the administrative burden placed on chapter volunteers and staff, and therefore, saving them lots of time.
- ✓ Giving chapters more opportunities to focus on the strengths they bring to your partnership, for example, the chapter member experience and engagement. Acknowledge the value and importance of these contributions.
- ✓ Taking advantage of National’s resources and economies of scale — and, consequently, boosting the chapter’s bottom line.

Anticipate & Overcome Resistance to Change

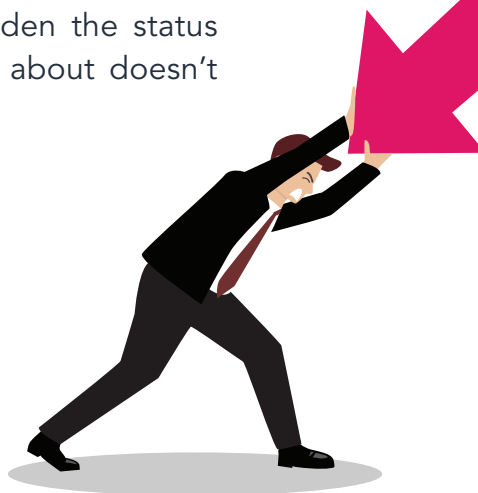
Chapter banking introduces a change for the chapter as an organization and a change for the individuals involved — that's a lot of change.

Peter said, "The reality is, in our experience, when it comes to this kind of organizational change, there are 20 percent who are all in, 60 percent who couldn't give a hoot, and 20 percent who don't like anything and will fight you tooth and nail."



People Don't Like Change

Anytime you introduce a new process or technology, you have to think about change management from the very start. People don't like change because the transition is uncomfortable. All of a sudden the status quo they used to complain about doesn't seem so bad after all.



Change Is Personal

Change is personal — and with staff and leaders, it's real personal because lots of member eyes are watching. When new banking processes and tools are introduced, chapter leaders have to learn something new. They were good at the old thing, what if they're not good at this new thing?

Entering The Unknown

They had a sense of control over what they were doing before. Now, even though you've painted a positive picture of life with the new system, they're entering the unknown.

- Will they like it?
- Will others blame them if it doesn't meet expectations?
- Is this the legacy they want to leave behind?

The unknown makes people uneasy, even if the positives outweigh the negatives.

Address The Real Issue: Trust

The root cause of most National/chapter disagreement (and dysfunction) is a lack of trust. If one of your chapters sees National as a nag or bully, or if they feel they're in an unequal "parent/child" relationship, then you're not going to get far with any proposal for change.

"First of all, you always have some trust within your chapter network," said Peter. "The key is finding out where you have that trust and go play with the people who want to play with you."

"Let chapters who want to play nice demonstrate to other chapters that this new banking solution actually works and let those people sell the idea to the 30 percent of chapters who think you're dingbats."

Facilitate the Disruption Conversation

Acknowledge the fact that change is uncomfortable, but is a necessary part of the association's and chapters' evolution.

A conversation about disruption and change is worth having whether you're pitching a new idea or not. Chapter leaders will become more self-aware and thoughtful about their reactions to change.



Facilitate a conversation about:

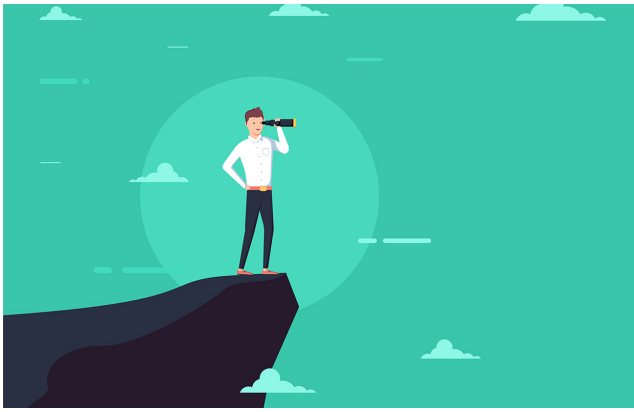
- How outside changes are affecting your association and chapters.
- How chapter leaders feel about these changes.
- What scares them about these changes.
- Where they see opportunities if they adapt to these changes.
- What could happen if they don't adapt.



