
Communication with Members

When Members Receive Emails and Online Banking Messages

WHEN IS A MEMBER CONTACTED?

Communication with members is a key component for successful customer service by a credit union. CU*BASE sends emails or **It's Me 247** online banking messages to member to alert them of changes to their account, for example, a new online banking password, an updated email address, or enrollment e-Statements. This document provides a detailed look into what changes (by the member in **It's Me 247** or by the employee in CU*BASE) result in communication, as well as whether this communication comes in the form of an online banking message or as an email notification.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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INFORMATION ABOUT THE MEMBER

ONLINE BANKING PASSWORD CHANGE

The system automatically generates an email notification any time a member makes online banking password change. This email is sent whether the change is made online by the member (in the Preferences area of **It's Me 247**) or by an employee in CU*BASE (via Member Personal Banker - Member Service Menu (MNSERV) #22 or PIN Speed Sequence).

This is a security feature that is intended to warn members if someone else initiates a password change on their accounts without their knowledge. The content of the email reads as follows. (The text changes slightly if the change was made in CU*BASE.)

Example of Message

Your online banking password was changed 08/04/10. For your protection we are sending this message as confirmation to verify that this change was made according to your instructions.

If you did not initiate this change, please contact your credit union immediately. Remember that if you have more than one membership at the credit union, the change may only have affected one of these accounts.

ABC Credit Union
616-555-1212
www.abccreditunion.com

- **NOTE:** This email ends with the credit union's Signature Line (SL) message to further confirm the message has come from the credit union. This is configured in the Master Message Center. (Refer to the *Marketing Campaigns with Member Connect* booklet on the CU*BASE Reference Page for details.)
- The message is slightly different depending on whether the change was made by the member or by an employee.

CHANGES TO PERSONAL INFORMATION VIA "IT'S ME 247"

The system automatically sends a confirmation online banking message to members any time they make a change to the "My Information" page in the Preferences section in **It's Me 247** (see below for example). Additionally, an email address is sent to the member when changes are made to the items listed below with an asterisk next to them. If the member changes his or her email address, an online banking message and two confirmation emails are sent (one to the old email address and one to the new one).

- The emails that are generated are formatted in a similar style as the online banking message shown in the previous section.

On the "My Information" page members can make changes to the following items:

- Address Line 1*
- Address Line 2*
- City*
- State*
- Zipcode*
- County
- Home Phone*
- Work Phone
- Other Phone
- Fax Phone
- Email*
- Code Word

My Information Page in It's Me 247

The screenshot displays the 'My Information' page in the 'It's Me 247 Online Banking' interface. The page features a navigation menu on the left with 'My Personal Information' selected. The main content area contains a form for updating personal information, including fields for Address Line 1, Address Line 2, City, State, Zipcode, County, Home Phone, Work Phone, Fax Phone, Other Phone, Email, and Code Word. A 'Change to foreign address' link is also present. A 'See What's Up' banner is visible at the bottom left of the page.

- NOTE: If the credit union is configured to review these changes prior to the system making the change, the online banking message (or email where applicable) are sent when the approval is made.

CHANGES TO PERSONAL INFORMATION IN CU*BASE

When the member's email address is changed by an employee in CU*BASE, an online banking message and two confirmation emails are sent to the member (one to the old address and one to the new address).

If an employee uses CU*BASE to make a change to any of the other items listed on the previous page, the member will receive an online banking message to confirm that the change was made, as well as an email confirmation for the items with asterisks.

E-ALERTS AND E-NOTICES

Members can enroll to receive e-Alerts and e-Notices through **It's Me 247**. Employees can also assist a member to enroll in these services via CU*BASE.

The e-Notices and e-Alerts themselves are sent to the member as online banking messages. If the member's email address is valid in the system, the member can also select to receive an email notification whenever e-Alerts or e-Notices are sent. Any time the member's email is marked as invalid, however, the member will cease receiving these email notifications until the condition is corrected.

- Members can enroll in e-Notices and e-Alerts even if they have an invalid email address in the system. They require a valid email address only to receive the email notifications.

Members are alerted that their address has been marked as invalid first thing upon entering online banking, thus giving them an immediate option to update it. They also have the opportunity to change the address when they enroll in e-Notices or add an e-Alert. Messaging in CU*BASE alerts employees that the email address is invalid, should the member select to receive the email notification.

E-NOTICE AND E-ALERT ENROLLMENT SCREENS

Following are samples of the screens used for e-Notice and e-Alert enrollment:

Enrollment in e-Notices via CU*BASE

An employee checks this box if the member wants email notification in addition to the e-Notice online banking message.



Enrollment in e-Alerts via CU*BASE

An employee checks this box if the member wants email notification in addition to the e-Alert online banking message.

Session 0 CU*BASE GOLD - Member eAlert Account Balance Detail Maintenance

Member eAlert Account Balance Detail Maintenance ADD

Member	2002	MARY MEMBER
Email address	member@yahoo.com	
eAlert type	Account Balance	
Account	080 GROWTH SAVINGS I	
Send eAlert when my account balance is above	<input type="text" value="0.00"/>	
Send eAlert when my account balance is below	<input type="text" value="2,500.00"/>	
Send eAlert to	<input checked="" type="checkbox"/> Personal email address	

Enrollment in e-Notices via Online Banking

Members check this box if they want email notification.

Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Apply Online Contact Us

Create an eAlert Subscription

Account eNotices

Don't be stuck waiting for mail to arrive, get critical information about your accounts fast and more securely with eNotices!

By signing up for eNotices, any periodic notices that the credit union would normally send to you will no longer be mailed via the U.S. Postal Service. Instead, you'll receive the notice in the It's Me 247 secure Message Center (just click 'My Messages'). You can also choose to receive an email notifying you that the eNotice has been generated.

Send me an eNotice rather than a printed notice:

Send a notification to my personal email address:

Need to update your email address?

or

I Have 676 Points

- NOTE: e-Notices are considered a form of e-Alert in online banking. Members see a similar format for e-Alert enrollment

E-STATEMENTS

CHANGE OF STATUS

Whenever members change their e-Statement enrollment status, either to enroll or unenroll, the members receive both an email notification and a secure online banking message confirming the status change. These emails are generated both when the member makes the change in online banking and when an employee makes the change in CU*BASE.

A valid email may be required in order for the member to be able to enroll in e-Statements. (Credit unions can select whether to require a valid email address for their members using e-Statements in their e-Statement configuration.)

During enrollment via CU*BASE, there is a email address field for the employee to either enter an email address if one does not exist in the system or to update the email address if it is incorrect. Members can easily change their email address via online banking prior to enrolling in e-Statements.

E-STATEMENT NOTIFICATION

Each time an e-Statement is generated, the member receives an email notification that the e-Statement is ready for viewing. Credit unions generally require that the member have a valid email address in the system for enrollment, to ensure the system also has a valid email address to which to send the notification.

- For credit union requiring a valid email address for e-Statements: With this configuration, a member will receive a paper statement whenever the email address is marked as invalid in the system. (An e-Statement is still generated, however, and the member remains enrolled in e-Statements.) Once the email address is updated, the member will cease receiving the paper statements and will resume receiving the email notification. (Rare exceptions to this are when credit unions have specifically selected to offer members the option to receive both paper statement and email notification, for example during an initial enrollment period.)

PERSONAL INTERNET BRANCH (PIB)

Personal Internet Branch (PIB) provides a layered security approach to add additional authentication controls and member personalization features to **It's Me 247**. Through an individualized account on a separate web application, members can use PIB to customize multiple, configurable controls that govern how their online banking account behaves. For example, PIB allows members to control the day of week or time of day their accounts can be accessed, or to define additional confirmation passwords for certain activity in their accounts, such as a transfer over a certain dollar amount.

Members will receive online banking messages whenever PIB settings are changed or when an infraction of a PIB setting occurs. For example, an online banking message is sent to a member if an incorrect confirmation codes is entered or if someone attempts to access an online account outside of the PIB-allowed hours.