STRATEGIES TO INTRODUCE CHANGE

These are possible strategies for introducing change to chapters:

- 01** Invite chapter leaders to be a part of the solution.
- 02** Discuss problems with the status quo and the impact of those problems on members and volunteer leaders.
- 03** Talk about the obstacles standing in the way of chapters achieving their goals and delivering value to members.
- 04** Encourage them to propose solutions and, during that discussion, bring up your idea for a solution.
- 05** Prepare your chapter leaders for change by making it a topic of discussion during a chapter leadership meeting.



Build Momentum For Chapter Banking With an Early Adopter Group

Introduce chapter banking first to a group of chapters who would welcome a new way of doing business. Peter said,

“Leverage the people who are willing to look at change as a positive thing and who view you as a sincere partner in the effort.”

Early Adopter Groups

A chapter leader peer has more persuasion power than anyone at National. These first chapters become the champions who help you sell chapter banking to the others. Make sure the composition of the early adopter group reflects the diversity of your chapter network, so every chapter sees the success of “someone” like them, for example, big/small, urban/rural, and staff-/volunteer-managed chapters.

Be Proactive & Prepared

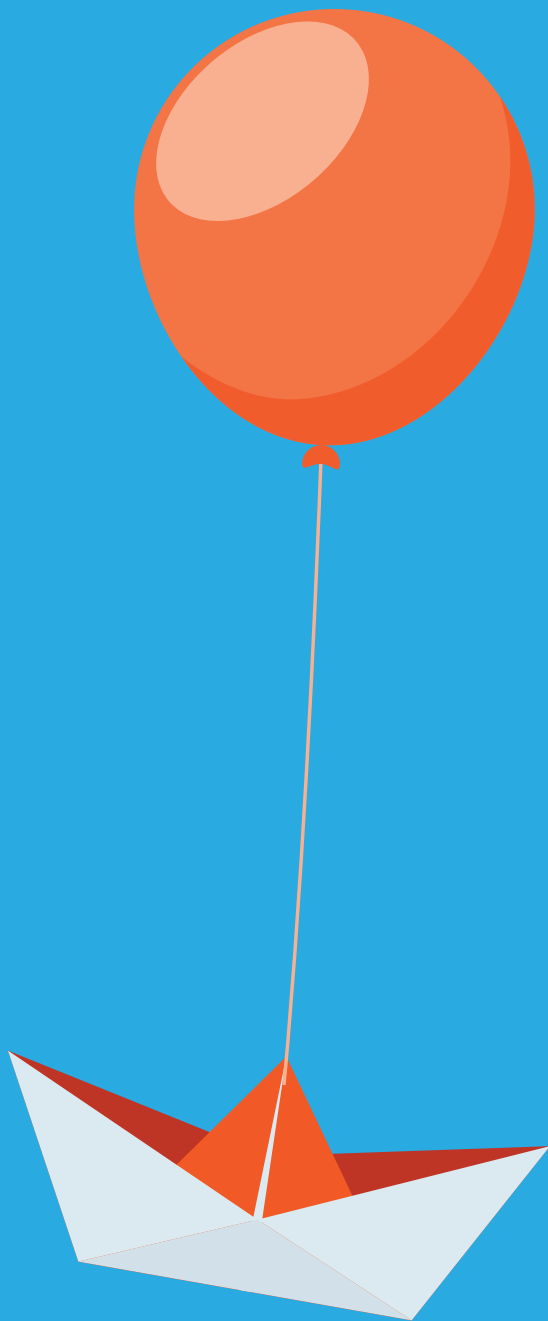
News will spread quickly throughout the network as your project proceeds. Proactively provide information about chapter banking so you can address concerns, answer questions, and head off any misinformation and rumors.

Develop Training & Support

Describe the training and support you’ll provide. Be aware that some chapters may require individual coaching and hand-holding. Show chapters a preview of their new reports. Most importantly, gather success stories from the early participants about the positive impact of chapter banking on their chapter and members, and on them personally.



Watch Your Relationship With Chapters Transform



IMPROVE CHAPTER PERFORMANCE

Once NATL chapters started adopting the chapter banking model, they saw results!



"Hannah, these chapter numbers are fantastic — membership is increasing, revenue is growing, and engagement and retention are up!"



"The delinquent accounts have virtually disappeared. What are you and Nate up to? Cooking the books?"



"Ha, no longer possible. Seriously, we've got a complete roster of chapter officers for once."



"Nate's coaching them, helping them turn around performance, and sharing best practices. It's a different world now for us and them."

A New Sense of Trust Leads to Real Partnerships

“Once chapter leaders get past their initial fear of change, and instead see how it can improve their lives, then trust has a chance to grow between headquarters and chapters,” said Troy. Because of National’s support, the administrative burden of chapter leadership is alleviated. Chapter leaders can shift their focus to delivering a better membership experience, which is what keeps members coming back.

“One of the most important benefits of this system is how it eliminates a chapter’s reporting responsibility and therefore shifts the headquarters staff away from their role as a compliance officer to a more positive role as a mentor, resource, and collaborator,” said Peter.

New Data Leads to New Conversations — and Potential Revenue



Start With Financial Data

“The financial data is just part of the data picture. Start with financial data, but aim for more integration,” said Peter. “I would want to match financial data up against other non-financial metrics because there can be a tendency to look at the dollars and think: if the dollars are great, then things are great.”



Integration Process

By integrating your chapter banking system with membership management systems, you get access to the type of data that can start a productive conversation between you and your chapters. You can dig into their data, get the story behind it, and start exploring best practices together.

Removes Babysitting Chapters

You no longer have to babysit chapters. You don't have to make them complete long checklists of reports they must submit to maintain their affiliation status. Chapter banking takes a lot of those things off the checklist. You don't have to watch over them and hope they do the right thing when managing their bank accounts — the right thing to do is built into the platform.

“Chapter leadership and staff have more space to focus on what they can do to **serve the member and move the mission**, as opposed to what they must do to serve the National organization.”



Attract & Retain Sponsors

For example, expenses at one chapter are about the same as last year, but their sponsorship revenue is way up again this year. What are they doing to attract and retain their sponsors? Find out and share those practices with other chapters.



Comprehensive Picture

When you don't have a comprehensive picture of a member, it's easy to make assumptions about them. “Data leads to a better understanding of member behavior,” said Peter. “If you have a disconnected or fragmented data system, then Bob Smith looks like a checkbook member at the National level, but is really kicking butt at the chapter level. If you don't have integrated data systems, you have no clue.”



UNDERSTANDING WHAT DRIVES ENGAGEMENT

If you had a clearer picture of Bob Smith's engagement at the local level and what drives his behavior and the behavior of members like him, you can create a more symbiotic relationship with your chapters in terms of how you both serve those members.

“More and more organizations are beginning to realize how wacko it is to have a **20th century operational and organizational model** driving your organization's behavior in the 21st century. It doesn't work from the perspective of the member experience or from the perspective of organizational efficacy.”



United With One System

“Ultimately, you want to have everybody working off the same communications platform, the same database, the same technology across the board.”

“If they see how well chapter banking can work, and they get really comfortable with it, they’re more likely to go with you to the

next step. That’s what Billhighway does,” said Peter, “They connect distributed and disparate systems throughout the association eco-system and allow them to operate as one.”

Transformational Technology

By providing this transformative technology to chapters, your team can dedicate more time to listening, learning about chapter challenges and successes, and sharing those success stories with other chapters. You can fulfill your mission of building stronger leaders, stronger chapters, and best of all, a stronger chapter network.

Got Chapters? Billhighway solves inherent operational and data complexities that impact component-based associations.

We unify data systems, simplify administrative processes and empower staff and volunteers, so you can focus more time and energy on your mission.



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Unify. Engage. Grow.